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DIGITAL GENDER GAP (DGG): ISSUE OF CONCERN FOR 2030 AGENDA

¹Dr. Anita S. Pandey and ²Suparna Dutta¹Chandrabhan Sharma College of Arts, Science & Commerce, Powai Mumbai²Assistant Professor, R.K. Talreja College of Arts, Science & Commerce, (CMC), Ulhasnagar**ABSTRACT**

The study is going to focus on the 2030 Agenda which is primarily based on Sustainable Development Goals (SDGs) or Global Goals. The growing significance of technology and its adoption in all forms have put light on the concept of Digital Gender Gap which is issue of concern for 2030 Agenda. India had the widest Gender Gap in internet usage in recent years; the Gender Gap is seen to be 40.4%, with only 15% of women accessing the internet as compared to 25% of men. With the help of secondary data the study is targeting on Need for Eradication of Digital Gender Gap. It is also going to analyse the data showing usage of internet, based on report released by 5th NFHS (National Family Health Survey). Both men and women in average, among the age group of 15 to 49 years who have ever used Internet, were found in Urban India as - female 55.8 %, Male 72.5% whereas in Rural India the data showed female 24.6% and male 48.7%. It also interlinks the fact that the potentials of the population are remaining unutilized as they are losing the chance to get benefited from the technology by way of generating additional income or basic income; gaining knowledge and developing skills at very minimal cost.

Keywords: Digital Gender Gap, 2030 Agenda, National Family Health Survey, Internet uses, Sustainable Development Goals.

INTRODUCTION

The outcome of Second World War abandoned the whole world with multiple misfortune and huge economic losses to all the nations. With the common aim to re-establish international peace, safety, building cordial relations among the nations and promoting communal progress with improved quality of human life and human rights, United Nation (UN), an Intergovernmental Forum was founded in 1945 with the consent of 51 countries present for the meet. Officially UN got its existence on 24th Oct, 1945, by five Charter permanent members of Security Council viz., United States, United Kingdom, France, Soviet Union and Republic of China. The headquarter of UN is situated in New York City with main offices in Geneva, Nairobi, Vienna and The Hague. The UN's membership has grown to 193 members State and at present are the members of General Assembly.

In the year 2015, September 25-27, the members of UN met to celebrate its 70th anniversary and set up the new mission- "A blueprint to achieve a better and more sustainable future for all people and the world by 2030." This mission is commonly known as 2030 Agenda which is primarily based on Sustainable Development Goals (SDGs) or Global Goals.

LITERATURE REVIEW

Davaki, K. (2018) presented a study related to the topic, "The underlying causes of the digital gender gap and possible solution for enhanced inclusion of women and girls" conducted by European Parliament Policy Department for Citizen Rights and Constitutional Affairs on request of the FEMM Committee (The committee on women's right and gender equity). The reports showed interlink between various factors like lack of skills, lack of accessibility, socio-economic and cultural background impedes women from having equal retrieval of digital technology. It further highlighted the digital inclusion and future technology related career options that would help women and girls with better opportunities and ending the digital gender gap.

GSMA | Digital Equity Policy Brief W20 Japan (2019), the policy brief prepared for W20 (Women 20) Program of Japan, EY-GSMA (Global System for Mobile Communications Association), related to "The Digital Gender Gap" based on Agenda 2030. The Digital Gender Gap was considered to be an emerging challenge in achieving gender equality for women in accordance with the start of 4th Industrial Revolution. By 2022, it was expected that 60% of Global GDP to be digitized. The digital technology would become vital part for the same and hence it becomes important to remove digital gender gap at global level.

Marzano et al., (2019), in their research paper entitled "The Digital Gender Divide: An Overview" from Latvia, had observed that women as compared to men were found to be significantly lower in technology participation specially in developing countries. The reasons for the same were socio-cultural attitudes towards role of women in the society as an adverse effect, a very low percentage of women were involved in high tech industries.

Mahida et al., (2021), in their paper titled “Millennium to the sustainable development goals: Changes and path ways for India”, had briefed the goals to be achieved through different ways for India to coincide with the 2030 Agenda. The 17 goals and 169 targets were to be achieved within 15 years. The goals included removal of poverty and hunger all over, remove gender inequality, technological advancement in all sectors, ensure improved standard of living along with health and sanitation and many others. All these to be achieved by prioritizing the climate change and environment protection. The researchers had suggested various steps for India to achieve the 2030 Agenda by overcoming the challenges.

OBJECTIVES OF THE STUDY

Following are the main objectives been studied by the researcher:

- To understand the concepts of 2030 Agenda and Digital Gender Gap.
- To evaluate the need of eradication of Digital Gender Gap.
- To analyse the average data of India’s population showing usage of internet, based on report released by 5th NFHS (National Family Health Survey).

RESEARCH METHODOLOGY

The current study is purely theoretical in nature and relies heavily on secondary data sources viz., government publications, e-books, periodicals, e-journals, e-articles, e-newspapers, and the official websites of the Government.

LIMITATIONS OF STUDY

1. This paper is made from referring secondary data only.
2. This paper has excluded the problems faced by women and girls for accessing digital technology.
3. This paper has not included the primary survey to understand the technology diffusion among mass.

2030 AGENDA

2030 Agenda is an aggregate campaign initiated by United Nation with many interlinked plans of action for 5Ps viz., People, Planet, Prosperity, Peace and Partnership. It inclines to achieve common goal of eradicating poverty in all forms and at the same time it is the greatest intercontinental challenge to attain sustainable development and securing the planet.

2030 Agenda comprises of 17 Sustainable Development Goals (SDGs) with 169 targets which are all integrated and unified to be achieved in a span of 15 years. The intention is to apprehend human rights for all and achieve gender parity. Economy, Social and Environment were the three core dimensions of SDGs based on which all its goals were formulated.

DIGITAL GENDER GAP

The Gender Gap in digital economy is the simple meaning of digital gender gap. In other words, Gender biasness related to technology sectors, its products and digital skills education is referred to as digital gender divide. The growing significance of technology and its adoption in all forms have put light on the concept of Digital Gender Gap which is issue of concern for 2030 Agenda. As per data of Observer Research Foundation (ORF), South Asian countries have widest mobile gender gap globally. Within Asia-Pacific, India had the widest Gender Gap in internet usage in recent years, the Gender Gap is seen to be 40.4%, with only 15% of women accessing the internet as compared to 25% of men.

The major disadvantages of women in India for facing Digital Discrimination are as follows:

1. Rural-Urban Digital Divide in India is observed through broadband penetration in rural India which is only 29% as against 51% of national average.
2. In rural India, Women are less likely to own mobile phones.
3. There exists income based digital divide among households.
4. Finally, intra household discrimination prevents women from equitable accessing of digital devices within the domestic spheres.

Need of Eradication of Digital Gender Gap

- With 2030 Agenda and its 17 SDGs to be achieved alongside 169 targets within the span of 15 years, reaching to the most vulnerable, with varied issues upcoming, it becomes tremendously difficult for every nation of the World to attain the said mission successfully.

- Among the 17 SDGs, 5th SDG stands for gender equality in all forms. The statement of SDG-5 says, “Achieve Gender Equality and empower all women and girls”.
- To understand the scope of SDG-5, one of its sub-goals SDG-5.b points out - “Enhance the use of enabling technology in particular Information and Communication Technology to promote the empowerment of women.”
- To implement and reach the above said goals, every nation realised the concept of DGG. It has been alarming for all the countries to find out the ones who were left behind.
- To say few, the rural areas due to their geographical disadvantages, were not covered with proper and advanced technology, lack of technology accessibility by the girls and women all over, their inadequate literacy as well as digital literacy rate and so on.
- Without resolving the issue of DGG, SDG-5 could not be attained in India. The DGG as shown in the factsheet of 5th NFHS publication, both men and women in average, among the age group of 15 to 49 years who have ever used Internet, were found in Urban India as - female 55.8 %, Male 72.5% whereas in Rural India the data showed female 24.6% and male 48.7%.
- These facts are shocking and reveal the challenges in achieving 5th SDG. It also interlinks the fact that the potentials of the population are remaining unutilized as they are losing the chance to get benefited from the technology by way of generating additional income or basic income; gaining knowledge and developing skills at very minimal cost.
- According to the World Bank estimates, India has one of the lowest female labour force participation rates in the world and the unemployment rate among women touched 15% compared to 12.6% among the male workers during the lockdown period. This could be interconnected with the women having lack of digital skills or inaccessibility which need to overcome to make them digitally empowered so that they are not left behind in any field while moving towards 2030 Agenda.

Table 1: Report released by 5th NFHS (National Family Health Survey) Phase-I & II, showing % of population ever used internet (15 to 49 years of Age)

Sr. No	States / UT	Urban (%)		Rural (%)	
		Female	Male	Female	Male
1.	Arunachal Pradesh	70	86.9	49.6	68.5
2.	Chattisgarh	44.5	75.4	20.8	50.4
3.	Haryana	60.2	79.7	42.8	68.8
4.	Jharkhand	58.8	70.8	22.7	53.2
5.	Madhya Pradesh	46.5	72.7	20.1	49.3
6.	Orissa	39.7	64.2	21.3	47.2
7.	Punjab	64.1	85.6	48.8	73
8.	Rajasthan	46.1	81.7	30.8	59.4
9.	Tamilnadu	55.8	76.1	39.2	64.9
10.	Uttar Pradesh	50.2	72.4	24.5	54.2
11.	Uttarakhand	58.4	82.1	39.4	71.2
12.	Chandigarh	72.2	91.9	*	*
13.	NCT-Delhi	63.7	85.1	(69.2)	(87.4)
14.	Puducherry	66.9	85.1	50.4	69.4
15.	Andaman & Nicobar	44.1	54.6	27.9	41.1
16.	Andhra Pradesh	39.9	65.1	15.4	41.5
17.	Assam	49	67.4	24.4	37.8
18.	Bihar	38.4	58.4	17	39.4
19.	Dadra & Nagar Haveli, Daman & Diu	49.4	76.2	23.8	61.3
20.	Goa	78.1	86.1	68.3	76.6
21.	Gujarat	48.9	72.9	17.5	48
22.	Himachal Pradesh	78.9	83.7	45.2	65.1
23.	Jammu & Kashmir	55	79.4	38.9	68.8
24.	Karnataka	50.1	79.5	24.8	55.6
25.	Kerala	64.9	78.3	57.5	74.2
26.	Lakshadweep	61.8	81.5	(36)	77

27.	Ladakh	66.5	(82.9)	54	(64.3)
28.	Maharashtra	54.3	76.8	23.7	47.2
29.	Meghalaya	57.8	59.2	28	38.5
30.	Manipur	50.8	81.5	40.4	68.2
31.	Mizoram	83.8	92.7	48	63.9
32.	Sikkim	90	(94.2)	68.1	(69.5)
33.	Telangana	43.9	72.3	15.8	46.7
34.	Tripura	36.6	47	17.7	45.2
35.	West Bengal	48.1	64.6	14	38.3

Source: <http://rchiips.org/nfhs/>

() Based on 25-49 unweighted cases;

* Percentage not shown; based on fewer than 25 unweighted cases.

- From the above table, it is very clear that Digital Gender Gap DGG exist in all States and UTs in India as per latest survey (2019-20) NFHS-5, data facts shown in Phase I & II.
- In Urban India, highest female population using internet is observed in Sikkim with 90% followed by Mizoram with 83.8% and Himachal Pradesh with 78.9%. The reason for high internet uses in the above states was due to less female population present in that states.
- On the contrary, female population with minimum usage of internet in urban India was seen in Tripura-36.6%, followed by Bihar-38.4% and Orissa-39.7%. There are varied reason for low internet uses in the above states such as lack of education and awareness, inadequate broadband availability with poor connectivity.
- In Rural India, highest women population ever using Internet was found in Goa with 68.3%, followed by Sikkim with 68.1% then Kerela showing 57.5%. Goa and Kerela reflects high internet uses due to better education and awareness among the women with good internet connectively.
- With lowest use of Internet in rural India for women population was seen in West Bengal-14% only, followed by Andhra Pradesh-15.4% and Telangana showing 15.8% due to deprived education condition among them and also due to inadequate broadband availability with poor connectivity.

CONCLUSION

- The World when moving towards Technological advancement is indicating the start of 4th Industrial Revolution or Industry 4.0, namely “Cyber-Physical System”, providing with completely new capabilities for mass and machines. With every innovative technology, there has many allied problems for its implementation.
- Similarly, Digital Gender Gap (DGG) is one of such issue of concern that has emerged while effective execution of 2030 Agenda. The 5th NFHS factsheet of India shows clear disparity of internet usage among men and women in all States and UTs.
- The major issues in country like India for the increased DGG are the socio-economic perception of the society that deprives women from equal access to digital system, unequal income status among men and women in households and inadequate broadband availability with poor connectivity.
- Already with the existing problem of Gender disparity, the advent of Digital Gender Gap is the biggest challenge for the Government due to the country's diversified culture along with the huge population size and their perception as well as the geographical disadvantages in certain parts of the country.

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A STUDY WITH SPECIAL REFERENCE TO NORTH TWENTY FOUR PARGANAS DISTRICT IN WEST BENGAL IN THE CONTEXT OF THE ROLE OF E-BANKING TOWARDS CUSTOMER SATISFACTION

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ABSTRACT

Banks provide banking facilities to customers through e-banking with the help of technology. E-banking includes mobile banking, internet banking, online banking, tele-banking, virtual banking, digital banking, smart cards, electronic fund transfer system, automated teller machines. The success or failure of e-banking system depends on customer satisfaction. Customer satisfaction depends on several factors such as cost, accessibility, convenience, web portal management, security. Customers can avail banking facilities from their home through e-banking. The burden of branch banking may be avoided with the help of e-banking. Banks adopt modern technology to deliver e-banking services properly to the customers. The uses of e-banking services among urban customers are more than rural customers. Urban customers are more aware about e-banking facilities than rural customers. Customers face difficulties due to lack of security and improper infrastructure. The study is based on both primary and secondary data. Primary data has been collected through direct interview with respondents from North Twenty Four Parganas District in West Bengal. In this paper, an attempt has been made to find out the role of e-banking towards customer satisfaction.

Keywords: E-banking, bank, customer, customer satisfaction.

I. INTRODUCTION

Banks provide e-banking facilities to the customers to increase the level of customer satisfaction. E-banking involves online banking, digital banking, virtual banking, mobile banking, internet banking, tele banking, electronic fund transfer system, automated teller machine, smart cards. Customer satisfaction is the main concern of banks to survive in the increasing competition of banking sector. Customer satisfaction depends on several factors such as convenience, accessibility, cost, security, web portal management, privacy, efficiency. Customers prefer e-banking than traditional banking as they need not visit bank branch. Customers avail banking facilities from their home (Panda and Misra, 2017). Many customers are not aware about e-banking system. Urban Customers are more aware about e-banking than rural customers. Banks focus on customer satisfaction as a result of increased competition and recent technological developments (Cabanillas et al., 2013). Traditional banking is based on branch banking whereas e-banking is based on internet. Customers suffer due to poor internet service. Many customers are not interested in e-banking due to lack of security. E-banking is based on technology. Development of technology has allowed the banks to deliver banking services to customers properly through e-banking (Zafar et al., 2011). The objective of the study is to find out the role of e-banking towards customers satisfaction with special reference to north twenty four parganas district in west Bengal.

II. LITERATURE REVIEW

Mobile banking deal with several challenges such as regulatory challenges, demographic challenges, economic challenges (Deshwal, 2015). Customers of urban areas use internet banking more than customers of rural areas. Highly educated people use internet banking more than traditional banking (Yadav, 2016). Many bank employees have inadequate knowledge about e-banking. Some customers ignore e-banking due to lack of security and poor internet connection (Sahu, 2016). Customers prefer e-banking as the cost of e-banking is very low. Banks face difficulties to provide e-banking services properly due to improper infrastructure (Jindal, 2016). Banks suffer due to high set up cost of e-banking. Rural customers use e-banking more than urban customers (Singhal, 2017). Online banking provides the facilities to avail banking services through internet. Customers face the problem of pin number hacking in online banking (Santhiya and Saravanan, 2018). Customer satisfaction depends on the quality of services provided by the banks. Customer satisfaction depends on various factors such as customer relationship management, web portal management, timely information, customer awareness (Sunith, 2019). Customer satisfaction depends on several factors such as security, cost effectiveness, accuracy (Prasad et al., 2019). The quality of e-banking services of private and public sector banks is an important factor which influences customer satisfaction level (Madavan and Vethirajan, 2020). Banks managers emphasize on several quality to increase customer satisfaction (Kampakaki and Papathanasion, 2016). The impact of e-banking in recent years is very significant (Singh and Mahajan, 2021). Online banking is also known as e-banking which enables the customers to avail wide range of banking facilities (Faisal and

Tayachi, 2021). E-banking is also referred as online banking, home banking, phone banking, virtual banking, personal computer banking (Kumari and Chatteraj, 2020). Banks have been trying to increase customer loyalty by increasing the level of customer satisfaction (Suleiman et al., 2012). Customers are inclined towards e-banking as they can avail e-banking services without visiting bank branch (Peter, 2020). Service quality has immense impact on customer satisfaction (Saravanan and Leelavathi, 2020). Banks offer different types of e-banking services such as door step banking, mobile banking, phone banking (Arya, 2019). E-banking provides better banking facilities to customers than traditional banking (Hada, 2020). Banks are forced to offer technology based banking services to customers due to digital revolution in banking sector (Mansuri et al., 2021).

III. METHODOLOGY

The study is based on primary and secondary data. Primary data has been collected from north twenty four parganas district in West Bengal. The sample size of the study is one hundred. 70% of the respondents are male and 30% of the respondents are female.

IV. DATA COLLECTION AND DATA ANALYSIS

CUSTOMERS AVOID E-BANKING DUE TO LACK OF SECURITY:

Agree : 73%

Disagree : 27%

73% of respondents agree and 27% of respondents disagree.

E-BANKING SAVES TIME OF THE CUSTOMERS:

Agree : 82%

Disagree : 18%

82% of respondents agree and 18% of respondents disagree.

PRIVATE BANKS PROVIDE BETTER E-BANKING FACILITIES THAN PUBLIC BANKS:

Agree : 91%

Disagree : 9%

91% of respondents agree and 9% of respondents disagree.

MANY CUSTOMERS ARE NOT AWARE ABOUT E-BANKING FACILITIES:

Agree : 62%

Disagree : 38%

62% of respondents agree and 38% of respondents disagree.

HIGHLY EDUCATED CUSTOMERS PREFER E-BANKING MORE THAN TRADITIONAL BANKING:

Agree : 64%

Disagree : 36%

64% of respondents agree and 36% of respondents disagree.

COST OF E-BANKING IS LESS THAN TRADITIONAL BANKING:

Agree : 77%

Disagree : 23%

77% of respondents agree and 23% of respondents disagree.

V. DISCUSSION

The study proves that customers avoid e-banking due to security threat. E-banking saves time of the customers. Private Banks offer better e-banking facilities than public banks. Many customers have lack of awareness about e-banking. Highly educated customers are more inclined towards e-banking than traditional banking. The study also proves that cost of e-banking is less than traditional banking.

VI. CONCLUSION

Customer satisfaction plays vital role behind the success of e-banking. Banks emphasize to spread the habit of e-banking among customers. Many customers avoid e-banking due to security threat and poor internet service.

Many customers are not aware about e-banking. Banks provide e-banking facilities with the help of advanced technology. Banks adopt modern technology to deliver e-banking services accurately to the customers. Banks emphasize on customer satisfaction to enhance customer loyalty. Customer satisfaction plays important role behind customer retention. Customers of urban areas avail e-banking facilities more than customers of rural areas. Banks are compelled to provide e-banking facilities appropriately to the customers to compete with other banks in the banking sector.

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ROLE OF COUNSELING IN EDUCATIONAL INTERACTIONS

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ABSTRACT

Counseling is a process in which the pupil is approached on an individual level. He is helped in educational, vocational or psychological field only at problem points. In Counseling the subject matter is pupil's needs, abilities, aims, aspirations, plans, decision, action and limitations. It is a sort of specialized, personalized and individualized service which makes effective use of information gathered about any individual. This information leads to self-insight, self-analysis and self-direction. This self-direction helps the individual in making maximum educational, vocational and psychological adjustment.

The Counseling is concerned with bringing about voluntary change in the client. Counseling provides facilities to help, achieve the desired change or a make the suitable choice. The most important point in Counseling is that the client is responsible for the decision he makes, though the counselor may assist in this process through his warmth and an understanding relationship.

Keywords: Counseling, Educational Process, Interactions

1.1 INTRODUCTION

The term 'Counseling' comprises a wide variety of procedures to help individuals adjust and includes giving various kinds of assistance, therapeutic discussions as well as the administration and interpretation of tests and its results, as also vocational assistance. It is a term used in a number of ways. It is viewed as a special kind of helping relationship or as a set of activities and methods and can even define an area in which services are provided.

Counseling as helping relationship extends the empathetic understanding and respect for client potential to lead his or her life with congruence or genuineness. This includes the counselor's skills that reflect feeling and contents and capacity for altruistic care and concern. Active listening is another way expressing basic counseling relationship. Counseling as a set of activities, has the counselor employ skill and expertise when working with clients. Different methods and activities at Counseling represent different theoretical viewpoints, such as rational, emotive, psychoanalytic, or behavioral the entire process being psychological; it means a continuing interaction between two or more persons engaging in various kinds of behavior.

Counseling is an individualized relationship between the individual i.e. counselor who is an older, more experienced and wiser person and the younger (the counselee) who is less experienced and less wise. The latter has a problem for which he seeks the help of the former. In the process, the counselee feels free to express himself fully. The counselor helps the counselee to understand himself and prevents trouble rather than merely remedying it after it has gained headway. Thus, Counseling has the following main elements:

- Counseling is a face-to-face relationship
- Counseling aims at assisting the counselee to solve his problem.
- Counseling is a job of professionally trained person.

1.2 Meaning and Definition

Counseling is being recognized as an important technique of Guidance. Counseling has been understood and defined in a number of ways:

1. **Wren:** Counseling is a dynamic and purposeful relationship between two people who approach a mutually defined problem with mutual consideration of each other to the end that the younger or less mature or more troubled of the two is aided to a self-determined resolution of his problems".
2. **Strong:** Face-to-face relationship in which growth takes place in the counselor as well as the counselee
3. **Pepinsky and Pepinsky:** "Counseling relationship refers to the interaction which (i) occurs between two individuals called "counselors" and "client", (ii) takes place within a professional setting and (iii) is initiated and maintained as a means of facilitating changes in the behavior of the client. The Counseling

relationship develops from the interaction between two individuals, one a professionally trained worker and the other a person who seek his services.”

4. **Hahn and Maclean:** “Counseling is a process which takes place in a one-to-one relationship between and individual beset by problems with which he cannot cope alone and a professional worker whose training and experience have qualified him to help others reach solutions to various types of personal difficulties.”
5. **Gusted (1953) :** “Counseling is a learning-oriented process, carried in simple, one-to-one environment, in which the counselor, professionally competent in relevant psychological skills and knowledge, seeks to assist the client, by methods appropriate to the latter’s needs and within the context of the total personal programme, to learn how to put such understanding into effect in relation more clearly perceived, realistically defined goals to the end that the client may become a happier and more productive member of society.”
6. **Williamsen and Foley (1949):** “Counseling has been defined as a face-to-face situation in which, by reason of training, skill or confidence vested in him by the other, one person helps the second person to face, perceive, clarify, solve and resolve adjustment problems.”
7. **Gilbert C. Wren:** “Counseling is a personal and dynamic relationship between two individuals, an older, more experienced and wiser (counselor) and a younger, less experienced and less wise (counselee). The latter has a problem for which he seeks the help of the former. The two work together so that the problem may be more clearly defined and the counselee may be helped to a self-determination solution.”

1.3 Goals of Counseling

Every field has its defined goals. The basic goal of any counselor is to understand the behavior, motivations and feelings of a client or counselee. There are different goals at different levels of functioning.

1. The goal of Counseling is problem clarification and self-directed needs.
2. The Counseling officer helps the student to understand the problems and encourages the student to help himself.
3. Counseling does not solve the problems but helps in solving.
4. In this process, the role of the student is objective self-assessment of the situation and that of the Counseling officer is to formulate decision-making process and to act as the stimulator of insights and sensitivities of the student.
5. If the solution is not possible it helps face challenges and to live with them.
6. For each counselor, the purpose of Counseling is undoubtedly reflected in one’s training systems, value systems, and perception of the role and the needs of the individual being helped.
7. Moreover, almost the goal of Counseling is to effect change in behavior to live more productive and self-satisfying life.
8. School Counseling aims to assist each pupil to explore, understand themselves so that they can become self-directing, self-regulating, self-deciding and self-realized individuals.
9. Goal of Counseling is influenced and determined on the basis of situation or purpose it is supposed to undertake i.e. adjustment, developmental, curative.
10. To help each counselee bring into full operation his unique potential in compatibility with his own lifestyle and within the ethical limits of society.

1.4 OBJECTIVES OF COUNSELING

The objectives of the Counseling are to make the person:

1. Understand one’s own problem clearly.
2. Realize what he is able to do and what he should do-that means to accept his abilities and weaknesses.
3. Develop insight and understanding in relation to self and environment, opportunities open to improve in respect of his potential and goals he has chosen.
4. Decide a course of action by making his own decisions.
5. Enable him to understand what he is, what he could be and what he should do

6. Understand his difficulties objectively and specifically and to deal with those in a rational way.
7. Make realistic plan of action and take realistic decisions and resolve problems on the basis of self – analysis, self-initiative, self-decision and self-understanding.
8. The counselor never solves the problem of the counselee; neither makes plans or takes decision; rather he helps the client to gain new perceptions and insight into his problem and modifies his behavior as per situational demands.

1.5 Need for Counseling

Counseling is needed in the following types of cases:

- When a student needs some information.
- When a student needs the help of someone who can interpret information acquired by the student.
- When a student needs someone who is more experienced and is willing to listen to the difficulties of his problem.
- When a student thinks that the counselor has access to facilities for acting in the solution of his problem and the student has no easy access to those facilities.
- When the student is aware of the problem and difficulty but is unable to define it.
- When a student is aware of the problem but because of a temporary strain and distraction, he is unable to cope with it intelligently.
- When a student faces the maladjustment problems or some handicap which is temporary and which needs careful diagnosis by an expert.

1.6 Scope of Counseling

According to **Williamson**, “The techniques of Counseling individual student may be observed in greatly modified form, in the individualized service, granting loans and scholarships, handling discipline cases, assignment of rooms and selection of roommates in dormitories, advising on student activities and programs, helping students choose vocational objectives, selecting optional courses of study, learning to read at college rate and comprehension.

- It concern about educational progress, course, programme planning, financial and health matters and problems of family, social and emotional adjustment are commonly expressed in the context of Counseling.
- Often, many of these are closely intertwined in the experiences of the same student.
- In such instances, terms such as vocational problem, and ‘emotional problem’ are nothing more than convenient labels which serve as tentative and approximate methods of classifying Counseling cases.
- It often happens that a problem which is initially expressed by the student as simply one of learning how to study better or of making a suitable vocational choice turns out to be much more complex than that.

1.7 Principles of Counseling

The following are the major principles of Counseling:

1. **Acceptance:** All schools of Counseling aver that the client must be accepted as a whole person, as a human being.
2. **Respect for the individual:** All schools of Counseling attach importance to respect for individual.
3. **Permissiveness:** All schools of Counseling accept relative permissiveness of counseling relationship.
4. **Learning:** All schools of Counseling accept the learning element in Counseling.
5. **Thinking with client:** Thinking with rather than for the client is another basic principle of Counseling.
6. Helping the child to solve the problem.
7. Competence in interpreting and using information.
8. Competence in placement and follow-up service
9. Competence in evaluating the Counseling service itself.

1.8 FEATURE OF COUNSELING

1. Counseling is a professional service, which is imparted by a professional counselor who is properly trained to handle various kinds of situations.
2. Problems and needs of the individuals are important.
3. Counseling helps the client make his own decisions during the process of Counseling. The counselor is not supposed to make decisions for the client. Counselor may provide various types of information so that the client could get insight to take a decision.
4. It is more focused on one-to-one relationship even when the participants are involved with group counseling programs. They are generally some or the other time approach for individual Counseling because it is personal and more confidential.
5. The individual Counseling is more about personal problems.

1.9 Characteristics of Good Counseling

The following are major characteristics of Counseling:

- Counseling a person-to-person relationship.
- It involves two individuals- one seeking help and the other, a professionally trained person who can help the first.
- The objective is to help the counselor discover and solve his personal problems independently.
- It considers breadth rather than depth i.e. the counselor must have minimum competency in a wide range of techniques.
- There must be a cooperative relationship and the counselor must act as a point of contact.
- In order to help and assist properly the counselor must establish a relationship of mutual respect, cooperation and friendliness between the two individuals.
- The counselor discovers the problems of the client and helps him to set up goals and guides him through difficulties and problem.
- In the whole of counseling process the main emphasis is on the counselor's self-direction and self-acceptance.
- For a counselor, psychology should not be the sole basis: other branches of study are also helpful to him.
- Counseling is democratic. It sets up a democratic pattern and allows the counselee to do freely whatever he likes with the consultant and not under the consultant.

1.10 Elements of Counseling

The major elements of Counseling are:

- 2 The aim of Counseling is to help a student form a decision, make a choice or find a direction at some important fork in the road such as that of planning a life career, a program in college or university or a campaign to obtain employment.
 - 3 There should be a relationship of mutual respect between the two individuals. The counselor should be friendly and cooperative and the counselee should have trust and confidence in the counselor.
 - 4 It helps the counselee acquire independence and develops a sense of responsibility. It helps him explore and utilize his potentialities and actualize himself.
 - 5 It is more than advice giving. The progress comes through the thinking that a person with a problem does for himself rather than through solutions suggested by the counselors.
 - 6 It involves something more than the solution to an immediate problem. Its function is to produce changes in the individual that will enable him to extricate himself from his immediate difficulties.
 - 7 It concerns itself with attitudes as well as action.
 - 8 Emotional rather than purely intellectual attitudes are the raw material of the Counseling process. Information and intellectual understanding have their place in the Counseling process. But it is the emotionalized feelings which are most important.
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- 9 Counseling is a generic service of student personal work with a wide range of activities and includes faculty advising, Counseling in psychological clinics, mental hygiene and specialized Counseling.
- 10 It is a body technique which helps young individuals to grow normally through guided learning.
- 11 It has proved to be useful wherever the development of an individual student is cared for and helps an individual to know himself better, gives him confidence, encourages his self-defectiveness and provides him with new vision to grow.

1.11 Functions of Counseling

Functions of the counseling can be summarised as per follows:

1. To give the student information on matters important to his success.
2. To get information about the student; this will help in solving his problems.
3. To establish mutual understanding between students and teachers.
4. To help the student work out a plan for solving his difficulties.
5. To help the student to know his interests, abilities, attitudes etc.
6. To encourage and develop special abilities and right attitudes.
7. To assist the student in planning educational and vocational choices.

1.12 Purpose of Student Counseling

According to Dunsmoor and Miller, the core of student counseling is to help the student to help himself. From this point of view, they describe the following aims of student counseling.

1. To give the student information on matters important for success.
2. To get information about the student; this will help in solving his problems.
3. To establish a feeling of mutual understanding between students and teacher.
4. To help the student work out a plan for solving his difficulties.
5. To help the student know himself better his interests, abilities, aptitudes and opportunities.
6. To encourage and develop special abilities and right attitudes.
7. To assist the student in planning for educational and vocational choice.

1.13 Levels of Counseling

Counseling is a term that is used quite loosely for face-to-face interviews in which the counselor attempts non-coercively to help the counselee or client or a group of clients, to make personal decisions. Three levels of activity related to Counseling can be differentiated:

- **Informal Counseling:** It is any helping relationship by a responsible person who may have little or no training for the work; for instance, ladies helping patients in hospitals through friendly conversations with them.
- **Non -Specialist counseling by professionals:** It is the help provided by physicians, lawyers, teachers, ministers and others to do a great deal of face-to-face work among people with psychological problems in the course of their other work. Sometimes, distinct terms like “religious Counseling” or “financial Counseling” are used.
- **Professional Counseling:** It is helping another person with decision and life plans, whether personal or educational – vocational by a person specially trained for this work. Professional counselors are usually psychologists, educational psychologists. Professional, among other things, means the possessions of master’s doctor’s degree with at least year of supervision by a trained professional and the acceptance of a professional code of ethics. The training for psychologists emphasizes test interpretation, research, the psychology of personality, occupational information and experience with a variety of clients.

1.14 CONCLUSION

Thus, Counseling is a process in which the pupil is approached on an individual level. He is helped in educational, vocational or psychological field only at problem points. In Counseling the subject matter is pupil’s needs, abilities, aims, aspirations, plans, decision, action and limitations. It is a sort of specialized, personalized

and individualized service which makes effective use of information gathered about any individual. This information leads to self-insight, self-analysis and self-direction. This self-direction helps the individual in making maximum educational, vocational and psychological adjustment.

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ACADEMIC INTERACTION IN ONLINE CLASSROOM – AN EXPLORATIVE STUDY

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ABSTRACT

Interaction is the central core of learning experience and a key factor for the positive student learning outcome. It refers to the process of constructing a meaningful exchange of information and ideas among more than two people. The sudden shift toward online education amid the pandemic COVID-19 has raised concerns over the quality of learning, effectiveness, learning outcomes and student satisfaction. The shift was sudden and not fully planned; however, the learning did not stop. The present study was conducted to analyse the academic interaction in the online classroom. The sample size for the present study was 200 students studying in 8th and 9th Standard English medium secondary schools of Ulhasnagar and Kalyan. The result of the present study indicates strength and limitations of the interaction which takes place in online classroom. The findings of the study will be helpful for teachers and educational institutes to plan strategies to enhance interaction in online classroom and analyze their pedagogy to improve effectiveness.

Keywords:-Interaction, Academic interaction, Online classroom

INTRODUCTION

The process of teaching is the process of interaction between teachers and students, and the students themselves. Interaction refers to the process of constructing a meaningful exchange of information and ideas among more than two people. It is collaborative exchange of thought, feeling, or ideas between two or more people. The interaction which occurs in classroom is academic interaction. Academic Interaction focuses on actual academic speaking events, particularly classroom interactions and school hours, and gives students practice, improving the ways that they communicate in a school setting. It creates enthusiastic learning process. The ways and efficiency of the interaction between the teachers and students or among the students determines the success or failure of the teaching. There are various kinds of interactions that happen in a classroom. They are;

- 1) Teacher– Student
- 2) Student– Teacher
- 3) Student – Student
- 4) Student – Content

Classroom interaction helps the students to develop self-confidence. Student and Teacher interactions play a vital role for the improvement of the students' academic self-concept and enhancing their enthusiasm and achievements. Nowadays, the shift toward online learning is gaining high momentum after the closure of schools and colleges due to the spread of COVID-19 infection worldwide. Online learning or online classroom has become a byword during the pandemic, replacing the traditional classroom. Online learning is an Internet-based learning process through technology tools like the Internet, applications and video calling. The teachers teach the students via these mediums in the online mode of learning. The sudden shift toward online education amid the pandemic COVID-19 has raised concerns over the quality of learning, effectiveness, learning outcomes and student satisfaction. Interaction, specifically academic interaction plays a vital role in quality teaching – learning process. Academic interaction means that students can productively build, respond to, and challenge ideas with other persons in real time; face to face.

Need and Significance of the study

Interaction is the central core of learning experience and a key factor for the positive student learning outcome. Interaction helps to build knowledge and empower learners and it offers the platform for students representing a mode of associated living, to share their values and interests of each other. Online learning has provided enough time for teachers to prepare the lectures, however, there is a lack of quick interaction between teacher and student. Online classroom interaction does not involve face-to-face communication between student and teacher. It is very important to understand the nature of interaction and problems arising thereby faced by teachers and students in online classroom with respect to interaction in order to provide quality education to the students. In the present study the researcher is keen to understand academic interaction in online classroom because it is going to have a great impact on academic achievement of the students and in their communication skills.

Statement of the Problem

The statement of the problem is;

“Academic Interaction in Online Classroom – An explorative study”

OBJECTIVE OF THE STUDY

To analyse the Academic Interaction in the online classroom

Delimitation of the study

The data for the present study is collected from 8th and 9th standard students studying in English medium schools of Ulhasnagar and Kalyan.

Methodology used for the study

The researcher used Survey method to collect relevant data for the present study. Random sampling method was used for seeking response from secondary school students studying in Ulhasnagar and Kalyan. The sample size for the present study was 200 students studying in 8th and 9th Standard English medium secondary schools of Ulhasnagar and Kalyan. A questionnaire (Google Form) on different types of interaction in online classroom with three point scale having response Agree, Uncertain and Disagree was prepared. Questionnaire comprised of four areas namely Teacher – Student Interaction, Student – Teacher Interaction, Student – Student Interaction and Student – Content Interaction. The Google form link was sent in Students’ Whatsapp group and response was sought from the students.

ANALYSIS OF THE STUDY

The researcher categorized and tabulated the collected data into four areas, i.e., Teacher- Student, Student – Teacher, Student- Student and Student – Content. The analysis of the collected data is done on the basis of Frequency Percentage.

Teacher – Student

Table No.1 showing Teacher-Student interaction analysis

Item No.	Statement	Agree	Uncertain	Disagree
1	Instructions given by teacher are properly followed by students in the online classroom.	182 (91%)	9 (4.5%)	9 (4.5%)
2	Presentations done by teacher are clearly understood by students in online classroom.	160 (80%)	18 (9%)	22 (11%)
3	It is difficult to understand certain concepts of science, geography and mathematics in online classroom environment.	130 (67%)	29 (14.5%)	41 (20.5%)
4	Network issues are a big hindrance in online classroom.	134 (67%)	30 (15%)	36 (18%)
5	Teacher’s voice is clearly audible in online classroom.	126 (62.5%)	43 (21.5%)	32 (16%)
6	Teachers use variety of interactive methods for teaching in online classroom.	149 (74.5%)	21 (10.5%)	30 (15%)
7	Online classroom does not provide natural learning environment.	137 (68.5%)	30 (15%)	33 (16.5%)

Chart No.1 showing Teacher-Student interaction analysis

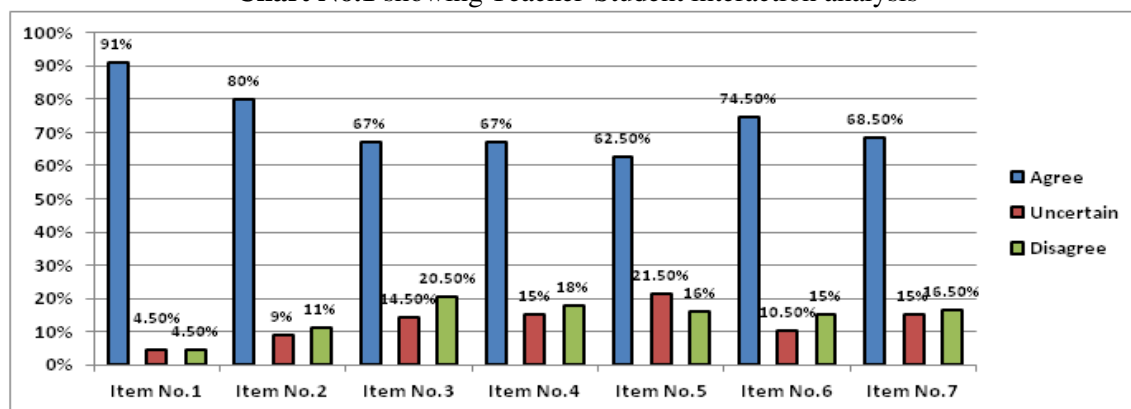
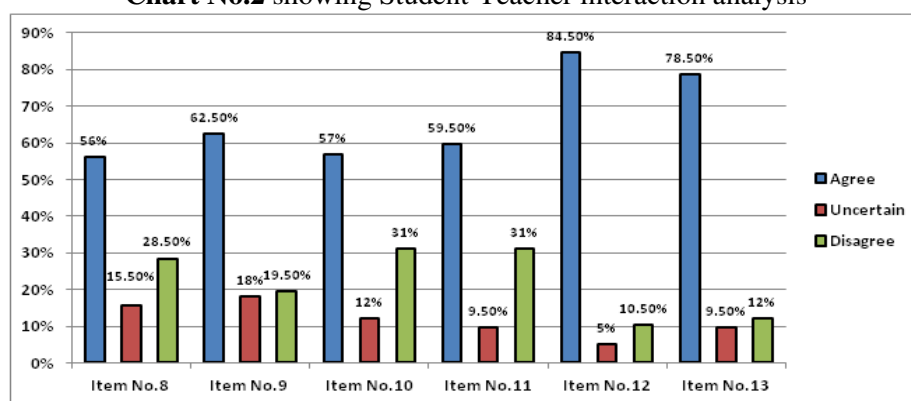
**Student – Teacher**

Table No.2 showing Student-Teacher interaction analysis

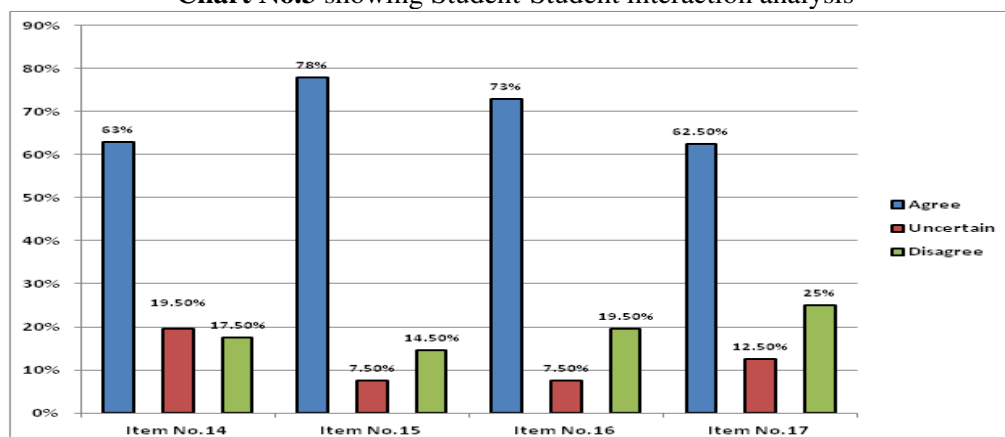
Item No.	Statement	Agree	Uncertain	Disagree
8	Students can freely interact with the teacher in online classroom.	112 (56%)	31 (15.5%)	57 (28.5%)
9	Online classroom isolates students from teachers as compared to traditional classroom.	125 (62.5%)	36 (18%)	39 (19.5%)
10	Students do not get adequate opportunities to clear their doubts in online classroom.	114 (57%)	24 (12%)	62 (31%)
11	Students do not feel comfortable to ask questions in online classroom.	119 (59.5%)	19 (9.5%)	62 (31%)
12	Teachers motivate students for active participation in online classroom.	169 (84.5%)	10 (5%)	21 (10.5%)
13	Teachers appreciate the efforts of students in online classroom.	157 (78.5%)	19 (9.5%)	24 (12%)

Chart No.2 showing Student-Teacher interaction analysis


Student – Student

Table No.3 showing Student-Student interaction analysis

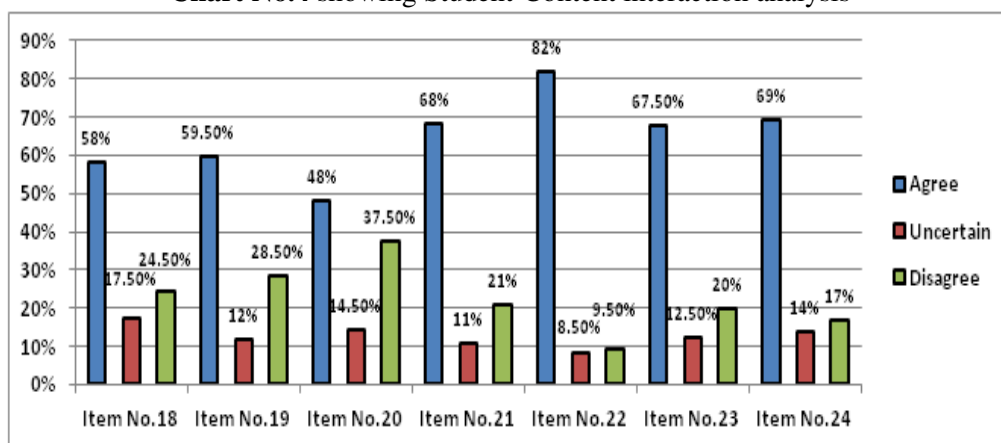
Item No.	Statement	Agree	Uncertain	Disagree
14	There is a lack of interaction among students in the online classroom.	126 (63%)	39 (19.5%)	35 (17.5%)
15	Physical presence and personal touch is missing in online classroom.	156 (78%)	15 (7.5%)	29 (14.5%)
16	It is difficult to organize Group activities in online classroom.	146 (73%)	15 (7.5%)	39 (19.5%)
17	Online class does not provide opportunity to the students to discuss the content.	125 (62.5%)	25 (12.5%)	50 (25%)

Chart No.3 showing Student-Student interaction analysis


Student – Content

Table No.4 showing Student-Content interaction analysis

Item No.	Statement	Agree	Uncertain	Disagree
18	Students do not always find it interesting to learn content by referring power point presentation.	116 (58%)	35 (17.5%)	49 (24.5%)
19	There is no closeness to textbooks in online classroom.	119 (59.5%)	24 (12%)	57 (28.5%)
20	Notes given by teacher in online classroom have less content.	96 (48%)	29 (14.5%)	75 (37.5%)
21	Teachers find it difficult to correct mistakes of students for some subjects such as mathematics in online classroom.	136 (68%)	22 (11%)	42 (21%)
22	Continuous use of online tools such as mobile or computer affects eyesight of students.	164 (82%)	17 (8.5%)	19 (9.5%)
23	Writing skill of students in language subjects are badly affected due to online education.	135 (67.5%)	25 (12.5%)	40 (20%)
24	Learning through online mode is not always effective.	138 (69%)	28 (14%)	34 (17%)

Chart No.4 showing Student-Content interaction analysis

FINDINGS OF THE STUDY

The findings of the study have been outlined in the form of strengths of interaction followed by limitations of interaction in online classroom;

1) Almost all the secondary students agreed that;

- Instructions given by teacher are properly followed by students in the online classroom.
- Teachers motivate students for active participation in online classroom.

2) Majority of the secondary students answered that;

- Presentations done by teacher are clearly understood by them in online classroom.
- Teacher's voice is clearly audible in online classroom.
- Teachers use variety of interactive methods for teaching in online classroom.
- Teachers appreciate their efforts in online classroom.

3) Many secondary students replied that they can freely interact with the teacher in online classroom.

4) Almost all secondary students opined that continuous use of online tools such as mobile or computer affects eyesight of students.

5) Majority of the secondary students answered that;

- It is difficult to understand certain concepts of science, geography and mathematics in online classroom environment.
- Network issues are a big hindrance in online classroom.

- Online classroom does not provide natural learning environment.
- Online classroom isolates them from teachers as compared to traditional classroom.
- There is a lack of interaction among students in the online classroom.
- Physical presence and personal touch is missing in online classroom.
- It is difficult to organize Group activities in online classroom.
- Online class does not provide opportunity to the students to discuss the content.
- Teachers find it difficult to correct mistakes of students for some subjects such as mathematics in online classroom.
- Writing skill of students in language subjects are badly affected due to online education.
- Learning through online mode is not always effective.

6) Many secondary students replied that;

- They do not get adequate opportunities to clear their doubts in online classroom.
- They do not feel comfortable to ask questions in online classroom.
- Students do not always find it interesting to learn content by referring power point presentation.
- There is no closeness to textbooks in online classroom.
- Notes given by teacher in online classroom have less content.

CONCLUSION

Online classroom has turned out to be a close substitute for traditional classroom due to pandemic crisis. The shift was sudden and not fully planned; however, the learning did not stop. The results of present study indicated that online classroom does not provide natural learning environment to the students and online classroom isolates them from teachers as compared to traditional classroom. Hence teachers should make sure that they have an interactive environment in the online classroom. Activities which can foster interaction in the online environment must be organised. Teachers need to be creative to bring topics that can help students interact with each other and also learn at the same time.

The present study is helpful for teachers and educational institutes to plan strategies to enhance interaction in online classroom and analyze their pedagogy to improve effectiveness. Conveying geographical concepts or mathematical equations during online interactions may require considerable preparation. Students should be provided with adequate introduction to the protocol for interacting online and the necessary training on the tools needed for those interactions. Online interactions are to be analyzed and refined using techniques such as discussions, diagrams, concept maps, etc. Classroom interactions should be designed effectively so that students are motivated to participate and learn the content, and the teacher has ample opportunities to interact with students, stimulate their critical thinking, facilitate their learning, and meet educational objectives.

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COVID – 19: A DRIVE OF FMCG SECTOR THROUGH ONLINE MARKETING (CONSUMER'S PERCEPTION: WITH SPECIAL REFERENCE TO ULHASNAGAR CITY)

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ABSTRACT

Advancement in Digitalization has made everything available for the consumers on their fingertips. In March 2020 the world was forced to enter into a lockdown due to COVID-19 pandemic. This research provides a brief review of issues faced during pandemic and to understand the conceptual framework of FMCG. The focus of this research paper is to evaluate consumer's perception and to analyze their satisfaction through Online Purchasing. The paper is a blend of primary & secondary data. Primary data was collected through structured questionnaire with sample size of 100 respondent using random sampling method in the study area.

Keywords: Consumer Perception, Online marketing, Framework of FMCG products.

INTRODUCTION

Online shopping is the act of buying a product or service through any e-stores with the help of any website or app. It is said that shopping through online channels is actively progressing due to the opportunity to save time and effort. Furthermore, online shopping varies from direct e-store and indirect e-store about their perception against the actual experience. And especially during Covid-19 safety was utmost priority which could not be ignored. Many stores and established brands were providing the necessity goods to the consumers through Online Mode and doorstep delivery. The study is concentrated on FMCG products which are categorized into cooking essentials, Snacks and Drinks, Household supplies, Health and personal care products.

For a couple of months everything was on halt. Covid-19 affected not only our perception towards our health but also changed our spending habits. We came down to spend only on basic necessary goods. Uncertainty, risk and fear engrossed people's mind & thoughts by COVID-19, and the precautions of the New Normal led to some changes on consumer buying behavior. With people being home and spending more time on their gadgets this was a breakthrough opportunity for those who actually recognized and grabbed it. Small level businesses or well established brands everyone was focusing on Online marketing to not only survive but thrive through this pandemic. Online marketing was connected to consumers through Mobile Applications, Websites.

For most businesses, it's time to amplify your digital presence. Today's consumers were already making most purchasing decisions online before the pandemic, but now some people rarely leave the house – which means businesses that depend on foot traffic and word of mouth are most in danger. So Covid-19 made everyone realize the need of online marketing and ways to survive with it. FMCG goods (Fast moving consumable goods) are the basic necessity for the survival and during Lockdown Being home and getting doorstep delivery of FMCG goods is a blessing.

OBJECTIVES OF STUDY

- To understand the conceptual framework of FMCG products.
- To evaluate the perception of Consumers for Online Purchasing related to FMCG products.
- To analyze the satisfaction of consumers through Online Purchasing.
- To know about the Online Purchasing during Pandemic.
- To know about the factors that influence the Consumer's buying decisions from Online Purchasing.

RESEARCH METHODOLOGY

In this paper researchers had used descriptive and convenient sampling method for the survey.

DATA COLLECTION

This study is an integration of primary and secondary data to support each other. Primary data was based on simple and relevant questionnaire drafted to find out general awareness of Online Purchasing along with its usage rate. Questionnaire was sent through WhatsApp to 100 respondents including housewives, businessmen, professionals, students and service.

STATEMENT OF PROBLEM

Our study reviews the impact that Covid-19 had on our consumer behavior. Due to the vast spread of population, our study is limited to Ulhasnagar City. During scarcity as the demand increases suppliers or

retailers increase the prices of products too, same thing happened. FMCG products were not only costly but the availability and time period for delivery was also too much. It was difficult to hold consumer's loyalty towards the brand.

REVIEW OF LITERATURE:

1. Consumer Behavior towards Online Shopping and Its Impact during Covid-19: Dr. Somabhusana, Janakiballav Mishra, Debasish Rout, Purnima Sarkar, Payal Naik.

JASC: Journal of Applied Science and Computations ISSN NO: 0022-1945 Mar 2021

Emphasized that moving from Offline to Online was necessary as people were in house arrest due to lockdown and there was shortage of all types of essentials. So Online platforms were of rescue. E-platform like Jio-mart, Amazon, Jabong, Myntra, Flipkart, etc, have also given opportunities to the local and small sellers. All they stood together to fulfill the needs of consumers.

2. Online Consumer Satisfaction during COVID-19: Perspective of a Developing Country. Aysha Saleem, Wizra Saeed. Oct'2021. PMC Journal PMCID: PMC8517174

This research paper concludes that the shift of Offline shopping to Online shopping has shown eye opening growth. Hereby consumers trust Direct E-stores rather than Indirect E-stores as the actual experience of the consumers aligns with their perceptions. During Lockdown it was preferable by consumers to satisfy their needs via Online platform as it was convenient in all possible terms. The perception of consumers was also to be safe so online purchasing was opted.

3. A study on influence of COVID-19 pandemic on Customer's Online buying behavior December 2020

According to the researcher during COVID-19 attitude of Consumers is getting better towards online shopping. Now days online shopping is becoming a better source and it is noticed that this Pandemic has encouraged the consumers to move towards Online Shopping.

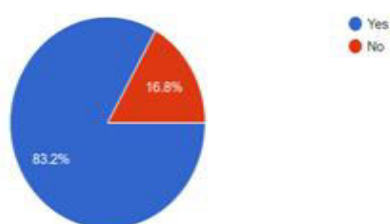
DATA ANALYSIS

The data collected through the questionnaire are presented in table and pie chart. With the help of the questionnaire an attempt has been made to find out the degree of awareness, preference, growth of Online Purchasing of FMCG products in Ulhasnagar City.

The Study shows out of 100% respondents, 83.2% respondents prefer Online Purchasing during the pandemic. On the other hand, 16.8% are still of Traditional perception to go to the store personally for purchasing FMCG products.

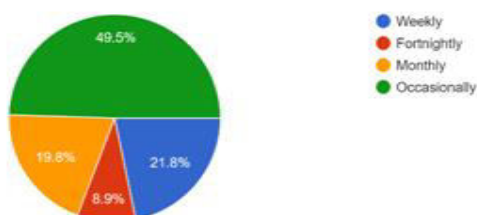
Do you prefer Online Purchasing for FMCG products during Pandemic?

101 responses



How frequently have you used Online purchasing platforms during Pandemic?

101 responses



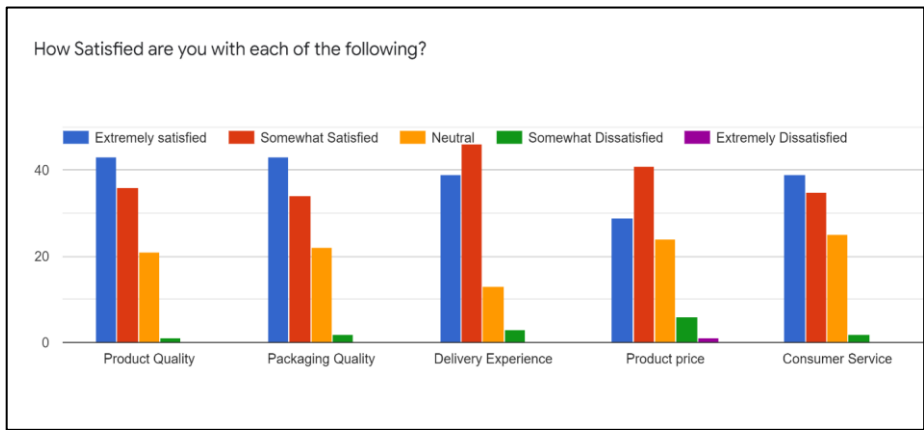
The study shows that, During pandemic consumers were purchasing FMCG products from Online platforms on Occasional basis. It was further noticed that 21.8% of Consumers preferred purchasing on Weekly basis.



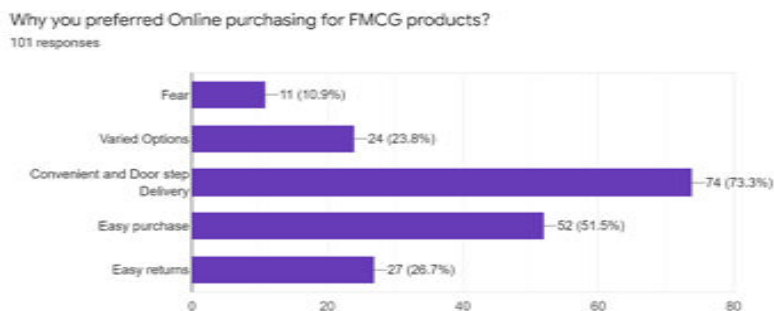
The study shows that majority of consumers have equally purchased Household supplies and Health and personal care product through Online purchasing. Cooking essentials were also bought by 30% of respondents. Drinks and snack were not much in demand.



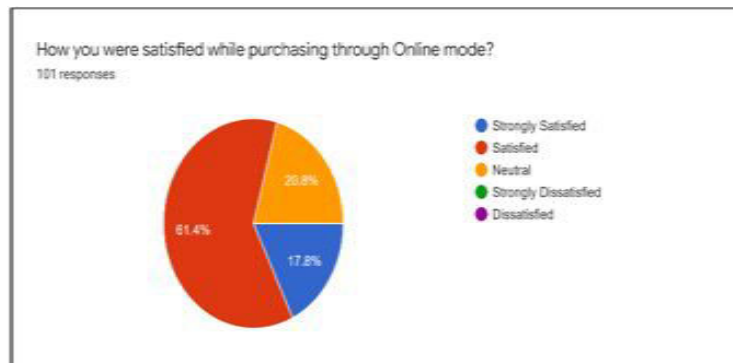
The study shows that 94% of respondents had Good Delivery experience while Online Purchasing the FMCG Products. We can say that Consumers are satisfied with the delivery and they have positive perception towards Online Purchasing.



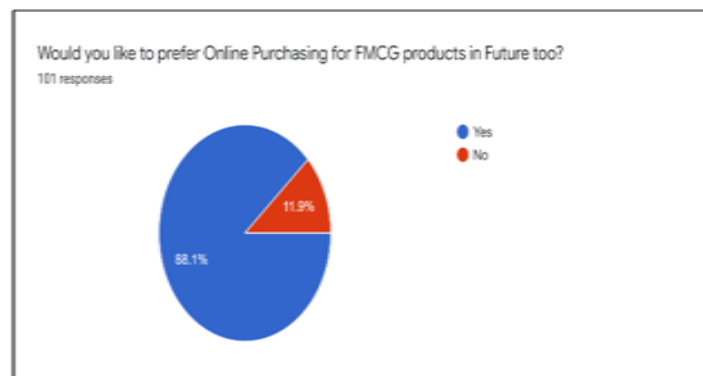
The Study shows that Consumers are satisfied by the Product Quality, Packaging Quality, Delivery Experience, Product Price and by Consumer services relating to Online shopping of FMGC Products.



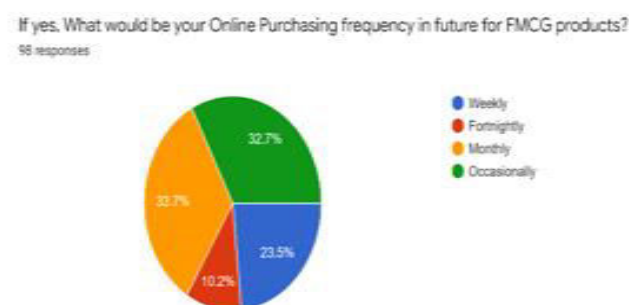
The study shows that 73.3% of respondents chose Online Purchasing because it was convenient Door Step delivery at the time of Pandemic. It was further noticed that Easy purchase and returns also attracted the consumers towards Online purchasing.



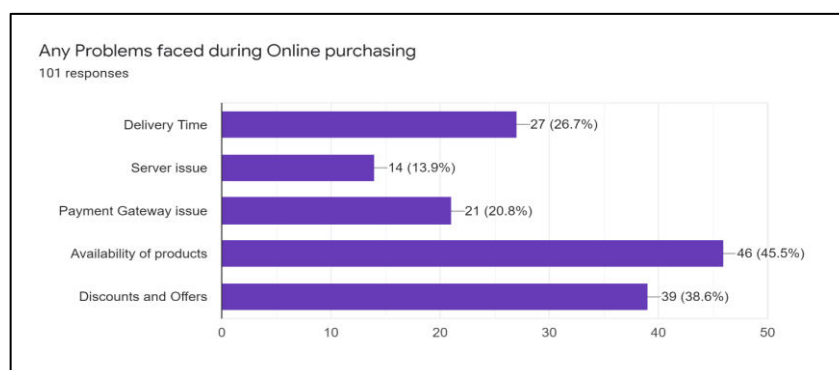
The Study shows that more than 80% of respondents are satisfied by their experience of purchasing FMCG goods online. On the other hand, 20.8% consumer in the study have had neutral experience.



From the Study we can say that Consumer are satisfied purchasing through Online platforms and will be continuing to do so, as in our study 88.1% respondents agreed to continue to shop in future for FMCG product.



The Study Shows that Consumers who prefer to shop from online in future, would be having the frequency of shopping it on Monthly basis. Less number of respondents constituting to 10.2% preferred to purchase FMCG products on Fortnight basis



According to the study more than 45.5% respondents faced the issue of availability of products. At the same time, consumers were not able to access or get the discounts and offers on FMCG products. We also noticed that Delivery issues like late or cancellation of delivery was experienced along with Server and payment gateway issues during the purchase on online platforms.

CONCLUSION

The revolution of digital technology has replaced the traditional purchasing method with online purchasing through the use of various e- platforms such as Amazon, Flipkart, Jio mart. Online purchasing became need of the hour during the time of lockdown of COVID-19 situation, when only essential services were allowed through offline method people were forced to remain indoors facing several issues related to daily chores like purchasing of groceries, dairy products, apparels for festivals or any other occasions etc. Thus people were inclined towards online purchasing to fulfill their requirements regarding FMCG products, respondents preferred online purchasing for the time being due to the restrictions imposed by the government for lockdown, fear of getting infected by diseases in offline mode, doorstep delivery, quality as well as easy returns available. Average respondents are of the viewpoint that in post lockdown situation, they would prefer mode for FMCG occasionally or monthly basis. The major problems that repelled respondents for the U turn towards traditional method of purchasing were like server issues faced, gateway issues, product not available as per choice, long delivery time and many others.

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- Online Consumer Satisfaction during COVID-19: Perspective of a Developing Country. AyshaSaleem, WizraSaeed. Oct'2021. PMC Journal PMCID: PMC8517174
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A STUDY OF NON - PERFORMING ASSETS IN URBAN CO-OPERATIVE BANKS

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ABSTRACT

Non-performing assets is one of the major concerns in the commercial banks as well as whole of the financial system in the today's world. It reflects the performance of banks. It affects the liquidity and profitability position of banks, thereby imposing the threat on quality of assets of bank and its survival. Primarily Non-performing assets means bank has failed and not been able recover any amount in terms of principal repayment and interest payments from a particular loan assets or advances granted since past 90 days after the last payment. The motive of the present study is to assess the current scenario of NPA in Urban cooperative banks or multi state scheduled banks due to covid pandemic and its impact on bank's profitability, liquidity and financial soundness position. The study is limited to 2 multi state scheduled banks namely SARASWAT COOPERATIVE BANK and THANE JANATA SAHAKARI BANK, and is based on the data for the period of 5 years between 2016 – 2017 to 2020 – 2021 which is extracted from annual reports. The main object of the study is to compare the bank's net profit, net advances with net non- performing assets and coefficient of correlation is used to understand whether there is positive or negative relation between bank's net profit with non- performing assets.

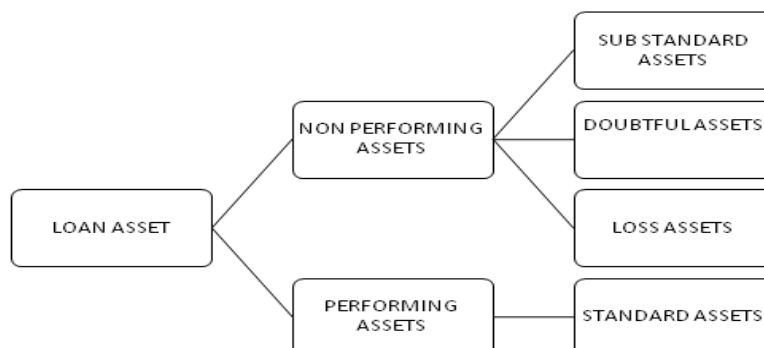
Keywords: Coefficient of correlation, Net Non-performing assets, Net profits, Net advances, Doubtful assets.

INTRODUCTION

The banking business in India has seen sturdy growth after the independence of the country. While banking business have observed a robust growth after the introduction of LPG policy and Jan Dan Yojana, especially after commercial banks were categorized into private sector and public sector banks. The banking industry is currently estimated at Rs. 115 million and is expected to be more than Rs. 250 million in 2022 in terms of business. While more than 70% of business is to be expected by public sector banks itself due to mergers and acquisitions in PSU banks. The important fact is to know that SBI bank's market share from each bank business is expected at 20% in 2022. It is observed that with the slow economic rate due to lockdown and RBI announcement¹ of moratorium of loans for defer on payments for 6 months to the retail borrowers and sharp increase in borrowing rates. Borrowers have found to repay and banks have faced difficulties in collecting the loan obligations from borrowers which in turn has resulted into the sharp increase in NET NON-PERFORMING ASSETS all banks. Which might result into unprecedented liquidity risk and default risk for banks which lately affects the profitability.

Classification of loan assets:

For evaluating and assessing the bank performance, it is important to identify the quality of assets of bank. According to Narsimham committee recommendations. The RBI has issued directives to redefine and gauge classification of advances granted and advised to all commercial banks including cooperative credit societies and foreign banks into 4 broad categories which are as follows:

**Standard assets:**

Standard assets are the assets which does not possess any other default risk apart from systematic risk in banking business. They are also called as performing assets of banks.

¹Narsimham committee report was tabled in parliament on December 17, 1991

Sub-standard assets:

With effect from 1st march, 2005, Sub standard assets are the assets which has remained NPA for a period less than or equal to 12 months. Such asset will definitely have credit weakness and bank will sustain certain loss. Provision of 10% is required on outstanding substandard assets.

Doubtful assets:

Doubtful assets are the assets which have remained NPA for a period more than 12 months, but they are not considered yet as a complete loss asset. However as per RBI guidelines 100 provision is required on outstanding amount.

Loss assets:

Loss assets are the assets, where complete loss has been identified and considered by bank on particular loan account. And there are no chances of any recovery on that account. But amount has not been written off completely yet.

Urban Cooperative Banks

Urban cooperative banks or Multi State scheduled banks are the banks which provided retail and commercial banking on a cooperative basis. Cooperative banks which are distinct from normal commercial banking were born out of the concept of cooperative credit societies where members from a community group come together to extend loans at each other on a favourable basis. Urban cooperative banks basically deal in providing small loans at a small interest, development finance for women entrepreneurs. They accept small deposits such as weekly or daily collection of amounts which are not fixed. Main objective of these banks is to not earn profit but to provide credit and finance facilities and accepts deposits from the public which are neglected by large scale commercial banks. This study emphasizes the current scenario of NPA due to covid pandemic in Multi state cooperative banks for that purpose data for 5 years is collected such as Net NPA, Net Advances, Net Profit of two cooperative banks viz. Saraswat Cooperative Bank, Thane Janata Sahakari Bank.

Saraswat Cooperative Bank

Saraswat cooperative bank was founded in the year 1918 as “Saraswat cooperative banking society” by Mr. J.K. Parulkar. The society was initially set up to help family in distress. Its major objective was to provide financial accommodation to its members in eventualities like repayment of loan or payment of medical expenses etc. but today as on 2020- 21 In the year of distress, lockdown and pandemic. Bank has managed to have the business of Rs. 65000 crore, banks current deposits have rose up to Rs. 40,000 crores while advances are Rs. 26000 crores

Bank have focused its approach to increase the retail lending of bank, today the wholesale lending ratio of bank is 52% and retail is 35%. Saraswat Cooperative bank is awarded as “Forbes list of world’s best bank for the year 2021”.

Thane Janata Sahakari Bank

Thane Janata Sahakari Bank started its banking operating in the year 1972 in a small branch located at Thane, since then bank has emerged one of the leading Multi scheduled cooperative banks in the country. Bank currently caters to the various need of the society through 136 banks spread over the states of Maharashtra, Goa, Karnataka, Gujrat and Madhya Pradesh. Bank in the financial year 2020 -21 crossed a business mix of Rs. 17000 crores, total deposits of banks increased by 6% to Rs 675 crores. However, bank total advances experienced a negative growth of Rs. 11 crores. But TJSB bank has zero NPA this year due to the 100% provisioning of NPA and actively and effectively working on recovery of loans.

REVIEW OF LITERATURE

Dr. Soni Narula and Monika Singla (2014) in their study title “Empirical study on Non-Performing Assets of Banks emphasized on the access of non-performing assets of Punjab National bank and its impact of profitability of bank. Where data is taken between 2006-07 to 2011 – 12. Where the results shows that there is mismanagement of funds on the side of Punjab national bank when advances are compared with gross and net NPA and there is positive relationship between net NPA and net advances.

Dr.T. Unnamalai (2010) in her study title “*Management Of Non Performing Assets In Tiruchilapalli District Central Cooperative Bank*” Being a cooperative bank as loan are disbursed to the small households and customers belonging to low-income groups emphasized that The NPAs of TDCC Bank has been increased for the past years due to nil recovery from weaver’s societies, spinning mills and wholesale stores and poor recovery from agricultural sector, government sponsored schemes like gas loan etc. These cooperative banks and credit societies need a lot of financial strength and introduction of financial products with the help of government.

Rajeswari Sengupta and Harsh Vardhan (2017) in their study title “Non-Performing Assets in Indian Banks: This time is different” emphasizes growing non-performing assets as a recurrent problem in Indian banking industry where comparative analysis of two banking sector crises have been discussed. Study focuses on crises and policy responses which had been undertaken are shown during the crises on 1991 and 2008 global crises like in 1997 the gross npa of advances reached 15% of discount finances houses of India, where share of NPA of PSU banks was much almost doubled as compare to private sector banks. Aftermath of 2008 global crises resulted into NPA of PSU banks at 12% of advances which forced government to introduce policies like asset quality review and provision of loss assets which laid to the decrease of corporate credit resulting into lower GDP. Findings of the study were Indian government introduced Indhradhanush schemes, Insolvency and bankruptcy code and government considering to dilute the ownership in PSU banks from 70%.

Dr. Ankita Chaturvedi and MS Kanchan Sangwan (2017) in their study title “Study of Non-Performing assets of district central cooperative banks in Rajasthan” discusses management of NPA and factor contributing to NPA in cooperative banks of Rajasthan. Through the survey they found problem of NPA is in the appraisal stage itself due to the absence of process of right selection of borrowers, incomplete and illegal document submission during sanction and disbursement stage of funds. While in post disbursement stage non submission of stock details, and other periodical statements and details were main reasons of NPA.

Lalit Bhalla and Vishal Sarin and two others (2016) in their study title “ Non-performing assets of public and private sector banks in India: A comparative study” discusses that ratio of NPA TO NET ADVANCES of public sector banks until 2009 shows a decreasing trend but again in the year 2011 it has started showing increasing trend which indicates PSU banks need to be careful in banking and lending operations, while in private sector banks, percentage of NPA to net advances shows decreasing trend. Which indicates private sector banks plays a significant role in recovery operations of the loan granted. Regression analysis details shows that correlation between net advances and net NPA is 0.88 and while private sector banks it is just 0.33 which shows increase in advances are not affected by NPA levels

RESEARCH METHODOGY

RESEARCH PROBLEM:

The study is based on two multi schedule cooperative banks i.e., Saraswat cooperative banks and Thane Janata Sahakari Bank. The research is based on data for last 5 years ranging from financial year 2016 – 17 to 2020 – 21. The study uses the data like Net profits, Net NPAs and Net Advances and Net NPA to Net Advances ratio of both the banks primarily to study the current scenario of NPA in Multi scheduled cooperative banks due to covid pandemic and its impact on profitability of both the banks as the facilitates to the small retail borrowers and to the people belonging to low income and savings group. Analytical tool like Co efficient of correlation will be used to identify the relationship between net profits and net NPA of both the banks.

RESEARCH OBJECTIVE:

- To compare the net profit, advances, gross non-performing assets and net non-performing assets of Saraswat cooperative bank and Thane Janata Sahakari bank.
- To study the impact of Covid pandemic on profitability and non-performing assets of Saraswat Cooperative bank
- To study the impact of Covid pandemic on profitability and non-performing assets of Thane Janata Sahakari bank.
- To study the relationship between Net profit and Net Non-performing assets of Saraswat Cooperative bank and Thane Janata Sahakari bank

RESEARCH DESIGN:

Descriptive and analytical:

As secondary data is used which is obtained from the annual reports of both the banks is used for further analysis and computation of results and ratios through analytical tool of Coefficient of correlation to identify whether increase in profitability has any relationship with increase in non-performing assets of banks by establishing relationship between them.

RESEARCH SAMPLING

Convenience sampling:

This study is based on convenience sampling as data is totally based on two multi scheduled banks as per the research objective of studying the impact of NPA on the profitability of urban cooperative banks.

DATA ANALYSIS AND INTERPRETATION:

Covid pandemic and lockdown causes more financial distress in management and operation of lending of banks. As moratorium was introduced by RBI for six months, banks recovery of loan process was disrupted which impacted the cash inflows from loan account of banks. As scheduled and cooperative banks deals in lending of small loans and small deposits.

These banks are affected a lot.

SARASWAT BANK:

Years	Net profit	Net Advances	Gross NPA	Net NPA	Net NPA to Net Advances
2016 – 17	234.05	21536.07	848.62	391.56	1.82%
2017 – 18	240 .68	23469.11	997.77	220.61	0.94%
2018 – 19	291.29	25797.49	1193.57	464.35	1.8%
2019 – 20	250.79	25338.64	1249.8	395.28	1.56%
2020 - 21	270.24	26241.70	1200.58	272.91	1.04%

(In crores) Source: Annual reports of Saraswat Bank

INTERPRETATION:

Saraswat bank has been experiencing gradual increase in net profits since past 5 years due to increase in customer base and opening of multiple branches. And bank has been able to tap the both retail as well wholesale segments of borrowers which also resulted in increase in advances from Rs 21536.07 crores to Rs 25797 crores in 2018-19 up to Rs. 26000 crores. However, there is always a risk of increase in NPA when there is sharp rise in advances. Here we can see bank is also experiencing NPA levels but the picture seems goods when compare Gross NPA with Net NPA. Bank has the highest Net NPA in the year 2018 – 19 which rose from Rs. 391.56 crores to 464.35 crores. But since then, bank has been able to sustain and control the NPA level even in the time of pandemic also. Bank current NPA level is Rs. 272.91 crores which is quite less as compared to the year 2018 – 19. From the above table we can observe, during the pandemic, bank has been able to grant more advances and loans as compared last 5 years advances, while bank has lower NPA levels when compared with last 3 years. Net NPA to Net advance ratio since last 5 years is close 1% in almost all the 5 years. Which is constant during the pandemic also but it shown as decreasing trend since past 3 years which reflect banks strong performance in terms of recovery and provisioning of losses.

Thane Janata Sahakari Bank

Years	Net profit	Net Advances	Gross NPA	Net NPA	Net NPA to Net Advances
2016 – 17	102.1	4999.61	234.52	9.7	0.20%
2017 – 18	125.75	5464.78	259.78	11.41	0.22%
2018 – 19	140.68	5660.03	264.49	10.5	0.19%
2019 – 20	120.29	5641.83	330.57	24.53	0.46%
2020 - 21	163.01	5631.09	238.43	0	0

(Amount: In crores, Source: Annual reports of Thane Janata Sahakari Bank).

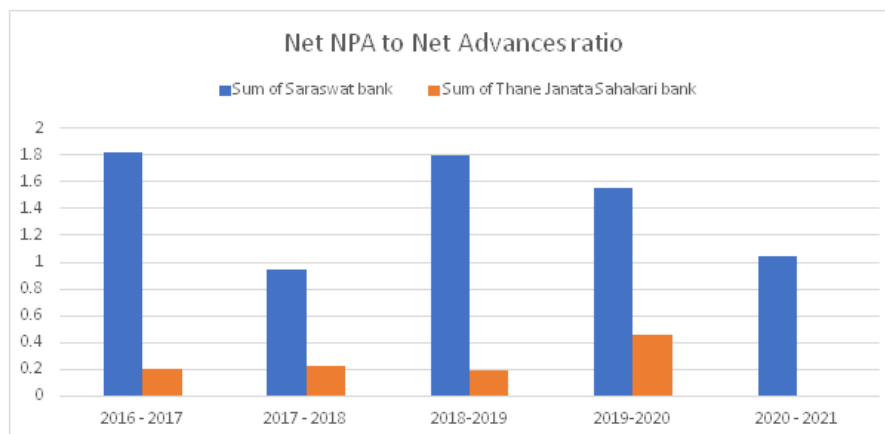
INTERPRETATION:

Thane Janata Sahakari bank started its operations in the year 1972 as small finance and cooperative credit society due to which till today the ticket size of loan is relatively less of TJSB bank as compared to other cooperative banks. But bank have been experiencing a substantial profit since last 5 years like Rs. 102 crores in the year 2016 – 17 to Rs. 163 crores in the year 2020 – 21. Bank has also a spike in net advances which states bank is looking to expand the business into retail and wholesale commercial borrowers. Bank advances in the year 2016 – 17 were 5000 crores and in the last financial year 2020 – 21. Banks has net advances Of Rs. 5631 crores but it has decrease if compare to its previous year in 2019 – 20 where it was Rs. 5641 crores which shows bank is very caution while granting the loans and proper authentication is done of the prospective borrower. Bank's NPA scenario states that bank has 0 net NPA in the financial year 2020 – 21 which reflects bank's active role in provision of roles and maintaining proper asset quality review. Although bank has highest NPA in the financial year 2019 – 21 which was reduced to 0. Bank's Net NPA to Net Advances ratio are less

1% in last 5 years constantly which says bank is working towards recovery of loans effectively and also disbursement of loans. But during the unprecedented times of covid, TJSB bank has managed to bring down to NPA to Net advances ratio is nil is the biggest achievement.

Comparing NPA performance of both Saraswat Cooperative bank and TJSB bank:

NPA scenario of both the banks with each other will only be compared on the basis of Net NPA to Net Advances ratio of both the banks. As both the banks have different market share and provide the services at different scale of operations, which is clearly evident by seeing the net profits and net advances of both the banks. As Saraswat bank has high net profits and net advances as compare to TJSB bank. So only logical way to compare the NPA performance of both the banks is by comparing Net Profits to Net advances ratio.



NPA performance of both the banks if compared show the results as NPA of Saraswat bank is more than Saraswat bank which is quite alarming has Saraswat bank is experiencing more than 1% of Net NPA to Net advance ratio. However, on the brighter side TJSB bank has Net NPA to advance ratio to less than 1% in almost past 4 years. During the times of covid, Net NPA to Net Advance ratio of Saraswat bank has been reduced from 1.7% to 1.2% in the year 2020 – 21. But TJSB bank's Net NPA to Net advance ratio in the year 2019 – 20 was 0.4% and in the year 2020 – 21 it was reduced to 0. Which reflect bank's effective performance in management of funds and provision of losses. Hence, we can say Saraswat bank Net NPA to Net Advance ratio is higher as compared to TJSB bank. TJSB bank has been able to safeguard themselves from the losses during covid.

Understanding the relationship between Net NPA and Net advances of both the banks using correlation:

As this study is based to find out is there any relationship between Net profits and Net NPA. As profits increases due to increase in interest margin, while interest margin will only increase if there are more advances. But all the borrowers are not same, all borrowers will not repay the amount at same time which will create defaults and may rise to NPA. Hence it is very important to find out relationship between Net profits and Net NPA of both the banks

For Saraswat Bank:

year	net profits	dx = x - a	dx^2	Net NPA	dy = y - a	dy^2	dx dy
	x			Y			
2017	234.05	-57.24	3276.42	391.95	-72.4	5241.76	4144.176
2018	240.68	-50.61	2561.37	220.61	-243.74	59409.2	12335.68
2019	291.29	0	0.00	464.35	0	0	0
2020	250.79	-40.5	1640.25	395.28	-69.07	4770.66	2797.335
2021	270.24	-21.05	443.10	272.91	-191.44	36649.3	4029.812
total	1287.05	-169.4	7921.14	1745.1	-576.65	106071	23307

Karl Pearson's coefficient of correlation:

Formula: $r = \frac{N \sum dx dy - \sum dx \sum dy}{\sqrt{N \sum dx^2 - (\sum dx)^2} \sqrt{N \sum dy^2 - (\sum dy)^2}}$

$\sqrt{n} * (\sum dx^2 - (\sum dx)^2) * \sqrt{n} * (\sum dy^2 - (\sum dy)^2)$

R = 0.41

By putting value in the formula, we get r value as 0.41, as coefficient of correlation for Saraswat bank is positive, we can say that alternate hypothesis has been accepted which states, as net profits increase bank, NPAs also get increases. Which may be poor mismanagement of funds, no proper authentication and verification of

borrowers is done. As profit increases due to increase in net margin and net margin of interest increases due to increase in borrowers in terms of loan granted. Hence all the borrowers may not be able to repay their dues on time which causes increases in NPA. Hence there is positive relationship between the net profits and non-performing assets of Saraswat bank.

For Thane Janata Sahakari Bank:

year	Net profits	$dx = x - a$	dx^2	Net NPA	$Dy = Y - A$	dy^2	$DxDy$
	x			y			
2017	102.1	-38.58	1488.416	9.7	-0.8	0.64	30.864
2018	125.75	-14.93	222.9049	11.41	0.91	0.8281	-13.5863
2019	140.68	0	0	10.5	0	0	0
2020	120.29	-20.39	415.7521	24.53	14.03	196.8409	-286.072
2021	163.01	22.33	498.6289	0	-10.5	110.25	-234.465
Total	651.83	-51.57	2625.702	56.14	3.64	308.559	-503.259
Assumed mean	140.68			10.5			

For TJSB bank, Karl Pearson's coefficient of correlation, r value is -0.58 . Here correlation is negative. Which indicates there is negative relationship between net profits and Net NPA of TJSB bank. As net profits of bank increases, Net NPA of bank decreases. And it is witnessed in last financial year of 2020 – 21 as bank's net NPA is 0. Which indicates TJSB bank focuses on quality borrowers and grants loan to the borrowers whose financial position is good. As net profits increase due to increase in net margin, net interest margin increases when more loans are granted to quality borrowers. As borrowers repay their obligation without any default. Net NPA decreases and bank's profitability increases. In TJSB bank, there is proper management of funds. Here alternate Hypothesis is accepted as there is negative relationship between Net NPA and Net profit of TJSB bank.

HYPOTHESIS TESTING:

- H_0 : There is no relationship between Net profits and Net NPA of Banks.
- H_1 : There is relationship between the Net profits and Net NPA of banks.

In this study, Alternate Hypothesis is accepted viz. H_1 . Which means there is relationship between Net profits and Net NPA of banks. Because of the following reasons:

- There is positive relationship between Net Profits and Net Non-performing assets of Saraswat Cooperative bank.
- There is negative relationship between Net Profits and Net Non-performing assets of Thane Janata Sahakari Bank.

RESEARCH LIMITATION:

The research only considers the data of past 5 years for net profits, net advances, gross NPA and net NPA. While data is based on only 2 cooperative banks. There is scope of study to introduce more banks for comparison and data can be studied more than 5 financial years. Accordingly, conclusions can be drawn.

FINDINGS:

- Both the banks have worked efficiently and effectively in reducing the bad loans during the time of pandemic
- TJSB bank has 0 Net NPA in financial year 2020 – 21 which shows the recovery process and provision of NPA
- Both the banks have been catering to both the segments of loans i.e., retail and commercial due to which both the banks have been able to increase the net profits and Net advances since the last 5 years.
- Banks have exercised the activity cleaning balance sheet to asset reconstruction company and sale of loss assets to recover amount.
- Non-performing assets have adverse impact on financial position of bank as it creates ad-hoc situations like liquidity risk, default risk, re-investment risk which hinders the credit growth in market.

SUGGESTIONS

- Bank should follow instructions made under RBI guidelines such as priority sector lending and loans for agriculture facilities

- Banks should made proper KYC of prospective borrowers by checking the financial position like Debt service coverage ratio and Interest coverage ratio
- Timely provisioning and recognition of loss, doubtful assets should be made
- Advances provided by bank need to be done pre sanctioning evaluation and post disbursement control so that NPA can be effectively reduced.

CONCLUSION

The study observed that the relationship exists between the net profits and net non-performing assets of banks. There is positive relationship between net profits and net non-performing assets of Saraswat bank. While there is negative relationship between net profits and net non-performing assets of TJSB bank. Which states profitability is not only measure to evaluate the performance of bank. We must see increase in profits and decrease in NPA to evaluate the overall performance of banks. During covid, banks have performed effectively well to improve the financial position by reduction in NPA. We can see TJSB bank have 0 NPA whereas their profits are higher as compare to previous 4 years. They have been cautioned in terms of loan advances facilities. While Saraswat Bank's profit has been reduced during covid from Rs 290 crores to Rs 250 crores, but still they have been efficient enough to maintain Net profits to NPA ratio close to 1% which is decreasing stage. Hence bank have taken necessary steps for managing NPAs by taking stringent and prudential norms and provisioning. Even government steps like debt recovery tribunals, SARFAESI Act, Lok adalats have been very instrumental in management of NPA.

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ONLINE MARKETING

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ABSTRACT

Online marketing refers to advertising and marketing attempts where there is use of e-mails and web as there strategy for business. In the new era we can opt for online marketing where we can sell the product with the support of technology. With this technology marketing and promotion can be cost effective, flexible and fast reaching at global level. With emerging change, Internet marketing has brought about a tremendous business gains. As the new methods are emerging internet marketing has positive as well as negative impact on consumers. Developing a brand image in the minds of consumer becomes sometimes difficult too. The present study then highlights upon the impact of internet – fostered interactive spaces on marketing practice. The paper starts with defining online marketing and reviewing ancient background to have proper utilization of online marketing. This paper will serve as insight of how companies are using internet marketing & different obstacles faced by them.

Keywords: Internet Marketing, Challenges, Opportunities, Brand Image

INTRODUCTION

Online marketing is the practice use of leveraging web-based channels to spread a message about a company's brand, products, or services to have very strong clients. The methods and techniques used for online marketing include email, social media, display advertising, search engine optimization (SEO), Google AdWords and more. The main aim of marketing is to reach targeted customers through the channels where they spend their time reading, searching, shopping and socializing online.

Today's Internet marketing or online marketing is rapidly growing. Gone are the days when advertising was restricted to just print, newspaper and television ads. From social media to Google Ads, new, creative and less expensive marketing methods are now instantly available to companies, as well as small to medium venture.

With the right online marketing strategies, small and medium businesses are finding new ways to compete against the big companies. Even with a minimum budget, companies are able to get creative and effectively reach customers at each stage of the buying cycle. Be it when a customer is searching on Google while considering a purchase or at the final stage before checkout, it will highlight brand at every step of the way.

➤ OBJECTIVES

1. To increase revenue of company.
2. Company gets recognition in the market.
3. Internet gets every company several opportunities to boost their performance.

➤ Benefits of Online Marketing**1. Market Your Business 24*7 :**

ONLINE MARKETING is the platform where you can market about the brands 24*7. Offering 24x7 customer support is a viable reason for businesses who focus on value in the digital age. 24x7 customer support means when businesses are able to occupy their customers whenever they need by deploying online channels like live chat and Chabot.

2. GROWTH OPPURTUNITIES :

The scope of digital marketing in 2020 and 2021 has seen enormous growth. Even despite the pandemic affecting us for three consecutive years, the growth has been nothing less than amazing. With new developments and variants like Omicron and Delta, there's a great fluctuation in the trend patterns across the industry but online marketing remains to stand strong. It is resulted to take an even higher growth in 2022.

3. Wider Audience :

Online marketing can reach to the wider audience. Now everyone is addicted using technology, so everyone one is alert on social media and on various other apps which give greater scope to reach wider audience.

4. Online Marketing is less expensive to use :

With online marketing, there are no expenses of traveling, and you don't have to pay for printing to distribute materials. The cost is saved and becomes economical for them to pitch the products online.

5. Global Reach :

Online marketing is the way where, we can target audience globally. It globalize reach of product and service. With help of different OTT platforms, marketing can be easier, and audience can be targeted globally. And also mass population will be covered in any zone.

6. Results can be immediately measured :

The Results of online campaign are instantly measured and tracked. Through feedback of customers we can get immediate information required and changes or any additions can be done effectively. Result can also be measured as such if customers are using more of your platforms online that will result into profit and can be measured quickly.

Various channels of online marketing:-**FACEBOOK:-**

IT IS SOCIAL MEDIA platform where company can promote its product and services easily.

LINKEDIN:-

It is professional site. Many Professional companies create their profile on linkedin and share with others and Promote their product and services.

TWITTER:-

IT is social media platform where strategy is used to create brand awareness and increase followers.

PINTEREST:-

IT is social media platform in which visual content is available and user can share with others.

EMAIL MARKETING:-

IT IS VERY cheap source of marketing. It is simple digital channel to understand message, ads , discounts, offers etc can be sent to large no. of customers at same time . Company can get a customers attention by creating graphic visual ads.

ONLINE DISPLAY ADVERTISING:-

Online display advertising is a digital version of today's era. Today marketer can use online .Display advertising such as video ads, interactive ads, graphic ads etc . All type of customer can be targeted easily.

COMPARISON BETWEEN TRADITIONAL MARKETING AND ONLINE MARKETING:-

Traditional marketing	Online marketing
Target of customers : in traditional marketing only local customers can be targeted	In online marketing they can have global reach for customers.
Costly: it is costly and time consuming	It is relatively cheap and faster.
Nature: Due to physical nature traditional marketing its cost is high.	Online marketing is relatively cheap as its done on website and social media
Communication:- one way communication can happen	Two way communications can happen.
Feedback:- customer can give feedback only during working hours	Customers can give feedback anytime.
Eg- posture, brochure, newspapers, etc	Website, social media, Email marketing.

Companies which are following Online Marketing and have achieved great success and Response:**Zomato**

Zomato runs Search Ad Campaign using **Google words**. It targets which is related to ordering online food. The names of restaurants and much more. The main intention is to get foods delivered on them. The main promotion is on Instagram and Facebook so to cover the wider audience as much they want.

Zomato wants to satisfy customer with proper services and zomato knows its audience very well. So they never fail in satisfying the customers and give best services. Zomato's attracted their audiences by funny tweet, 'Guys, kabhi kabhi ghar ka khana bhi kha lena chahiye' was a great success with likes over 28,000. After this tweet , they got a huge –publicity on other social media platforms and as various other companies re-tweeted the same post with a different tagline

To this, Zomato came up with another sharp tweet- ‘Guys, kabhikabhikhudke ache tweet bhisochlenechahiye’.

Zomato believed in quality more than quantity for them, so they followed a strict norms that not to repeat their post on social media. They are good on all of the sites- Facebook, Instagram, Twitter or blogs. Many experts believed that more online marketing can ruin their goodwill. Zomato is telling how the channels are used for content marketing and they are used with the great efficiency..

Ad strategy adopted by Zomato:

Zomato’s Google ads strategy

People generally used the search engine as google for their information. People usually come to Google to solve their problems. For example, whenever people want to order a quality food online so basically they visit google for their information and even they are looking for the best restaurant also they will opt for this platform.

The search which is done on google is making a proper platform to advertise about your product. Also, you can guess the user’s intent by the keywords they are using. For example, when people search for “Burger online”, they are looking for Burger but want someone to deliver it to their home.

1. Zomato focuses on words like “Online food” to acquire new customers

More than 25,000 people search for words like “Online food” or “Order food online”. The people are looking for the best delivery of food. The main target is to get more customers as possible in the image shown.

2. Zomato targeted on “Zomato order”

Zomato is very famous brand in India. It is so famous in India that more people are probing for “Zomato” than people are looking for “online food”. So, Zomato pay attention on branded keywords like “Zomato online order”.

3. Zomato targeted restaurant keywords like “Haldiram Noida sector 63”

While working as an expert at Bain and company, Deepinder conceived the idea of an online restaurant information service. He says, “I noticed people get in line up in the pantry every day, trying to look for menus to order food and that’s when the idea struck me – what if we could use these menus online.”

Zomato targets dishes name like “chicken biryani”

People who are looking for a special dish online might also be interested in ordering it online. With that concept in mind, Zomato highlights main words like “chicken biryani” or “pizza order”.

Nos	Metrics	Zomato	Swiggy
1	Keywords	1200	135
2	Traffic(visitors/month)	227k	168k
3	Traffic costs	6.1M	5.8M
4	Average CPC(Cost per click)	30	40

1. Zomato uses different social media platforms to communicate with people

Zomato also used the social media not only for promoting the product but also believe in communication with the audiences. In an interview with Social Samosa, MrPramodRao, Zomato’s VP of marketing, said that they have always engrossed on **being real** on social media. He said, “Being real is the key. Most famous brands on social media talk with their users as friends would opposite with each other”.

Zomato uses twitter to communicate with people. MrPramodRao says that they use Twitter to respond to people’s queries, and run some contests. However, since they are trying to be real, some of their tweets also go viral.

2. Zomato’s YouTube and Blogging strategy

Zomato has a well-maintained blog where they regularly post articles on topics like technology, food, culture and community. However, Zomato has ignored its YouTube channel. Even though they have almost 40K subscribers, they have posted only 52 videos.

Nos	Metrics	Zomato	Swiggy
1	YouTube subscribers	40k	142k
2	Facebook Page likes	3.7M	0.7M
3	Instagram Followers	165k	114k

Other strategies**1. Zomato launched Gold Membership to build a faithful customer base**

Zomato's opted for Gold Membership, where customers can get great discounts every time they visit a restaurant. This is perfect for people who like visiting new restaurants. The customer who is member of Zomato Gold becomes a loyal customer in the process as they are using repeatedly.

2. Zomato came up with advanced pricing model for restaurants to grow.

Zomato's heavy discounts might look like they are not good for restaurant owners since they don't get enough revenue. But, that's not the case, restaurants get more orders because of Zomato. And since Zomato delivers food to clients home, restaurants don't have to waste table space and lease. That is why restaurants have no obstacles in giving service to Zomato's customers at a lower price.

3. Zomato's most important thing is its user behavior data

Becoming a low-margin food delivery business was never the strategy of Zomato. They meant to collect user data, which they can use in many different ways. One of the ways they can use this data is by starting referring services for restaurants. Since it has the data, it can direct restaurant owners to take the right decision like which food to serve and what price to sell a food.

Also, since Zomato has a lot of energetic users on its platform, it has switched into an advertising platform for restaurants. By advertising on Zomato, restaurants can list their restaurant on the top and get more orders.

Nike: Reactland

To have the launch of its cutting-edge new running shoes, Epic React, Nike developed a rich digital marketing campaign. The campaign introduced channels together with mobile, social media, video and website. The most striking element of the campaign is its immersive Reactland initiative that transports users into a virtual video game by creating their 9-bit avatars. With this project, users can explore the brand's latest sole shifting technology.

Nike focused on online marketing.

Even though Nike's overall sales dropped in the most recent fiscal year due to global circumstances, the brand's digital sales are experiencing a promising uptick. In fiscal 2020, Nike's online sales reached \$6.5 billion, up from \$4.8 billion the year prior. Now Nike is determined to further grow their online operations, with marketing strategies to expand their e-commerce platforms while firming relationships with retail giants like Foot Locker and Nordstrom to boost digital sales.

Boosting digital sales

Nike's total sales fell by 48% over the spring; their digital sales grew 75%. Nike has now set a target of having 80% of sales eventually coming from online channels. Although they haven't set a timeline for achieving this target, they do expect digital sales to account for 30% of their revenue by 2021 — two years earlier than initially expected. Additionally, since February, Nike's commerce app has had over 9 million downloads, while profits from their SNKRS app totaled 6 billion this year. Nike greatly adapted their marketing campaigns during global restrictions to highlight on indoor exercise. Celebrity made workouts by the likes of Cristiano Ronaldo and Rafael Nadal alongside subtle Nike product placements resulted in relevant and valuable content that ended up increasing customer engagement, building good and stronger relationships, and driving online sales.

FINDINGS

- 1) Small businesses are still lacking behind for online marketing as some are still not aware and some find costly.
- 2) Social Media is a strong platform for online marketing.
- 3) Online marketing save time and money for all business and get more customers .
- 4) Online marketing is in trend.
- 5) Customer Acquaintance is very important
- 6) Zomato and Nike have hit the target and known by many people.

RECOMMENDATIONS

- 1) Corporate firm should have clear data strategy and also obtain better social service channels to acquire customers.
- 2) Should not ignore the digital platform as now days most of youth use social media and internet.

- 3) We should study how customers are considering brand and accordingly should use promotional strategies.
- 4) Aside from e-mail, company should also use personalized touch with customers to long run association.
- 5) Small Companies should also use online Marketing as it is available 24*7 which have created ease in customer's life.

CONCLUSION

New technologies in online marketing have moved a great deal. Demand and new approach of market has given rise to new technology. With time, online marketing has a number of improvements in various strategies.

To be competitive in online market should have clear understanding of merits and demerits of it. This is growing business field. Basically online marketing is nothing but taking advantage of availability of new technology. It is an active rising sector with advancement in field of marketing advertising business is no longer bounded by limitations of traditional marketing.

Online marketing is all about being available whenever and wherever customer may need you rather than just popping up once in a while for attention. Modern market has transferred to the online world where can now reach customers globally

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A STUDY ON USAGE OF MOBILE APPLICATIONS AND SERVICES

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ABSTRACT

Smart phones took birth in 20th century, but it gained popularity in 21st century, because of its continuous upgradation. In previous times it was not used by everyone because there was no need of smart phones, but now-a-days it has become a necessity. In present days every single person uses smart phone be it a school going child or a senior citizen.

Every person using smart phone have different purpose, like children uses for learning, entertainment etc, college students use it for online students, online working, not only this but businessman and professionals also use smart phones for their work. Life of Housewives has also become smooth because of smart phones.

Smart phones have become so important these days because of the applications and services we use. Mobile applications like Google meet is widely used for education purpose. Apps like Gpay, Paytm has made payment easier. Myntra application helped people to shop from home. Upstox made investments very smooth. Banks provide online services through its personalized apps.

So, mobile applications have made human life better. A person can sit in one corner of world and get connected to person in other corner.

It's like "ONE TAP TO UNLOCK YOUR LIFE"

This research aspire us to study the use of Mobile application and services.

Keywords: Smart phones, Mobile Applications, Online, Mobile Services.

INTRODUCTION

Mobile phones were originally innovated in 1980's, but only purpose fulfilled was communication. It was gradually developed people started using it not only for communicating, but also for entertainment purpose like gaming etc.

But it gained momentum in 21st century. When different mobile applications and services were introduced. This was the time when mobile phone became smart phone. Now-a-days smartphones have become necessity for every individual, because of various mobile applications which have made pupil's life easy.

Mobile applications proved as boon in 21st century. It has made everything in one small device, we can do online investment, study, shopping, entertainment, even marriage alliances using websites like Shaadi.com, Jeevansaathi.com etc.

OBJECTIVES OF STUDY:

- To study the importance of mobile applications in personal as well as professional aspects.
- To analyze the use of Smartphone does have increased due to introduction of various mobile applications.
- To examine pros and cons of mobile applications.

RESEARCH METHODOLOGY:

1. **Primary Data:** Primary data is drawn by using Observation and Questionnaires Method is used to collect the primary data.
2. **Secondary Data:** Secondary Data is sourced from Research Papers, Magazines, Websites, and Journals etc.
3. **Sample Size:** Data is collected from various groups such as businessmen, Students, Professors, Households, and Doctors etc. The sample size varies **between 480 to 500 respondents.**

IMPORTANCE OF MOBILE APPLICATIONS:**1. Connectivity:**

Mobile applications help us to connect with any person not only in same region, state or country, but it helps us to connect globally, This is possible because of applications like Whatsapp, Instagram, Facebook, Twitter etc.

2. Social Network:

These days relationships are built using social networking. People can Chat, Share Files, Videos, and Audios etc. Distance is just a word, Now-a-days we can get connected with our family and friends by a single tap using applications like Google Duo.

3. Fun and Entertainment:

As stress is increasing and people are working for long hours, they don't get time for hangout, to sit and watch T.V., So Entertainment plays a vital role and applications like Amazon Prime, Netflix refresh and reduce the stress, one can use these applications when they are free.

4. E-Learning:

Students shifted their learning activities from offline to online, from school to home new methods and techniques in online studies especially in pandemic situation. It is possible only and only because through mobile applications like Zoom, WebEx, Google Meet etc.

Importance of Mobile Services:**1. Food Delivery Services:**

If you are tired of making food and eating routine food daily, Don't Worry because now-a-days Smartphones introduced new applications and fast free home delivery applications like Zomato, Swiggy etc. You can install the application and get the benefit within few minutes.

2. Banking Services:

Recently, every bank has introduced different banking applications to provide the efficient services to the customers. It has made money transfers and transactions very easy. Banks are also providing passwords to its customers for their respective accounts to maintain the security.

3. E-Tickets:

Ticket booking is now-a-days become easy one can sit at home and book the tickets for any place using applications like Make my trip, IRCTC etc.

4. Online Shopping:

Now-a-days it has become trend to shop online. Be it any place, at any time, from any where you can place the order and get the product at your door step this is possible because of apps like Amazon, Myntra, Urbanic, Nykaa etc.

Pros of Mobile Applications:

1. Applications are fast and quick.
2. Data can be customized as per requirement.
3. Quick access to social media platforms.
4. Regular updates regarding offers and services.
5. Rapid growth of business with help of influencers.
6. Scalability.
7. Instant Reminders and Notifications.
8. Helps in reducing the cost.
9. Quick Interaction.
10. Can be used for promotions and advertisings.

Cons of Mobile Applications:

1. Reduces memory power.
2. Physical and Mental Health Issues.
3. Increases Dependency.
4. Hacking and Security Problems.
5. Maintenance Cost.
6. Connectivity Issues.
7. Misuse of applications less than 18 age group.
8. Improper frequency of updating of application notifications.
9. Wastage of time in searching applications by students.
10. Inaccurate information for patients.

NEED OF MOBILE APPLICATIONS:

1. Offers Personalization:

Using mobile applications has made it possible for people to make things personalized like audios, videos etc.

2. Mobile device features:

Features like GPS, Google photos, Bluetooth, Hotspot, Camera, Contact list makes life of user very easy.

3. Helps in getting customer insights:

For every business it is very important to know about its customer which is very tedious task and consumers a lot of time. Mobile applications are strong tool for collecting user data and their needs and requirements.

4. All applications under one roof:

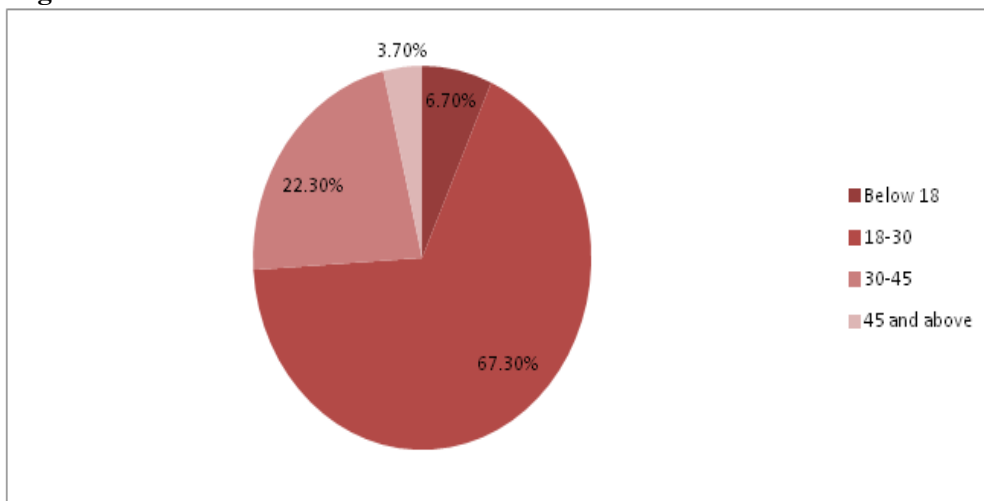
Applications like Play store offers many apps like Gaming apps, Entertainment apps, Shopping apps, Video making apps, Fitness apps, etc. under one roof. All one need is a good internet connection.

5. Applications help to work in an easy way:

For every work there are different applications to make work easy for everyone like Kashflow for Businessman, Zoom for professionals, Medscape for Doctors, and Clio for Lawyers etc.

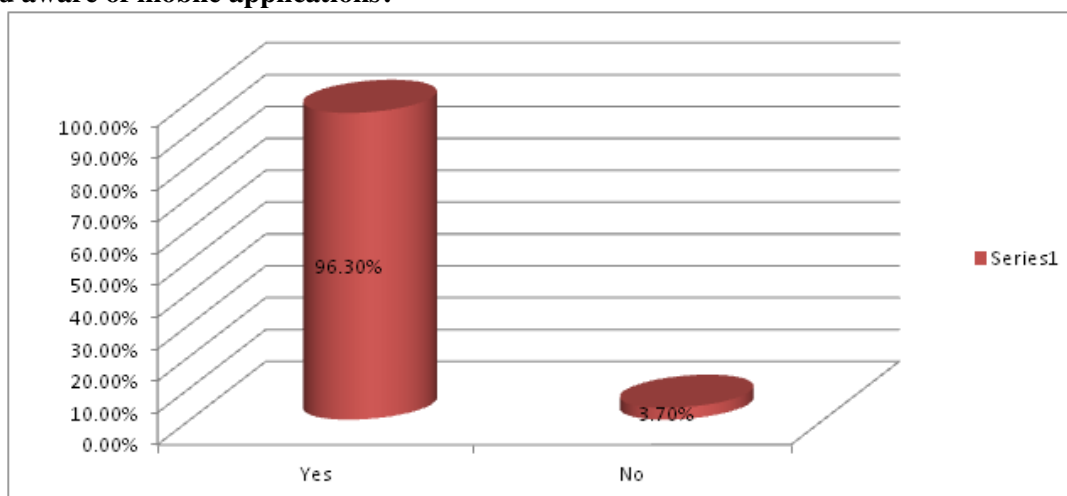
Data analysis and Interpretation of the study:

1. Enter your Age.



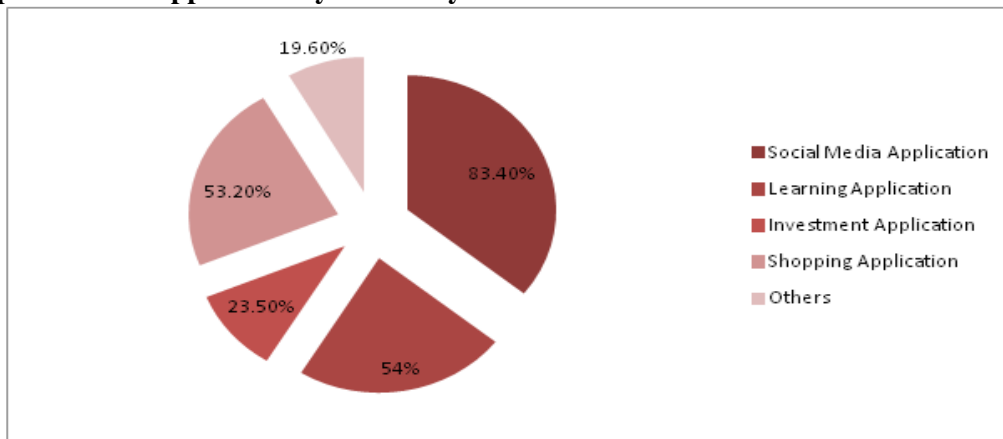
From the above data it can be observed that mobile applications are used by people of all the agegroups, but these apps are more popular among people belonging to age group 18-45. This age bracket includes young population, hence mobile applications are more popular among these people.

2. Are you aware of mobile applications?



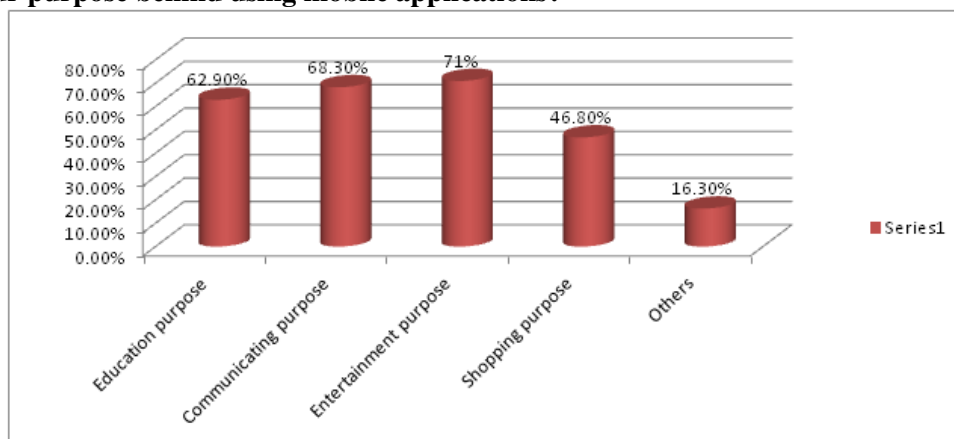
The above chart shows that almost 96-97% of people are aware of different mobile applications, only 3% are unaware, this may be because of age or inability to use these applications.

3. Which type of mobile applications you use in your routine life?



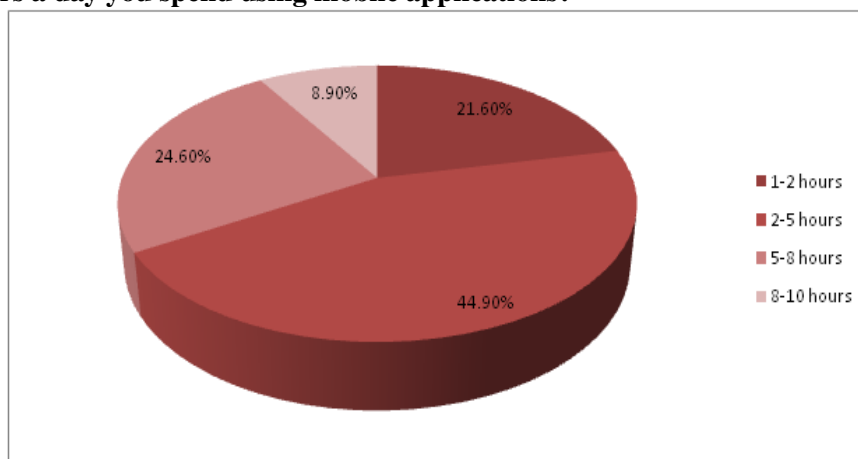
From the above figure it is clear that many people are more friendly with social media applications like twitter, facebook, instagram, etc. This is because social media applications helps people to connect with outside world. 54% people are also using learning applications which are nowadays most commonly used by students for getting online education. Shopping applications have also made shopping easy and these applications are also used by 53.20% of population.

4. What is your purpose behind using mobile applications?



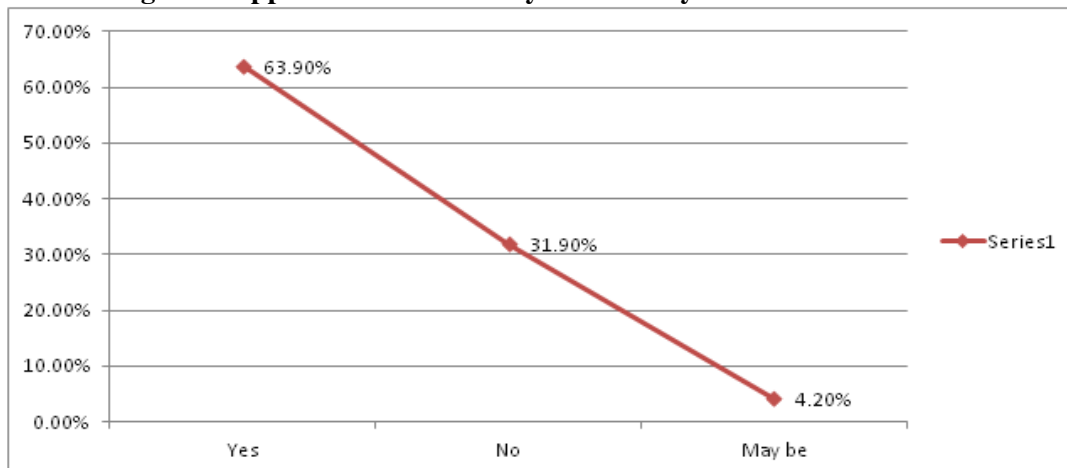
Almost 71% people are using mobile applications for entertainment purpose, 68.30% people use mobile applications for communication, mobile applications like microsoft teams, google meet, Zoom are helping people to get online education which has become very important in this scenario, so above chart shows that almost 63% people are also using mobile applications for the purpose of education.

5. How many hours a day you spend using mobile applications?



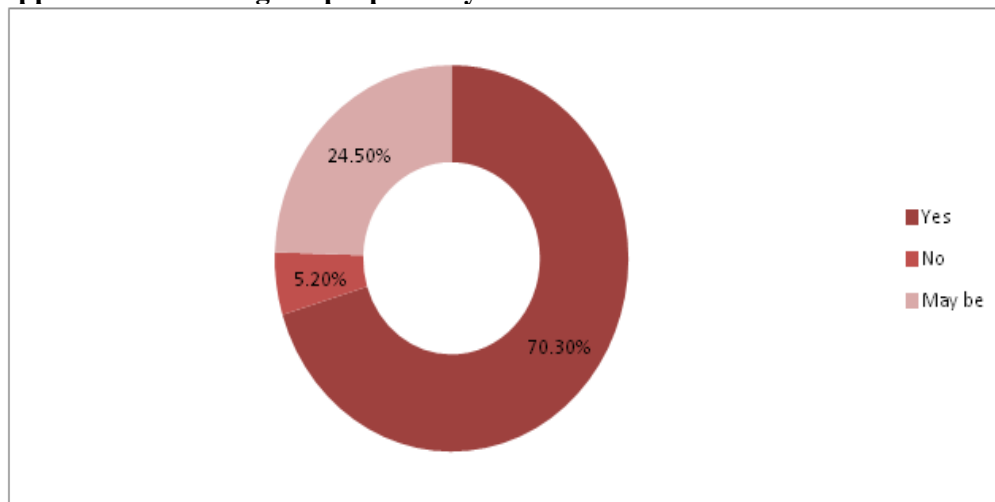
The above diagram shows that almost 45% of people are using mobile applications for 2 – 5 hours a day and 25% people spend 5 – 8 hours a day using these applications, this shows that these applications are very important in day to day life of an individual.

6. Do you think using these applications has made your life easy?



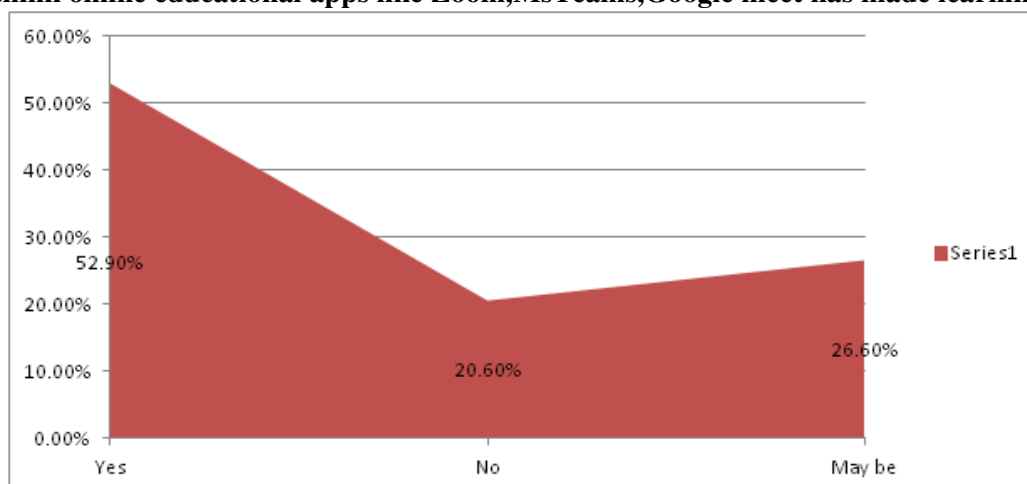
Approximately 63-65% of people are of view that mobile applications have made their life easy by providing many services like entertainment, shopping, etc.

7. Are these applications fulfilling the purpose of your use?



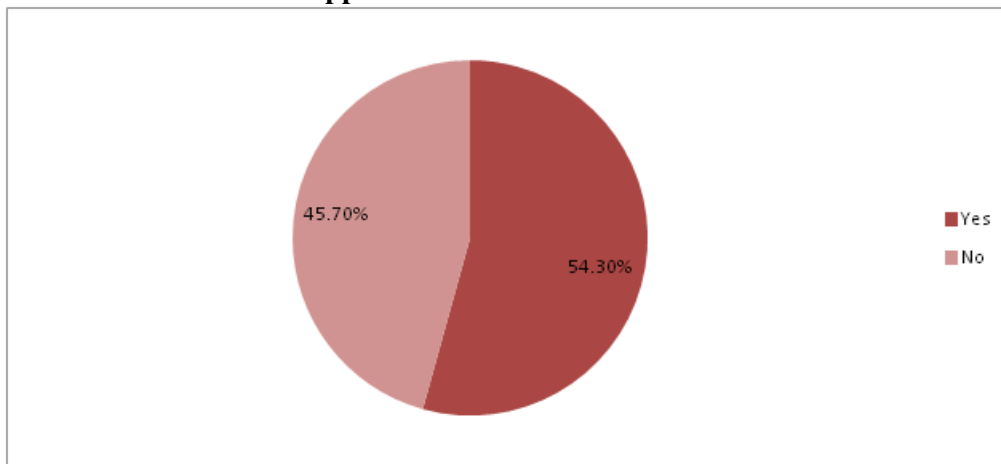
The above figure states that the purpose of 71% people is fulfilled by using different mobile applications.

8. Do you think online educational apps like Zoom, MsTeams, Google meet has made learning easy?



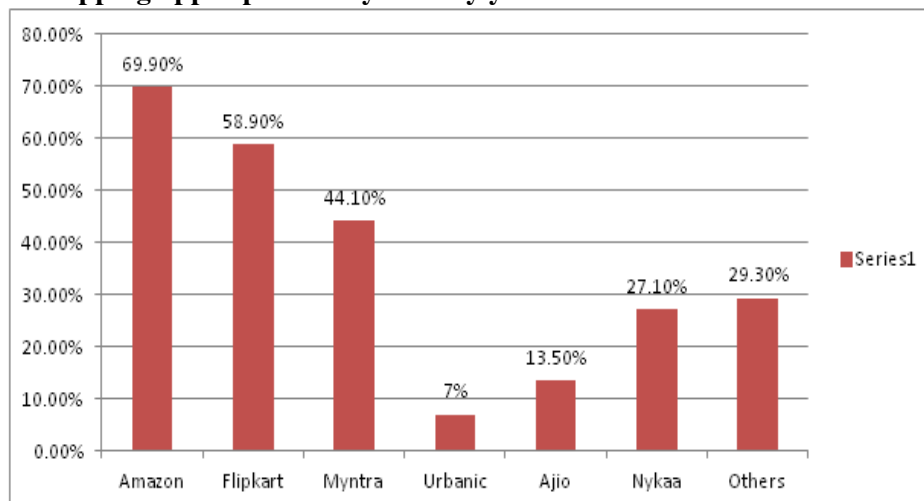
Learning has become easy due to applications like Zoom, Google meet, etc. These applications served a lot to the people specially to students to get education online during pandemic and this can be seen from the above chart that almost 53% people feel that Educational apps played important role in learning.

9. Are you familiar with investment applications?



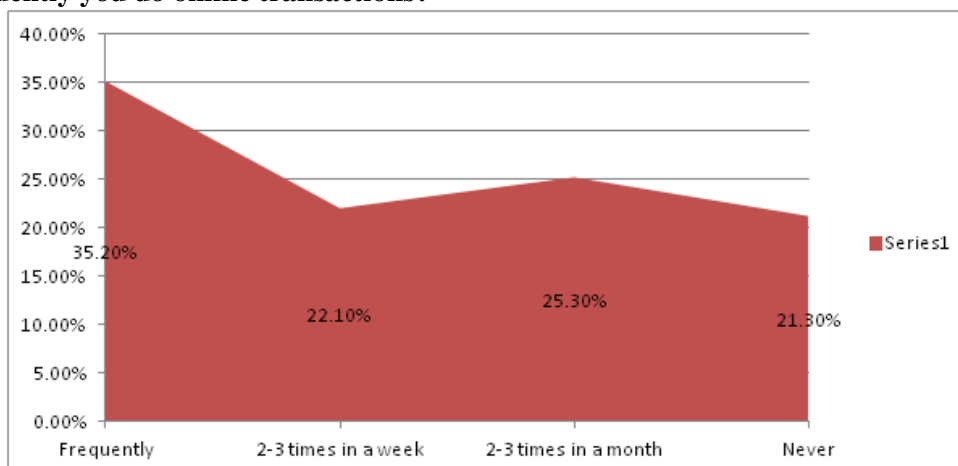
NowdaysInvesting in financial market has became easy because of different investment applications like Webull, Etoro, etc. Many people have started investing in securities using these applications and almost 55% of people are familiar with these applications.

10. Which online shopping app is preferably used by you?



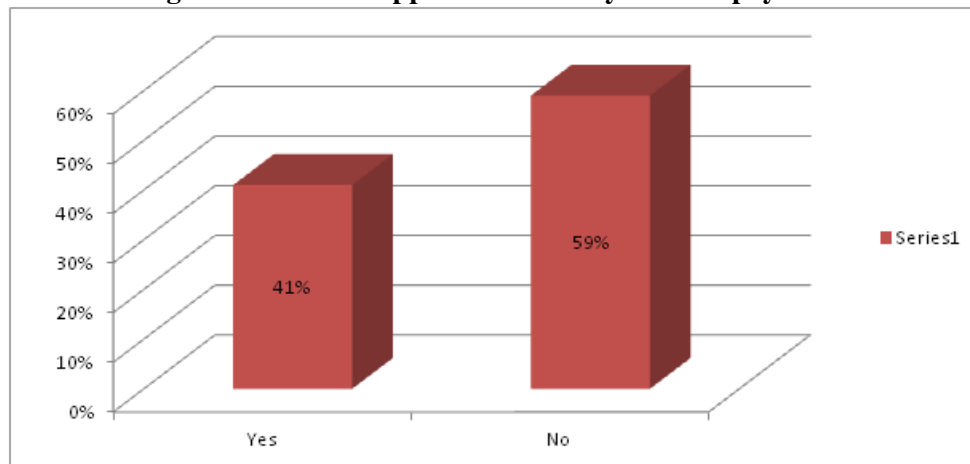
The above diagram interprets that people are familiar with many shopping applications but the popular among all shopping applications are Amazon and flipkart.

11. How frequently you do online transactions?



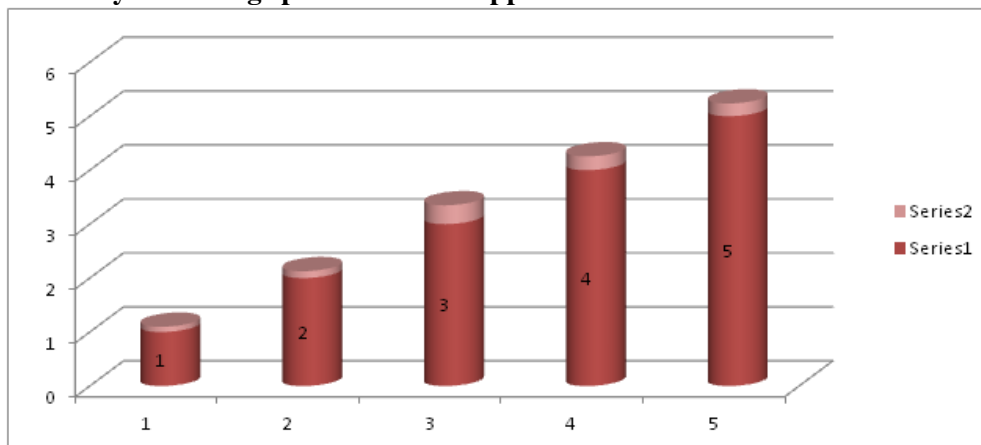
Payments hasbecame easy due to online payment platforms like Google pay, Paytm, etc. These applications have made transactions very simple, just one click and you can transfer money. This can be observed from above diagram that many people make online transactions and almost 36% people frequently do online transactions.

12. Will you continue using entertainment applications if they become payable?



Though Entertainment applications have gained good amount of popularity among people but if these applications becomes chargeable, many people won't use these applications. From the aabove picture it is clear that almost 60% of people stop using entertainment applications if these appliactions becomes chargeable

13. How satisfied are you loading speed of mobile applications?.



The above charts tells that many people are not satisfied with the speed of mobile applications, this might effect the use of those particular applications. So to retain the users the owners of applications must focus on the speed of the applications.

FINDINGS:

- There are thousands of benefits of using mobiles and the applications and services at reasonable cost but it should not create an addiction to kids,students,housewifes otherwise these applications proves to be dangerous as it leads to wastage of time.
- Easy to operate and flexible to carry from one place to another and can communicate globally in few seconds.
- In the current scenario where everyone is so comfortable in using applications, as they gives benefits to everyone now our work will not suffer no matter where we are we can do all the routine and extraordinary activities through these applications.
- One application gives hundreds of benefits at a single time.
- Increases awareness and knowledge through various online application and services.

SUGGESTIONS

People can use mobile applications and services to fulfill the basic needs,to gain the knowledge for every business purpose,for professional use,for learning innovative things but it should not be addicted as it affects the lifestyle of the people as it impact to the eyesight,memory loss due to dependence on applications.

CONCLUSION

It is concluded from the above research that now-a-days mobile is an essential need for everyone but limiting the use of mobile is also very important. Mobiles and applications has become very important for almost every work but one should also try to be dependent on themselves over mobiles, as we discussed earlier that mobiles proved asboon in today's world, so it must be used as boon.

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PANDEMIC-19 AND LEGISLATIVE RESPONSE IN INDIA; THE NEED FOR AN INCLUSIVE EXHAUSTIVE HEALTH CARE LAW IN INDIA

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ABSTRACT

The pandemic SARS CoV2 virus, called as COVID-19 pandemic, has affected the lives of people all around the universe. The covid 19 pandemic has exposed the legal preparedness of governments to control and reduce the drastic impacts on society and its citizens. In this pandemic situation, the government of India has directed all state governments to conjure the Epidemic Disease Act (EDA) of 1897 to urge the COVID-19 emergency. The Central Government has also exercised the Disaster Management Act (DMA) of 2005. India after independence is facing its first major health emergency. The prevailing current parliamentary laws to manage and cope with a COVID-19 like situation are not enough and need some amendments to control and manage such situations in the future. This paper orients to present the response of the current constitutional and legislative to health emergencies in India and endeavours to recognize the dark side in the statutory provisions. Based on the research, this paper expresses some recommendations for enhancing and modifying present legislation and expresses the publishing of exhaustive public health law. This paper is based on origins such as the EDA and the DMA, regulations, guidelines, rules issued by the public authorities, and court cases related to health and health emergencies along with secondary resources such as newspaper articles and published papers.

Article type; conceptual and descriptive

Keywords: COVID-19, epidemic, health care law, health emergency, legislative response, pandemic, WHO

OBJECTIVES OF THE STUDY

1. To discuss legislative provisions during the period of pandemic crisis of Covid -19
2. To discuss the health emergencies declared by legislature during the pandemic covid-19
3. To provide some suggestions and recommendations for the inclusive health care law in India

RESEARCH METHODOLOGY

The study is descriptive which aims to understand the need of inclusive exhaustive health law in India during the period of pandemic Covid-19. The issues/challenges related to legislative provisions and possible solutions were also recognized based on previous studies. The research analysis used is a content analysis and the research method is a descriptive method.

sources of data used are (a) journals, (b) reports, (c) search engines, (d) company websites and scholarly articles, (e) research papers, and other academic publications.(f)Legislative provisions (g)The Epidemic Diseases Act, 1897 (EDA) (h)Disaster Management Act, 2005(i)constitution of India

1. LITERATURE REVIEW

A novel coronavirus was sighted in Wuhan City, Hubei China in late 2019 and is better known as COVID-19. Coronaviruses cause inhaling infections like common cold to serious illnesses like the 2003 Severe Acute Respiratory Syndrome (SARS) outbreak and the 2011 Middle East Respiratory Syndrome (MERS) outbreak. The ignition of corona in China has now extended across the world which was officially declared a pandemic by the WHO on March 11, 2020.

The Narendra Modi Government declared a Covid-19-induced 21-day lockdown as a step to diffuse the contagion by splitting its chain on March 25, 2020, which was extended further until May 3, 2020. . the virus being highly communicable, a large number of countries have exercised lockdowns as measure to curb the transmission of the virus since there was no vaccination and approved treatment of same. The COVID-19 is a global pandemic that requires a speedy quick and uncompromising move by the Government to save living soul loss. Not only medical preparedness but also legal provisions are required to curb the pandemic situation. This paper emphasises determining the existing constitutional and statutory stipulations that are accessible in India to confront a situation like the COVID-19 pandemic and distinguishing conceivable areas for invigorating the legal measures to encounter such a medical emergencies crisis in the future. This paper also emphasises the necessity for exhaustive extensive community health law for operative restraint, command, and governance of universal epidemics. mainly this paper is stationed on prime sources like legislation, ordinances, code, notification, and judicial proceedings associated with wellness and the medical crisis in the country. In this

research, various acts and laws are included like the Epidemic Disease Act, 1897 (EDA), the Disaster Management Act, 2005 (DMA) in addition with bills introduced in legislature which have expired same as National Health Bill (2009) and the Public Health (Prevention, Control, and Management of epidemics, bio-terrorism, and disasters) Bill, 2017 The rules regulations, notices, and guidelines imposed by the Central Government along with state governments during the pandemic covid -19 is also referred. The research also focussed on national and international journals and newspapers which are recently published

2. CONSTITUTION OF INDIA AND LEGAL STRUCTURE ADAPTED FOR HEALTH EMERGENCIES

The Constitution of India is the lengthiest constitution in the world containing a preamble and 448 articles. The Indian Constitution is branched into 12 schedules and 22 parts. India is said as a “sovereign, socialist, secular, democratic republic” and secures all its citizens “justice, liberty, equality, and fraternity.” in view of those extensive precept, statute are commissioned, analysed, and firmly established in council and state legislatures, and cultivated. In these conditions, the government has the primary responsibility to conserve and to protect its citizens' wellness so that lives can be saved. From this point, this research paper is branched into two parts. The first part emphasises on the health-related regulations provisions specified in the Constitution of India. The second part provides a reasoning and analysis of various rules and regulations which the Indian Government has imposed including the EDA and the DMA during the period of Covid -19 pandemic

2.1. Health-associated constitutional provisions

The nationwide lockdown order has raised the question on constitutional and legal structure throughout and outside of the nation related to the management of epidemics and health assurance to its citizens. The Indian Constitution guarantees the right to health without any discrimination. Article 21 of the Indian Constitution clearly says about the fundamental right to life and personal liberty, which can be proclaimed as infringed as the government imposed declared a complete countrywide covid induced solitary. Right to Health is a part and parcel of Right to Life and therefore right to health is a fundamental right guaranteed to every Indian citizen by Article 21 of the Indian Constitution. Article 39 of the constitution describes that while framing policies, i.e., the state would strive to provide adequate means of livelihood to every person. Article 41 directs the State shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in cases of unemployment, Age, illness, and disability, as well as other examples of unfair poverty.. Provisions of Article 42 direct states to “protect the health of the infant and mother by maternity benefit.” Article forty-seven speaks “Raising people's vitamins and trendy of living, in addition to improving public health India is a country that consists of 28 states and 8 Union Territories. There is a constitutional separation between the power and responsibility of the government bodies of the central government and the states and territories. The legislative powers revolve around the plan of power-sharing between the union and state legislatures, which is laid forth in the three lists of the 7th schedule of the Constitution. There are three lists in the Seventh Schedule: the Union List, the State List, and the Concurrent List. The Union List contains 97 items on which parliament can make laws, the State List. list has 62 items on which the state legislature can make laws. The Concurrent List, has 52 contents on which both Parliament and state legislatures have jurisdiction. The Central Government and the states are authorised to frame rules, regulations and laws connected to public health. Public health items are raised in all three lists of the Constitution. Isolation quarantine, along with all subjects related to seamen's and marine hospitals and medical institutions, is introduced in numbers twenty-one and eighty-one of the Union List. The states can make laws and regulations on “health care, sanitation, hospitals, dispensaries, and prevention of animal diseases” under item six of the State List. The Union and states can both make rules, regulations, laws on the health care provider and the prevention of the extension from one state to another of infectious or Under articles 26 and 29 of the Concurrent List, infectious diseases or pests affecting people, animals, or plants. The 15th Finance Commission's High-Level Group (HLG) for the health sector suggested that health subjects be moved to the Concurrent List (Narayanan, 2019). It was also suggested that the “Right to Health” be mentioned as a fundamental right

The Right to Health isn't explicitly cited within the Indian Constitution as is the Right to Education, however numerous judgments—Consumer Education and Resource Centre as opposed to Union of India (1995), State of Punjab, and others as opposed to Mohinder Singh Chawala (1997) and Paschim Banga Khet Mazdoor Samity, as opposed to State of West Bengal (1996), blanketed the Right to Health as a part of Article 21 of the Indian Constitution (i.e., Right to Life, and the Government has a constitutional responsibility to offer fitness centres to citizens) (Mathihran, 2003). Hence, the function of the presidency in any respect of 3 levels—Union, State, and local (panchayats and municipalities) stage is critical in imparting fitness care to all citizens. However, “fitness emergency” isn't a part of the emergency provisions of the Indian Constitution. The

Indian Constitution empowers the President of India to claim 3 styles of emergencies: countrywide emergency, national emergency, and monetary emergency. A countrywide emergency is imposed if the safety of the united States is threatened on the grounds of war, outside aggression, or armed rebellion. A nation emergency is imposed if there's a constitutional breakdown withinside the respective nation. A monetary emergency is imposed if the monetary balance of the United States is threatened. As implementing a lockdown or retaining strict measures to include the unfolding of sickness will affect citizens' essential rights, there's a want to discover numerous constitutional techniques to encompass fitness emergencies withinside the emergency provisions with right consultations with numerous stakeholders.

2.2. Existing legal guidelines for going through health emergencies in India

2.2.1. The Epidemic Diseases Act, 1897 (EDA);

The EDA, which became enacted for the duration of the British colonial era, became promulgated to address the bubonic plague which broke out withinside the Bombay State (now Maharashtra State). The Act is 125 years old, with the simplest 4 sections. The regulation is defined as “extraordinary” but “necessary” via way of means of John Woodburn, the Council Member of the Governor-General of India in Calcutta for the duration of the dialogue at the bill added in 1897 and emphasised that humans need to “accept as true with the discretion of the govt withinside the grave and crucial circumstances” (Rai, 2020). Hence, any movement taken at the grounds of epidemics needs to think about all grave and crucial circumstances. Such choices might not be antagonistic via means of the overall public for the “more good” for all. The regulation becomes critical in containing different outbreaks withinside us of a like Cholera (1910), Spanish Flu (1918–20), Smallpox (1974), Swine flu (2014), and the Nipah Virus (2018). The EDA is the simplest act that offers prison interventions withinside the case of a countrywide or sub-countrywide epidemic. The first segment offers the identity and the quantity of the implementation of the act. The 2nd segment offers the strength to take unique measures and prescribe rules for the duration of instances of risky sicknesses via the means of the primary and kingdom governments. Under segment 2 of the act, the kingdom authorities may also take or empower any character to trouble notices or rules to be found via way of means of humans for the duration of the outbreak. Section 2A empowers the Central Government to take precautions and trouble rules for the inspection of ships and vessels and additionally to adjust any character who intends to sail. Penalties are protected withinside the 1/3 segment, and the fourth segment covers the safety of people performing below the act. Disobedience to the guidelines of public servants below the act is taken into consideration as an offence and punishable below segment 188 of the Indian Penal Code forty-five of 1860 (i.e., imprisonment of 6 months and/or a fine of a thousand rupees).

On April 22, 2020, the usage of the powers beneath Article 123, the Modi Cabinet issued an ordinance to amend the EDA, as there were incidents of assaults on fitness care workers. The ordinance amended phase three of the EDA. If all people reasons harm or loss to the property, then they'll be punished with “imprisonment for a time period of three months to 5 years and with a nice of Rs. 50,000/- to Rs.200, 000/-.” In case of violence and bodily assault on fitness care workers, they may be imprisoned “for a time period of 6 months to 7 years and with a nice of Rs. 100,000/- to Rs. 500,000/.” In addition, “the wrongdoer shall additionally be vulnerable to pay repayment to the sufferer and two times the truthful marketplace fee for harm of property.” The Ministry of Health and Family Welfare (MoHFW, 2020), that's a nodal organisation for issuing suggestions and announcements to different ministries withinside the Central Government and national governments, is actively concerned with directing and advising the states on COVID-19. Since COVID-19, the Secretary of MoHFW has been maintaining normal press briefings to disseminate information. The nation/UT governments beneath segment 2 of the act are issuing policies and notifications associated with measures to be taken for holding the unfolding of COVID-19. The following part of this segment concentrates on nation-stage legislative measures.

Prior to the COVID-19 pandemic, a few national governments had their personal public fitness acts or had amended the EDA to consist of positive provisions on the national stage. The Madras Public Health Act, 1939 withinside the State of Tamil Nadu, is one instance of complete public fitness regulation on the national stage. The act consists of a Public Health Board being constituted on the national stage that consists of a Minister of Public Health, different coordination ministers, the health care provider general, Director of Health Services, Sanitary Engineer, and different participants nominated via way of means of the national authorities. The Board's function is to recommend the national authorities. The act additionally consists of prevention, notification, and remedy of diseases. There is a comparable act withinside the State of Madhya Pradesh, specifically the Madhya Pradesh Public Health Act, 1949. In the State of Kerala, the Travancore-Cochin Public Health Act, 1955 and the Malabar Public Health Act, 1939 are each in vicinity withinside the case of any principal public fitness issue. The Madhya Pradesh State Government is making plans to mix each act and produce them right into a single act for overlaying the whole nation. Compulsory provision of vaccinations is

blanketed via means of the national authorities of Himachal Pradesh beneath the Himachal Pradesh Vaccination Act, 1968. Bihar gave the national governments the electricity to make requests for motors at some stage in epidemics (Rakesh, 2006).

The EDA isn't complete and left to country governments to plan their personal public fitness legal guidelines. However, only a few country governments like Madhya Pradesh and Bihar have their personal legal guidelines associated with public fitness. Though the EDA has been invoked in the course of the COVID-19 pandemic via way of means of numerous country governments after instructions from the Central Government, there's a want for an integrated, complete, actionable, and applicable criminal provision for the management of outbreaks in India (Rakesh, 2006). The EDA withinside the gift shape isn't enough to stand fitness emergencies like COVID-19 as it's miles silent on technical and operational mechanisms of the management and control of epidemics.

2.2.1. Disaster Management Act, 2005

It turned into the Disaster Management Act beneath which the national lockdown of 21 days declared on March 25, 2020, with the aid of using the Modi Government and turned into then prolonged till May 31, 2020. The DMA was enacted in 2005 with the objective "to offer for the power control of screw-ups and for subjects linked therewith or incidental thereto." The act includes seventy-nine sections and covers an extensive variety of problems just like the established order of the National Disaster Management Authority (NDMA), State Disaster Management Authority (SDMA), District Disaster Management Authority (DDMA), measures to be taken with the aid of using the Governments at some stage in the disaster, penalties, and offences of the violators. The NDMA turned into set up beneath the act, and the Prime Minister is the ex-officio Chairperson at the side of 9 different members. Subsequently, a tenet at the Management of Biological Disaster 2008 turned into handed and presently the NDMA offers substantially with organic screw-ups and fitness emergencies.

There are sure sections withinside the NDMA that helped the Central Government to impose the lockdown and limitation of all varieties of transportation withinside the country. Section sixty-two of the DMA offers powers to the Central Government to issue guidelines to all ministries or departments of the Government of India and state/UT governments. On eleven April 2020, the Central Government invoked phase sixty-nine of the DMA, which delegated the powers of the Home Secretary to the Secretary, Ministry of Health and Family Welfare for coordinating numerous sports amongst ministries and states/UTs. Unlike the alternative laws, this act "presents for an exhaustive management installation for catastrophe preparedness." Violators are punishable for up to one 12 months in prison or an exceptional or each beneath Sections fifty one to 60 of the Act. The regulation describes the offence as obstructing any officer or worker from acting their responsibility or refusing to conform with guidelines (RSTV Bureau, 2020). For the higher execution of the country-wide lockdown, several states likewise summoned phase one hundred forty-four of the Criminal Procedure Code (CPC).

One of the most important problems with the DMA is whether or not an epidemic or pandemic may be considered a "disaster" according to its definition. Section 2(d) of the DMA States that: "Disaster way a catastrophe, mishap, calamity or grave prevalence in any area, springing up from herbal or man-made causes, or with the aid of using a twist of fate or negligence which ends up in great lack of existence or human struggling or harm to, and destruction of, property, or harm to, or degradation of, environment, and is of this kind of nature or value as to be past the coping capability of the network of the affected area." One can interpret that a fitness emergency of the type created with the aid of using the COVID-19 pandemic falls under "grave concerns," however such interpretation will now no longer serve any reason incorrectly dealing with the epidemic. There are intricacies and technicalities related to the fitness emergency that isn't always included with the aid of using this legislation.

2.2.2. Other legislative provisions

Terms like "quarantinable ailment" and "isolation," were described beneath the Indian Aircraft (Public Health) Rules, 1954 as "yellow fever, plague, cholera, smallpox, typhus, and relapsing fever" and "whilst carried out to someone or institution of people approach the separation of that individual or institution of people from different people, besides the fitness personnel on duty, in this kind of way as to save you the unfold of infection." respectively. Along with these, it affords definitions of numerous different phrases such as "Health Officer," "Infected Aircraft," "Infected Area," "Infected Person." Similar regulations are observed beneath the Indian Port Health Rules, 1955, framed beneath the Indian Port Act, 1908, for the quarantining and isolation of passenger ships, shipment ships, and cruise ships. It similarly affords for the provision, which states that the Central Government has the energy of inspection of any delivery or vessel leaving or arriving on the port at any factor of time which comes beneath its jurisdiction. Similarly, the provisions withinside the Livestock Importation Act, 1898, cowl the difficulty of quarantine of animals to shield and keep their precise fitness.

Where the word “Quarantine” approach “to split and limitation the motion of wholesome animals which can also additionally were uncovered to a communicable ailment to look in the event that they grow to be sick” even as the word “Isolation” approach “to split the sick having communicable ailment from people who are wholesome.” Later, beneath the equal act, Animal Quarantine and Certification Service Station turned into created for equal purpose. While the Drugs and Cosmetics Act, 1940 affords provisions associated with public fitness at the grounds of availability and distribution of vaccines and capsules all through an epidemic of risky

A Public Health Bill was delivered in 2009, however, it now no longer exceeded due to the fact many states objected to it as fitness is a topic below the State List. The bill became drastically drafted and mandated fitness as a proper and additionally endorsed the established order of a National Public Health Board. The bill additionally encouraged the convergence of numerous national, state, district, block, and village stage-making plans and implementation authorities. The redressal and conversation mechanisms have been added without a doubt stated withinside the bill. The bill was delivered at some point by the United Progressive Alliance (UPA)—II regime under Manmohan Singh as Prime Minister. Subsequently, in 2017, at some point of the Modi government's first term, the Public Health (Prevention, Control, and Management of Epidemics, Bio-worry primarily based totally oppression, and Disasters) Bill 2017 became delivered, however the bill, in the end, confronted the identical destiny because the preceding bill. The 2017 bill without a doubt defines epidemics, isolation, quarantine, public fitness emergency, and social distancing. Section three of the bill offers powers to state/UT, district, and neighbourhood authorities, while segment four of the bill defines powers of the Central Government in giving directions. Penalties also are excessive as compared to different acts and bills. Section 14 (1) of the bill repeals the EDA.

2.3.COVID-19 fitness emergency: Union response and federal problems

For the first time after independence, India goes through a number one health emergency withinside the form of the COVID-19 pandemic. The choice to impose a countrywide lockdown through the manner of approach of the Central Government using the powers underneath Section 6(2)(i) of the DMA has raised positive questions through the manner of approach of prison experts (Daniyal, 2020). The notification issued through the manner of approach of the Secretary, Ministry of Home (MoH) to all the state governments on March 24, 2020, asked all state and UT governments to deliver each day evaluations on how they may be imposing the lockdown. Since then, the Ministry of health and family welfare(MOHFW) has been issuing suggestions on various precautionary measures to be taken through the manner of approach of all state/UT governments. However, there is opposition to the constitution of issuing lockdown orders underneath the DMA. The opposition to the implementation of the lockdown through the manner of approach of the Central Government is based completely on grounds. First, the imposition of the lockdown of all sports activities withinside the states and directed the district magistrates, who otherwise take orders from state governments, to implement the lockdown withinside the path of the COVID-19 outbreak is closer to the spirit of the Constitution as every public order, and health and sanitation come underneath the State List. The Central Government has usual the Inter-Ministerial Central Teams (IMCT) underneath Section 10(2) of the DMA to behaviour area visits in all states and UTs in choice to forming an Inter-State Council underneath Article 263 of the Indian Constitution (Owaisi, 2020). Secondly, there is a lack of financial and financial help from the Central Government to the state/UT governments withinside the path of this lockdown period. During this pandemic, the Central Government has taken the choice to govern COVID-19 and is largely relying on modern-day jail equipment similar to the EDA and the DMA. Safety and protection of lives is the pinnacle goal of imposing a lockdown, and it have become the satisfactory preference for the United states in looking to manage the virus as there is currently no vaccination. Narendra Modi, has been setting up video conferences with the chief ministers of respective state/UT governments on the aspect of various functionaries withinside the governments and taking their problems and suggestions (Kumar, 2020). The choice to impose and then elevate the lockdown three times has been taken through the manner of approach of the Central Government after a consultation with the chief ministers. Regarding the financial and financial help to federal units, the Central Government has initiated financial stimulus plans which incorporate the Pradhan Mantri Garib Kalyan Yojana. Though the stimulus package is much less than 1% of the GDP, there is a place to do an entire lot greater withinside the post-lockdown period (Dhar, 2020). The Central Government has to be aware of strengthening the constitutional and jail provisions to face a future health emergency, preserving the number one form of the Constitution intact.

There is a pertinent desire to bolster neighbourhood government to cope with and deal with an epidemic scenario with admiration to testing, touch tracing, isolation wards, availability of private shielding equipment (PPE), and availability of statistics on the village level. There is a want for similar monetary transfers to neighbourhood our bodies extra than ever in this scenario. Finally, there may be a loss of criticism and redressal

mechanisms on this act. It is critical that the residents of this nation, while going through such exceptional and hard times, are furnished with a framework to deal with their grievances at extraordinary levels.

2.4. Suggestions for strengthening legal guidelines associated with fitness emergencies

Three hints emerge from this evaluation to bolster India's constitutional and felony mechanisms for dealing with COVID-19 and comparable destiny eventualities after our evaluation of diverse acts and constitutional provisions. Firstly, there may be a severe want to check the colonial technology EDA. Secondly, the passing of complete public fitness regulation protecting diverse components of fitness, which affords the proper fitness to all residents is needed. Lastly, there may be a want to discover diverse alternatives to encompass fitness emergency provisions withinside the Indian Constitution.

2.4.1. Amendments to Epidemic Diseases Act, 1897

The EDA is bad on the following grounds.

- (1) The act fails to define and categorise several styles of illnesses and the volume of severity.
- (2) The act does not address the containment way and demarcation of zones based totally mostly on severity levels; it genuinely prescribes the state's characteristic to limiting the movement of the individual.
- (3) The act does not factor out the characteristic of Panchayats and distinct close by governments.
- (4) The act fails to mention the recommendations of medication and vaccines in the course of an epidemic.
- (5) The act emphasises controlling the spread of illness with the resource of the usage of ship, but there can be no factor out of air excursion. Given contemporary-day realities, in which air excursion far exceeds excursion with the resource of the usage of ships, there can be an urgent need for the delivery of stricter screening measures trying to be taken at the airport and with the resource of the usage of airlines. To make more potent the act, the following amendments are required:
 1. The amendments associated with identifying, testing, isolating, touch tracing, controlling, coordinating, and containing any epidemic are required to make the EDA complete to address any destiny fitness emergency.
 2. Changes associated with the insertion of the definition and categorization of diverse sicknesses and demarcation of regions primarily based totally on severity degrees are needed.
 3. There is a severe want to virtually country the position of the Union for superior coordination with diverse country and neighbourhood governments.
 4. The established order of quarantine centres interior or close to airports ought to be explored and covered within the act.
 5. Identification of the quarantine places, which can be geographically and scientifically positive to include the pandemic, ought to be explored. These ought to be positioned in faraway places wherein there are evidently fewer inflows and outflows of people.

2.4.2. Need for Comprehensive National Health Law

The second proposal concerns the promulgation of the Comprehensive National Health Law. Comprehensive national health legislation takes into account the viable provisions of different national legislative responses to health emergencies, with social, political, economic, cultural and environmental factors in mind. We must strive to strengthen India's health laws. The role of the Union is crucial in creating a comprehensive public health law environment by investigating and addressing state concerns. The Comprehensive Public Health Act should include the following provisions to ensure the health care of citizens:

- 1) The roles of unions, states and local governments (Panchayati and local governments) should be clearly defined without causing conflict.
- 2) The right to health should be explicitly mentioned in the Constitution of India by this law and should include provisions for strengthening medical infrastructure.
- 3) Institutional mechanisms that can network with governments, research institutes and healthcare providers need to be involved.
- 4) The law needs to clearly establish various processes and mechanisms for tracking tests and treatments to manage epidemics through appropriate and timely interventions at the national, state and local levels.
- 5) Financial and temporary remedies for state and local governments in emergency care should be included.

- 6) Health and hygiene workers should be given special protection, taking into account the social dynamics of society.

2.4.3. Emergency medical provisions in the Indian Constitution

As mentioned earlier, the Constitution of India does not include urgent health provisions. Recently, following the Pandemic Declaration, Article 352 of the Constitution of India declares a state of emergency in which "war, external attacks, and rebel armed forces threaten the security of India or parts thereof. Empowering the president. However, health emergencies are not a reason to declare a national emergency and restrict the movement of people. India needs to consider options for including provisions for health emergencies in the Indian Constitution. Urgent provisions affect the basic rights of citizens and require sufficient debate both inside and outside parliament. Opposition from some parts of society that the blockade is unconstitutional has levelled criticism of the excessive role of the central government in imposing the blockade (Owaisi, 2020). Meanwhile, there is a Petition for Public Interest (PIL) filed with the Supreme Court to impose a financial emergency under Article 360 of the Constitution of India (Kannan, 2020). The clarity of the blockade that restricts the movement of people is to move freely across the territory of India as stipulated in Article 19 (1) (d), and under the influence of Article 19 (1) (e) of India. It relates to the basic right to live and live anywhere. India's sovereign territory. Additional opposition to the blockage order stems from the central government's excessive role in imposing a blockade by declaring public health emergencies the subject of a federal agency. COVID-19 is highly contagious, toxic, and borderless, so a collaborative effort by unions, states, and local governments in the management of this pandemic is essential. Due to the diverse population and opinions, imposing a blockade will undoubtedly affect the fight against the pandemic. What needs to be achieved is the right to life, and in a pandemic situation, individual freedom is more important than freedom of expression.

CONCLUSIONS AND SUGGESTIONS

The COVID-19 pandemic has introduced approximately questions about many elements in India—the distinction of health care, the response of governments and institutions, and problems related to law and order. The constitutional and legislative framework must help in directing the ones questions. The Indian Government efficiently imposed the lockdown and reduced the huge style of cases, while at the same time wonderful lawmakers and jail professionals puzzled over the constitutional legality of the lockdown and the response of the Government. Though the Central Government has achieved the EDA and the DMA, the ones are not sufficient to face the health emergency efficiently given the dynamic nature of the disease. This paper has explored several options for bridging the distance and strengthening the constitutional and jail framework for addressing any future health emergency. These emergencies offer enough room to fill the gaps within the prison framework and allow our destiny generations to be put together for fitness emergencies of all kinds.

DATA AVAILABILITY STATEMENT

The data that support the findings of this study are available in the World Health Organisation (WHO) at <https://covid19.who.int/> (WHO, 2020a; WHO, 2020b). These data were derived from the following resources available in the public domain: <https://www.who.int/news-room/detail/27-04-2020-who-timeline-covid-19%20>, <https://covid19.who.int/>

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BENEFITS OF NATIONAL EDUCATION POLICY 2020 FOR STUDENTS

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ABSTRACT

The goal of this paper is to provide, how national education policy 2020 beneficial for students. Educational place a powerful roll building student future.

Keeping this in mind, after 34 years Indian government has change the way of study there are many changes proposed by new national education policy 2020 that would certainly effect on all students towards desirable side. This paper is going to explore about it. national education policy 2020 has brought reforms in stricture of education, broader options to learn, Focus on critical thinking, Upgraded undergraduate program, global education, inclusive policy, vocational education, Experiential learning, digital education, The policy has maintained a delicate balance between the traditions and the interdisciplinary approach, which is need of 21st century.

Keywords: Early childcare, critical thinking, coding, global education, inclusive policy, special needs, multilingualism, experiential learning.

INTRODUCTION

National Education Policy 2020 lays particular emphasis on the development of creative potential of each individual. It is based on the principle that the education must develop not only cognitive capacities but also affective and psychomotor capacities and is the best tool for achieving economics and social mobility, inclusion and equality. Initiatives must be taken to provide various targeted opportunities to enter and excel in the education system. It will include self-assessment and peer assessment and progress of the child in project-based and inquiry-based learning, quizzes, role plays, group work and portfolios, etc., along with teacher assessment. The holistic progress card will form an important link between home and school and will be accompanied by parent teacher meeting in order to actively involve parents in their children's holistic education and development. The progress card would also provide teachers and parents with valuable information on how to support each student in and out of the classroom. AI-based software could be developed and used by students to help track their growth through their school years based on learning data and interactive questionnaire for parents, students, and teachers, in order to provide students with valuable information on their strength, areas of interest, and needed areas of focus, and to thereby help them make optimal career choice. National Education Policy provide the opportunities to all students, irrespective of their place of residence, cast, creed, sex, marginalized, disadvantaged, underrepresented groups. Students are the centre point of education system. Let us see how National Education Policy 2020 is beneficial for students.

Early Childcare and Education

With an emphasis on Early Childhood Care and Education, the 10+2 structure of school curriculum will be replaced by a 5+3+3+4 curricular corresponding to ages 3-8, 8-11, 11-14, and 14-18 years. This will bring the hitherto uncovered age group of 3-6 under the school curriculum. The new system will have 12 years of schooling with three years of Anganwadi/pre-schooling. NCERT will develop a National Curricular and Pedagogical Framework for Early Child Care and Education for children up to age of 8.

The planning and implementation of ECCE will be carried out jointly by the Ministries of HRD, Women and Child Development, Health and Family Welfare, and Tribal Affairs.

Broader Options to Learn

The students in classes 9th to 12th will now have multidisciplinary course options available to them, which mean that the different streams will be more porous with various subject combinations. Any student will be able to take up subjects of their interest, even if they are outside of their core discipline without strict adherence to the stream of arts, science and commerce; a science student will be able to study art and art student shall be free to pursue biology. There will be reduction in curricular content, and greater focus on experimental learning.

Focus on Critical Thinking

The board exam system will be modified. The present system tested the memorization and rote learning ability of students will be replaced to develop critical thinking, rationalization, and creativity of students with the practical application of their knowledge. It will ensure the focus is on what the student wants to learn, rather than what the student is expected to do by society. It will make them confident, responsible, and independent.

Making Education a Basic Right

At present the government ensures the children from age of 6 to 14 years may get compulsory education for which numerous programs were successfully carried out, including the one such as "Surva Shiksha Abhiyan". But left out several children from the education system. Therefore the updated NEP promises to universalise education at government-run establishment.

Option to Learn Coding in School

The computers and coding is becoming integral part of our life. The introduction of computers and coding classes will start from 6th standards in curriculum will be a positive step towards upgrading learning process. It will fulfill the present requirements.

Entrance Test for Colleges

Instead of countless independent entrance tests for getting admission in colleges, standard entrance test will be put in place and administered by National Testing Agency for uniformity and better clarity which in long run, will support students in getting into the disciplines and educational institutes of their choice as expensive, sometimes exploitative entrance test can be ended.

Upgraded Undergraduate Program:

3-years undergraduate program will be replaced with a 4-year program that will give the option to have one year certificate after completing 1st year, a diploma after completing the 2nd year, and a degree for the completion of 3 years. The fourth-year will be researched based. The students will also have option to change their discipline; their accrued credits will be transferable and available till their education pursuit is active.

Regulating the Fees

The implementation of NEP will put a ceiling on the extent fee is charged, so that the private institutions may not charge exuberantly for higher education. This step will make education more accessible and affordable, even to economically disadvantaged students.

More Scope for Global Education

The new NEP will welcome the global educational institutions and foreign universities to set up their campus in India. The Indian will have a better reach to quality education in their nation, making the dream affordable to more students as it may even reduce the brain drain. Research collaboration and student exchange between the Indian institutions and global institution will be promoted through special efforts. Further, the credits acquired in foreign universities will also be permitted to be counted for the award of a degree.

More Inclusive Policy

The new NEP delves into the provision of funds and the creation of special education zones, gender inclusion funds for underprivileged students to give them access to learning and growth. Even the creation of bal bhavana in every state will be a welcome step that will support the students residing in remote regions.

Reduces the Fear of Exam

According to the NEP 2020, school students will take exam only for classes 3, 5 and 8. Assessment in other years will shift to a regular and formative style that will be more competency-based to promote learning and development testing higher-order skills such as analysis, critical thinking and conceptual clarity. The NEP also proposed that the board exams will continue to be held for classes 10 and 12, but these will also re-designed with "holistic development".

Provision for Vocational Education

According to NEP students will have an opportunity to sample various vocational craft, may be determined by the states and local communities and mapped by local skilling needs. Students from grades 6 to 8 will also be encouraged to participate in a '10-day bagless period'. Where in they may intern with local vocational experts. Similar internship opportunities to learn vocational subjects will also be available to students throughout grades 6 to 12 including during holiday periods. The policy also seeks to promote the provision of online vocational courses. NEP 2020 emphasizes on creating job creators rather than job seekers.

Policy also provides for the National Testing Agency to offer a high-quality common aptitude test, as well as specialised common subject exam in the science, humanities, languages, arts, and vocational subjects, at least twice every year. If any student fails in any one of the three elective subject science, mathematics and social science, then it will be replaced by the vocational subject. The result of class 10th will be computed based on best five subjects.

Recognition of Individuals with Special Needs

The policy recognizes children with special needs and believes in incorporating them into mainstream education system. It broadly aligns with the objectives of the Rights of persons with disabilities (PRWD) Act 2016.

The policy also aims to recruit special educators in all school complexes to make sure that teaching is more inclusive and cognizant of the needs of children. Children with benchmark disabilities will be allowed to opt for homeschooling and would be provided with skilled homeschooling so that they can still learn and acquire the best educational facilities. Further teacher will be trained to identify learning disabilities in children early on and to help children with learning disabilities succeed in education and take care of their mental health. National Assessment Center, PARAKH will be formulated to create equitable system of assessment for children with learning disabilities. Alternate models for schooling are proposed to advance these objectives.

Multilingualism and the Power of Language

New Education Policy has emphasized on mother tongue/local language/regional language/ as the medium of instruction at least till Grade 5, but preferably till Grade 8 and beyond. Sanskrit will be offered at all levels of school and higher education as an option for students. Other classical languages and works of literature of India will also be available as options. No language will be imposed. Students will be encouraged to participate in a fun project/activity on “The language of India,” sometime in grade 6-8 such as, under the ‘Ek Bharat Shreshtha Bharat’ initiative.

Several foreign languages will also be offered at secondary level. Indian Sign Language will be standardized across the country. So students will be getting wide range of language for learning as per their interest.

Online Education and Digital Education

A comprehensive set of recommendations for promoting online education consequent to the recent rise in epidemics and pandemics in order to ensure preparedness with alternative modes of quality education has been covered. A dedicated unit for the purpose of orchestrating the building of digital infrastructure, digital content, and capacity building will be created in the MHRD to both school and higher education.

An autonomous body, the National Education Technology Forum will be created to provide a platform for the free exchange of ideas on the use of technology to enhance learning, assessment, planning, and administration.

Experiential Learning

In all stages, experiential learning will be adopted, including hands-on learning, arts-integrated and sports-integrated education, storytelling-based pedagogy, among others, as standard pedagogy within each subject, and with exploration of relation among different subjects. To close the gap in achievement of learning outcomes, classroom transactions will shift, towards competency-based learning and education. The assessment tool will also be aligned with the learning outcomes, capabilities, and dispositions as specified for each subject of given class.

Art-integration is a cross-curricular pedagogical approach that utilizes various aspects across subjects. As a part of the thrust on experiential learning, art-integrated education will be embedded in classroom transactions not only for creating joyful classrooms, but also imbibing the Indian ethos through integration of Indian art and culture in teaching learning process at every level.

Sports-integration is another cross-curricular pedagogical approach that utilize physical activities including indigenous sports, in pedagogical practices to help in developing skills such as collaboration, self-initiative, self-direction, self-discipline, teamwork, responsibility, citizenship, etc.

Financial Support for Students

Financial assistance to students who need such financial support shall be made available. No student will be deprived of higher education because of financial inability. The National Scholarship Portal will be expanded to ensure that all students who require financial support to attend a public HEI will receive it, covering stipends, boarding, and lodging, and not just waivers of tuition fees. Private HEIs will offer scholarships ranging from 100% to 25% for at least half of their students.

CONCLUSION

It may be concluded that National Education policy 2020 is a big revolution replacing the 34-year-old policy idea and envisioning to bring about the much needed modification in the Indian Education System. The policy has maintained a delicate balance between the traditions and the interdisciplinary approach, which is need of 21st century. NEP has the potential to revamp the skills of the youth of our country and has all the right tool that's that are needed to be competitive at global level. It incorporate sustainable development goals and the

ethos of Indian philosophy in the curricula, NEP will create a generation of young India with well rounded critical skills and an innovative approach to work and life.

Needless to say, the New Education Policy is undoubtedly a progressive and ambitious policy that India is waiting. The policy aims at making “India a global knowledge superpower”. The policy also aims at “light but tight” regulation by a single regulator for higher education as well as increased access, equity, and inclusion.

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DIGITAL TRANSFORMATION

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ABSTRACT

COVID-19 is now a global pandemic which has led to a certain surge in the use of digital technologies due to the social distancing norms and often worldwide lockdowns. Around the world, People, organizations and institutes were compelled to adjust to the new and different ways of work in life. COVID-19 has impelled companies over the technology tipping point. In several surveys, it was observed that, due to COVID, adoption of Digital Technologies has escalated over the years.

Elevation in digitalization is leading businesses, firms and educational institutions to move to work-from-home. Digital solutions have not only played a critical role in understanding of the virus and scientific research, but also in empowering delivery of essential social services and economic activities, including healthcare and education. Over decades, most of us are aware about various digital technologies but now it's being put into action.

Keeping all these positive aspects of Digital Technology overriding, the traditional technique of interaction has gone astray. There are many points which are lacking in individuals which are having adverse impact on the personality of an individual.

This paper aims to emphasize on the potential and demerits of online learning techniques.

Keywords: COVID-19, Online learning, traditional learning, Digitalisation, digital technologies, pandemic technologies

INTRODUCTION

COVID-19, global pandemic is a contagious disease caused by the novel severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). Today's children have been surrounded by digital technology since their birth. Digital transformation is a process that aims to improve a system by stimulating significant changes through combinations of information, communication, computing, and connectivity among technologies.

The COVID-19 pandemic has unexpectedly changed and constrained the world to engage in such a transformation.

Some of the major transformations in various sectors is listed below:

Medical/Healthcare Sector

Against the gloominess of the COVID-19 storm, a sparkling light gives sight of the power of digital tools and data to improve, protect the wellbeing and health. Telemedicine has taken on a new magnitude in care, and recognition has been enforced on international and government agencies of the central role of data in tracing and tracking outbreaks of infection – generating unrivalled activity in the search for and development of appropriate and accurate technologies. Researchers at Oxford had also identified gaps that were being filled on knowledge about COVID-19's transmissibility, routes of transmission, the risk factors for infection, and risk of geographic spread to provide the start for an epidemiological model. The delivery of comprehensive and accurate data with the necessary rapidity is a widespread challenge.

Every step such as tracing people, testing, surveillance, and scrutiny, are an essential part of the overall public health measures in keeping the COVID-19 wave within a controllable scale. One application that was widely used by the public was to trace people if they were on the same flight or train or otherwise in close vicinity with any confirmed cases in the past two- three weeks. COVID-19 has spurred digital health forward but still some challenges do persist. As health care systems nationwide truss for Covid-19 cases, urgent actions are being taken to transform health care delivery and to scale up our systems by unchaining the power of digital technologies in the medical field. Some digital technologies have existed for decades, such as those being used for telemedicine.

Educational Sector

The avoidable pandemic situation has challenged the education system thus forcing the educators to switch to the online mode of teaching. Online teaching-learning is a continuous process and having no other option, teaching-learning had to adopt the online platform to keep going.

During the COVID-19, pandemic had created a gigantic challenge in the field of education worldwide. It has also brought much needed attention to the significance of connectivity and the use of digital technologies for teaching and learning techniques in an open schooling environment.

The undeniably lockdown has created an unexpected load on the educational system to minister the education of approximately 350 million children across 1.6 million schools and colleges in the country. The mode of education has drastically changed overnight and in these times of crisis, digital teaching and learning has sprung up as an essential resource for education. Across the globe, Digital technology is continuing to provide all sorts of remote teaching - learning opportunities for students and enabling teachers to create enthralling (virtual) experiences. Across the globe, schools and colleges are leveraging existing platforms like Google classroom, conferencing apps like Zoom and Microsoft Education.

In digital classrooms, students are encouraged to access e-content, digital learning materials from anywhere and at any time.

Financial Sector

COVID-19 pandemic situation had a bitter impact on the economy of our country. Across business touch points, channels and models, Digital transformation is accelerating. In this changing world, there is a need for substantial organisational flexibility as well as closer ties with the customers. However, the process of digital transformation is complex and haggard for customers as well as business. Payments and Banking are the critical pillars of our economy, which have been the essential areas that have seen a major adoption of digital technology being offered. Advancement to digitalization is not new to the industry, just that the pandemic has notably surged the promotion of digital technologies.

In India, National Payments Corporation of India (NPCI) has notably contributed to the blooming of the digital payment system, in launching victorious and innovative initiatives such as UPI, IMPS, Amazon Pay, Bharat Bill Pay, and so on. In addition to this, Indian FinTechs and various digital payments companies have made remarkable progress and have offered a wide range of user-friendly and integrated digital technology to establish innovative business goals. Augmenting internet, Mobile penetration, swift shift from offline to online shopping, and low-cost data plans are boosting digital technologies. The pandemic situation is impelling the promotion of contactless digital payments. There has been a swell in digital payment across online small retail outlets, grocery stores, vegetable and fruit vendors, online pharmacies, bill payments, recharges. In this pandemic situation, the digital ecosystem which was built up over the years has proven in fulfilling peer-to-peer transfers, business transactions, and government benefit transfers. Contactless payments, through e-Wallets, QR Code, UPI or debit/credit card payments are gaining popularity as they have been offering benefits, convenience, and safety also allowing the consumers to maintain physical distancing.

Digital Money

Various technologies such as digital currencies and payments are playing a pivotal role in this unavoidable, pandemic situation. As these are contact-less modes of payment, Governments are encouraging digital payments modes. This is also augmented by the Work From Home(WFH) situations. Online delivery services are encouraging customers to use digital payment systems such as debit/credit card or mobile payments to make payments. This has resulted in a rise in digital payment usage, which has led to work on the dissemination of digital payment technology. Secondly, during the lockdown phase, many have lost their jobs, and governments certainly provided a helping hand through various digital payment modes and payment apps. Hence, these have become a convenient mode of fund/money transfer from any donors to recipients.

Increase in Productivity

Yet another aspect of the use of digital technology by large divisions of the working population is constant monitoring of the workplace and being on the job continuously. People working from home utilizing various video conferencing technologies available have found themselves under surveillance. Digital technology has made it convenient for the bosses and managers to contact subordinates at any time of the day, and assign them work and evaluate their progress. Thus promoting a surge in productivity. Employees also had the advantage to learn new technologies, stay with digital devices and be always available for work.

CONCLUSION

COVID-19 crisis has remarkably shifted to digitalisation and has redefined the overall business landscape. Customers continue to make headway towards digital transformation in the long run. A collaborative ecosystem of merchants, stakeholders executing digital transformation are the game changers, opening access to banking and online payment products for the people. The analysis of the recent reports provides a better understanding

of the teaching-learning connectivity in education, to adopt benefits of different technologies by different organisations, and to scrutinize financial and business models.

Possibly, 2020's may be the decade where digital technology reshapes the overall system. Challenges around technological scalability, maturity, data governance and impact on health outcome further yet to be resolved. COVID-19 has boosted the digital health market forward, amid a few logistic challenges. However, it's very likely that these shortfalls will be minimised further with time as digitization gains impetus.

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USE AND IMPACT OF E-WALLETS DURING PANDEMIC

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ABSTRACT

In today's modern world, technology plays a very vital role. Everyone is directly or indirectly connected with technology. E-Wallets gives the option to the user to store their money for any online transaction at any given point of time. E-Wallet is almost as same as your physical wallet in a digital world. During pandemic, majority of the population is connected with digital wallet. Virtual cash or cashless transactions are now becoming a popular trend in almost every field. The present study tries to explain the concept of e-wallets, its usage, types & benefits of E-wallets. With the help of E-wallets, customers can easily make online & offline payments for purchasing goods & services for better reward points.

Keywords: Technology, E-wallet, Virtual Cash, Smartphones, Cashless Transactions.

A STUDY ON USAGE OF E-WALLETS

Another name of Digital wallet is also known as E-Wallets. Which is nothing but the electronic device which helps individual to make an online payment for any goods & services which they have opt for themselves or for someone else? In E-Wallets, an individual must have balance in their account & with the available balance they can make payments.

E-Wallet applications enables individual to make payments to retailers or small vendors through any electronic gadget. A citizen residing in Asian region makes wide use of Digital Wallets.

Digital wallets largely eliminate the need to carry a physical wallet by storing all of a consumer's payment information securely and compactly. Also, digital wallets are a potential boon to companies that collect data. Increased use of E-Wallets help companies receives advance payment from users of E-Wallets.

OBJECTIVES OF THE STUDY:

1. To study the usage of E-Wallets or digital wallets during pandemic.
2. To determine the positive & negative impact on population.
3. To study how convenient the use of E-wallets is.
4. To determine the use of E-Wallets on different age groups.

ADVANTAGES

1. **Easy use:** In today's world, where life is very fast, many individuals opt for digital wallets as it is very easy to use.
2. **Easymobility:** Due to the availability of E-Wallets one can store huge amount of money in electronic form without much risk.
3. **Savetime:** With the use of E-Wallets, one can make transactions at any point of time whether he or she is holding cash or not.
4. **App Locks/Security:** The main advantage of E-Wallets is nobody can stole your wallet as E-Wallet is protected with password.
5. **Reward Points:** With the use of E-Wallets one can earn a good reward points which is beneficial for their future transactions.
6. **Helps To Reduce Frauds:** With the help of strong passwords, one can store the data. Individuals are having their own codes for making payment transactions.

DISADVANTAGES

1. **Limited Sellers:** In India, there are many sellers who are not aware about the functioning of E-Wallets, so they do not provide the facility of E-Transactions.
2. **Requires Strong Network:** We require strong network connectivity while making the payments through E-Wallets, if there is poor network connectivity, one won't be able to make the e-transaction.

3. Dependency on Gadgets/Smart Phones: For making digital transactions, we require a gadget or a Smartphone in the absence of these one is unable to make the transactions.

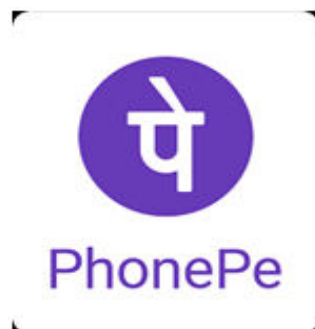
4. No Elimination of Risk: We cannot eliminate the component of risk in digital transactions as there are many hackers who can hack any account.

5. Requires Charged Device: An individual not only requires a smartphone or any device but requires proper charged device for proper functioning of device.

AVAILABLE APPLICATIONS OF E-WALLETS:

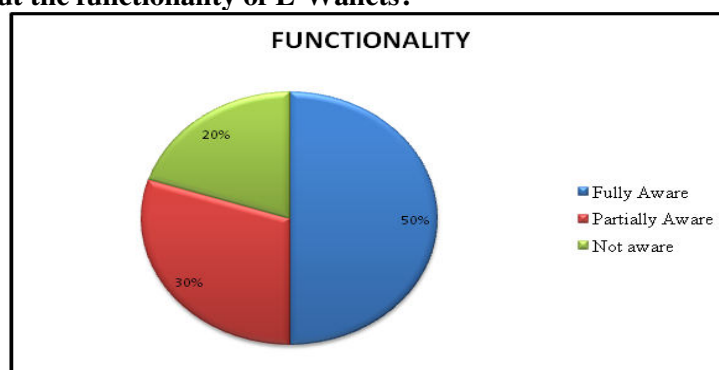
What Is a Digital E-wallet Apps in India?

A mobile wallet apps or digital e-wallet apps is nothing but a digital version of the online bank account with all types of transaction services. It is easy to use a mobile e-wallet just by downloading the app from the Apple App Store or Android Play Store. The mobile wallet can be incorporated with UPI payment service for instant money transfer to anyone. Even these days many mobile wallet apps also provide its users with a virtual Debit card, which you be used at any e-commerce store across India.



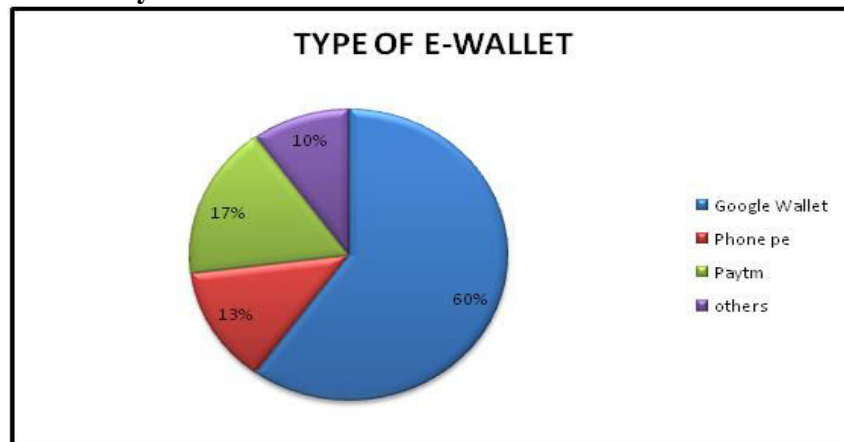
DATA & ANALYSIS OF THE STUDY

1. Are you aware about the functionality of E-Wallets?



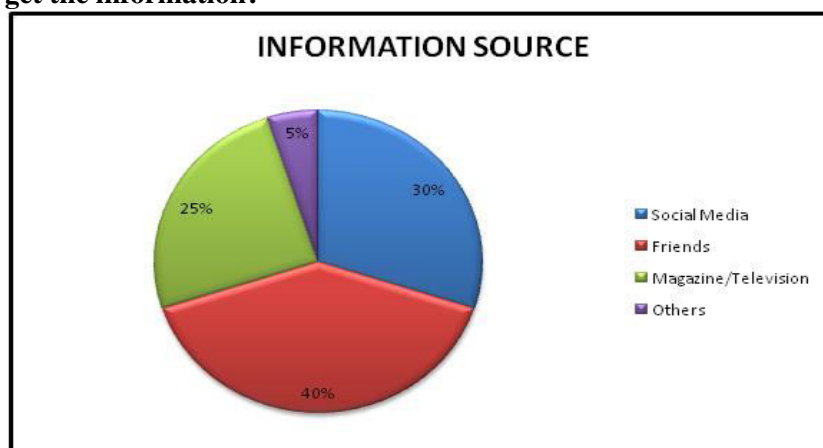
INTERPRETATION: Out of 380 responses, 190 (50%) respondents of different age groups are fully aware about the functionality of E-Wallets, 114 respondents i.e. 30% are partially aware & 76 respondent's i.e. 20% are not at all aware about the functionality of E-Wallets.

2. Which type of E-Wallet you use?



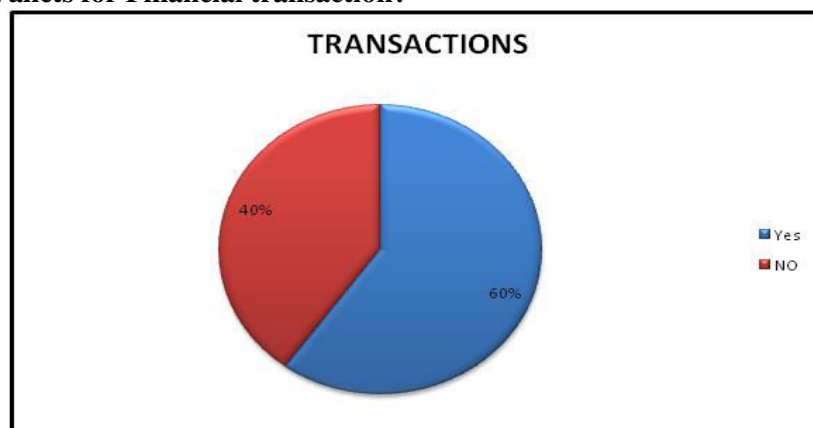
Out of 380 responses, 60% of respondents (comprising 228 responses) make use of Google Wallet, 17% respondents use Paytm, 13% use Phone pe & 10% make use of other E-Wallets.

3. Where did you get the information?



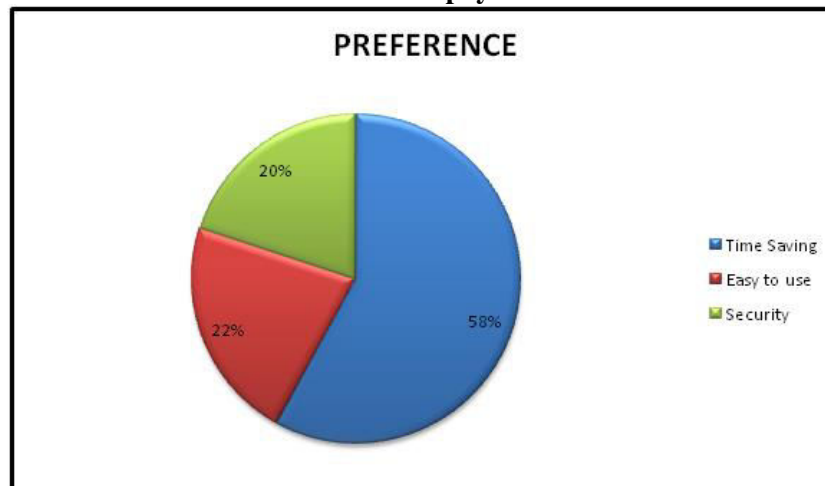
INTERPRETATION: Out of 380 responses, 40% of respondents (comprising 152 responses) got the information about E-Wallets from their friends, 30% (comprising 114 responses) from social media, 25% (comprising 95 responses) from magazine/television & only 5% respondents (comprising 19 responses) got the information from other sources.

4. Do you use E-Wallets for Financial transaction?



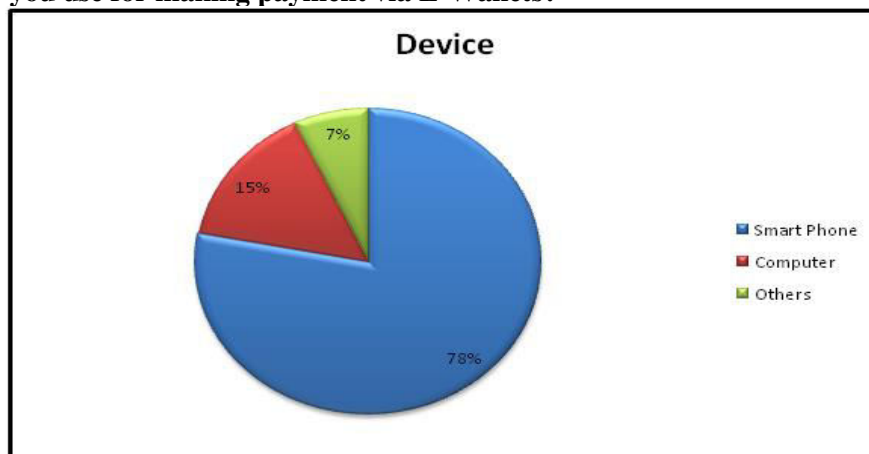
INTERPRETATION: Out of 380 responses, 60% of respondents (228 respondents) use E-Wallets for financial transactions whereas 40% of respondents (152 respondents) do not make use of E-Wallets for financial transactions.

5. Why do you prefer E-Wallets over other modes of payment?



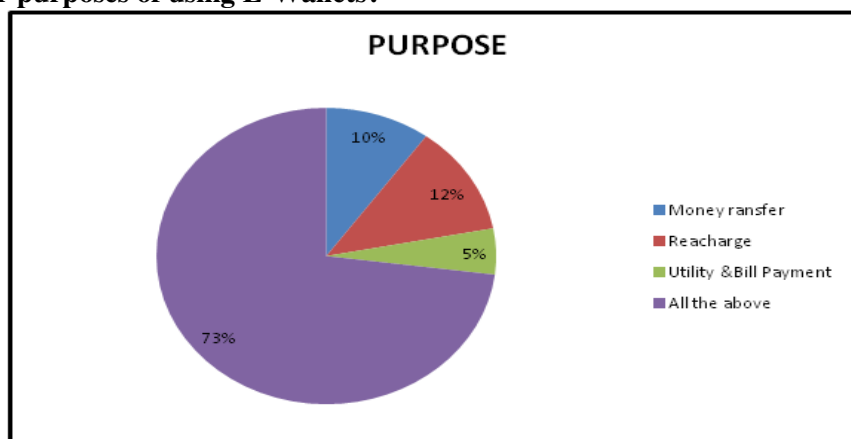
INTERPRETATION: Out of 380 respondents, 58% of the respondents use E-Wallets as it is time saving, 22% respondents agreed that they use E-Wallets as it is easy for them 20% use E-Wallets for security purposes.

6. Which device you use for making payment via E-Wallets?



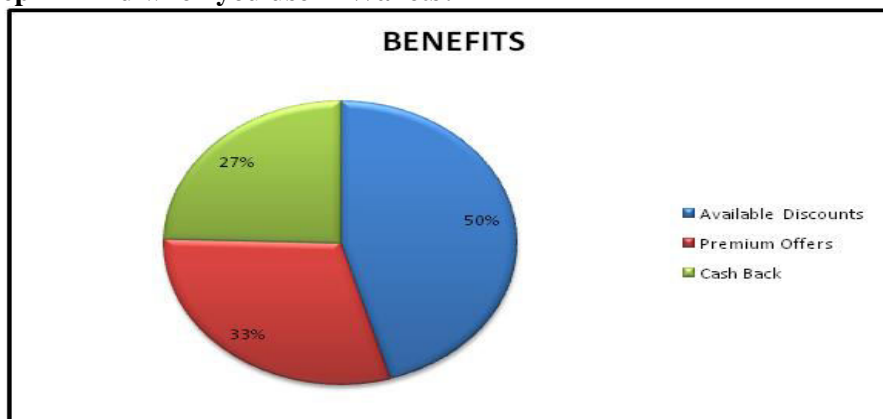
INTERPRETATION: Out of 380 responses, 60% of respondents use smart phones for making payments, 15% use computer & 7% respondents use other devices for making payments.

7. What are your purposes of using E-Wallets?



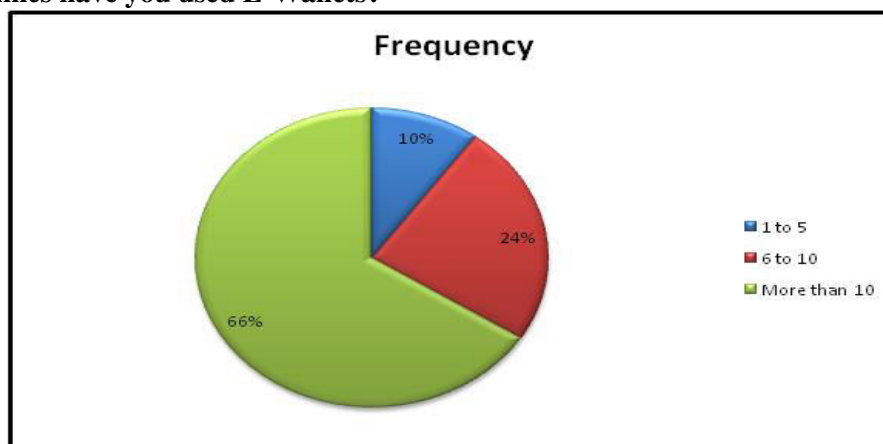
Out of 380 responses,
 73 % of respondents use E-Wallets for money transfer,
 12% respondents for recharge,
 10 % respondents use E-Wallets for many kind of payments &
 5% respondents for utility & bill payment.

8. What you keep in mind when you use E-Wallets?



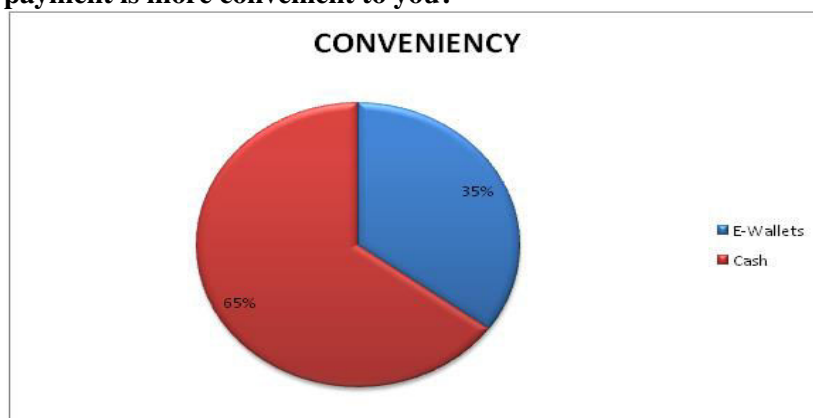
Out of 380 responses, 190 respondents (comprising 50%) use E-Wallets due to availability of discounts, 33% respondents use E-Wallets because of premium offers & 27% respondents use E-Wallets due to cash back.

9. How many times have you used E-Wallets?



INTERPRETATION: Out of 380 responses, More than 10 times, 66% of the respondents have used E-Wallets, 6 to 10 times, 24% of the respondents have used E-Wallets & 10% of the respondents have used E-Wallets for 1 to 5 times.

10. Which mode of payment is more convenient to you?



INTERPRETATION: Out of 380 responses, 65% respondents consider cash more convenient for making payments whereas 35% respondents consider E-Wallets more convenient for making payments.

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APPLICATIONS OF ZHOU'S DIFFERENTIAL TRANSFORM METHOD HIGHER ORDER DIFFERENTIAL EQUATION TO BUSINES ECONOMICS IN REAL WORLD

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ABSTRACT

The scope of present paper for solving important problems in biology and medicine & Business micro economics market model which is in the form of higher order linear differential equation can be solved by Zhou's differential transform method for finding analytical series solution of second order differential equations initial value problems.

In this research work how ZDTM is applicable for economics problems administration by Mathematics population growth Problems and effect of epidemiology on economics.

Keywords: Ordinary differential equations of second order, Homogeneous, Nonhomogeneous, IVP, ZDTM. Exact solution second order D.E.

1.0 INTRODUCTION

The fundamental base of ZDTM is based on the Taylor's series.

Zhou has suggested technique for solving differential equations. This technique was used for solving linear and nonlinear initial value problem in drugs Later this concept may be applied to science, linear differential equations.

Application to economics

A Micro Economic Market Model

We have assumed that Q_d is a linear decreasing function of P and Q_s is a linear increasing function of P this model is said to be in equilibrium if $Q_d = Q_s$ i.e. when demand is equal to supply $Q - p$ changes with time then time $t = \infty$ $p = p_e$ is said to be dynamically stable, dp/dt , d^2p/dt^2 this model denotes the effect of rising of falling prices while d^2p/dt^2 denotes effect of increasing or decreasing price rates of change.

p is called equilibrium price

$$\frac{a + c}{b + d}$$

The problems of epidemics where quarantine is taken into consideration

Opanaga (2014) used ZDTM for solving numerical solution of systems of ordinary differential equation by numerical analytical method [1], Biazar (2010) J. et. Al used ZDTM for solving quadratic Riccati differential equation [2], Chen (2004) used ZDTM to obtained solution of non linear system of differential equations [3], Zhou (1986) applied ZDTM for solving electrical circuits problems [4], Ayaz (2004) used ZDTM to find series solution of system of differential equations [5], Zeng (2004) has applied ZDTM on system linear equation and analysis of its solutions[7], Dunn and Jain (2008) used ZDTM to evaluate Burger's equation to obtain series solutions [6], Chen and Liu (1998) has applied ZDTM for steady nonlinear heat conduction problems [8], Hasan (2008) have find out series solution and that solution compared with ZDTM method for linear and non-linear initial value problems and proved that ZDTM is reliable tool to find numerical solution [9], Batiha (2011) has used ZDTM to obtained the Taylor's series as solution of linear, non linear system of ordinary differential equations [10], Zafar Ahsan solved problems on epidemic

2.0 Defination of ZDTM

An arbitrary function $g(t)$ can be expanded in Taylor series about $t = 0$

$$h(m) =$$

$$ZDT[h(t)] = H(k) = \frac{1}{k!} \left(\frac{d^k h(t)}{dt^k} \right)_{t=t_0} \text{ at } t = t_0$$

3.0 A) Theorems on DTM method

Original Function Transformation

$$1) \quad g(t) = x(t) + y(t) \quad G(k) = X(k) + Y(k)$$

$$\begin{aligned}
 2) \quad g(t) &= x(t) & G(k) &= X(k) \\
 3) \quad g(t) &= x^1(t) & G(k) &= (k+1)X(k+1) \\
 4) \quad g(t) &= x^n(t) & G(k) &= (k+1)(k+2)\dots(k+n)X(k+n) \\
 5) \quad g(t) &= t^n G(k) & &= \delta(k-n) \\
 &= 1 \text{ when } k=n \\
 &= 0 \text{ when } k \neq n
 \end{aligned}$$

4.0 Flow Chart of linear differential equation by ZDTM

5.0 Experimentation of ZDTM result

Given $Q_d = 8 - 2p - 3p^I + 3p^{II}$

$$Q_d = -6 + 4p + 2p^I + 4p^{II}$$

Setting $Q_d = Q_s$

$$\text{We have } p^{II} + 5p^I + 6p = 14$$

Characteristic equation is

$$m^2 + 5m + 6 = 0$$

roots are $m_1 = -3$

$$m_2 = -2$$

Both are negative, the equilibrium

is dynamically stable

$$\text{time } p(t) = p = \frac{a+c}{b+d} = \frac{8+6}{2+4} = \frac{7}{3}$$

Ex 2 Given

$$Q_d = 10 - p - p^I + 2p^{II}$$

$$Q_s = -5 + 4P + p^I + 3p^{II}$$

Find the price 'p' in terms of t

$$P(0) = 5, p^I(0) = 1 \text{ Determine}$$

whether or not the equilibrium is dynamically stable.

→ setting $Q_d = Q_s$ we get

$$p^{II} + 2p^I + 5p = 15$$

$$\text{complete sol}^n \text{ is } = e^t (c_1 \sin 2t + c_2 \cos 2t) + 3$$

$$\text{give } p_p = p = 3 \quad p(+) = p = \left(\frac{3}{2} \sin 2t + 2 \cos 2t\right) + 3$$

$$\text{equilibrium is dynamically stable} \quad \lim_{t \rightarrow \infty} P(A) = p = 3$$

$$t \rightarrow \infty$$

Ex 3

$$Q_d = 7 - P + P^I + P^{II}$$

$$Q_s = -9 + P + 4P^I + 2P^{II}$$

$$P(0) = 2, P^I(0) = -1$$

Find \bar{P} & P in terms of 't'

$$P^{II} + 3P^I + 2P - 16 = 0$$

$$P^{II} + 3P^I + 2P = 16$$

Characteristic equation is

$$m^2 + 3m + 2 = 0$$

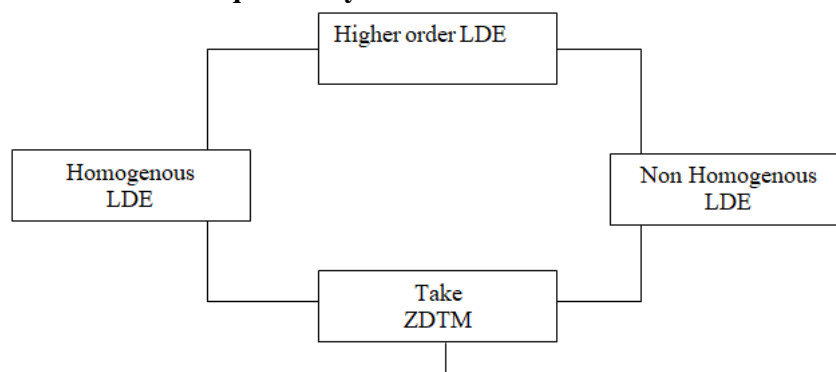
$$(m+1)(m+2) = 0$$

$m = -1, -2$ Both roots are negative, the equilibrium is

dynamically stable

$$\lim_{t \rightarrow \infty} p(t) = \bar{p} = \frac{a+c}{b+d} = \frac{16}{6} = \frac{8}{3}$$

4.0 Flow chart of linear differential equation by ZDTM



Create Recurrence relation

$$y(t) = y(0) + y(1)t + y(2)t^2 + y(3)t^3 + \dots$$

6.0 Validation and Comparison

The scope of paper is for solving problems on economics and medicine. The disease which can be transferred from one to another. When large number of population get effected is called epidemiology.

By ZDTM method we can solve such type of problems.

Cooling law problems, Population Growth Problems, Economics and Finance Problems, epidemic condition problems by Zhou method which reduces computational work. In all of the above problems are taken for comparison and it is found that DTM gives same solution as similar to the exact solution with zero error.

7.0 CONCLUSION

In all of the higher than 2 quoted examples, resolution the answer obtained by ZDTM is strictly same as that of the precise solution technique. This method is additionally reliable technique to resolve the matter. This technique reduces work.

The accuracy of the series is extremely high as compared to precise answer. Show that ZDTM is extremely powerful analytical series answer technique.

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A STUDY ON THE ROLE OF INDIAN CITIZENS IN NATIONAL DEVELOPMENT

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ABSTRACT

National development is basically the intention of a nation to provide better facilities to the citizens but it is also the duty of the citizens to work for the country's development meaningfully. National development is also the capability of a country to maintain social, economic, cultural and political welfare of its citizens and the engagement of residents pursues it and it is also the ambition of government to work for the development of the nation. In fact world consists of active and passive citizens so their endeavors plays the major part for the development. The spirit of nationalism should be generated in the minds of the citizens so that they work for the nation. Personal interests to be sacrificed for the interest of the nation. National development is always bifurcated into four sub parts environmental sustainability, sociopolitical sustainability, socio-cultural sustainability and economic sustainability. It is the duty and responsibility of each and every citizen to work for the development of a nation. Overall, the paper attempts to study the role of citizens in nation building and economic development of the country.

Keywords: Development, Citizens, Nation, Economy

INTRODUCTION

Citizens of a nation play a major part for the development of the economy. It is very important to check whether the citizens are the part of a problem or solution for the development. The participation in development can be voluntary or compulsory for the citizens. Even when the countries are called as democratic countries then too people are not aware of basic information which is required for treating as a citizen so for overcoming the problem firstly government should provide the foremost information to the people then only they can play a role for nation building. For involving citizens government should try to make citizens participate in fiscal and monetary policies through consultation, information sharing and collaboration but in reality less scope of participation is given to the people. There are few responsibilities that governments have towards its citizens as government is a provider of public goods and services which citizens cannot provide individually for themselves so government should provide in a qualitative way by avoiding free rider problem. The basic economic infrastructure such as roads, bridges and broadband with other amenities should be provided to the individuals for making them play a major role for the development and another responsibility of the government as the provider of social welfare for the citizens in the vulnerable conditions of sickness, old age, disability and unemployment is economic security to flourish socially and economically.

If Government is fulfilling all its responsibilities that citizen engagement is necessary as it is the right and responsibility of every citizen in establishing and sustaining role in development. The engagement pursues social, economic, cultural and political development of a nation but for proper commitment the barriers of age, race, ethnicity, occupation, gender, and religion should be eradicated. For achieving proper public involvement it is necessary that youth of a nation should also be involved for eradicating the discrimination and enhancing the quality of work.

OBJECTIVES:

- 1) To make people aware about certain benefits of engagement of people.
- 2) To empower citizens to participate in decision making of policies.
- 3) To analyze the responsibilities of government in nation building.
- 4) To make people understand the role of development for innovations and explore their desirable fields.
- 5) To make citizens aware about the rights and duties that they possess in their country.
- 6) To empower every citizen to have basic knowledge and information of their nation's fiscal and monetary policies.
- 7) To identify the factors which are influencing the national policy performance of government effective development?

METHODOLOGY

The study is based on internal and external secondary data and it is collected from various sources like books, journals, Wikipedia, research gate and other websites related to role of citizens in national development. The

research methodology requires gathering relevant data from specified books of Economics, macro and micro economics in order to analyze the data properly.

BENEFITS OF INVOLVEMENT OF PEOPLE IN NATIONAL DEVELOPMENT:**1) Essential to governance:**

Although government, international organizations, academia looks forward to the policies, processes, systems and organizational structures instead of people that are going to get served so it is significant to involve people into governance for making a big change in development. If we indulge people into the policy making then their participation will extract the most out of it and satisfaction will arise in place of grievances.

2) Saves time of government:

Time is the most precious thing of life so if citizens are made to participate for the development of a nation so it will not slow down or complicate the process and effectiveness of policies depends on the response of citizens and businesses. Citizens engagement on timely basis makes the process of development smooth, predictable, prevents costly mistakes and saving governments lots of time and money in the long run.

3) Collaboration between countries:

It is also one of the advantage for the development, Collaboration with citizens is very important as it will not only reduce the mistakes of public policy processes but the engagement will best reach the people getting served. It will solve the major development challenges and neutralize the influence of powerful political interests. With collaboration of citizens and government for development it is necessary to diagnose the major issues which are creating troubles and needs to be solved with new policies and structures.

4) Trust building

By engaging people into decision making, the trust will build into the minds of ordinary people towards policy makers and government. If citizens are trusting institutions it will be treated as a big asset in smooth implementation and service delivery. When the trust is missing it will not only complicate the policies, structures, costs increments for the government but also people will try to seek services from different countries by investing in their development process rather than their own nations.

5) Translation of priorities into actions:

For representing democracy, it is essential that people be treated as complements rather than substitutes for the development. The interaction of higher authorities with the people at different levels and in different capacities will generate confidence and reliance among people. Strategic priorities should be set by the political processes but citizens participation will turn that into concrete actions for the developing nations. Although it is a priority of government but citizens have to work towards the common goal.

6) Exchange of global knowledge:

As citizen engagement is going on everywhere but exchanging knowledge at global level is beneficial for each and every country. Participatory policy making at global level will help other countries to gain new knowledge or share their experience through online courses. It is of vital importance to make people share their intellectual understanding and skills because people of different nations have different abilities and caliber so if they will replace it with new techniques or procedures so it will actually work towards the wisdom. Government have to come up with novel and innovative ideas of exchanging the information worldwide so if people are knowledgeable than only they will work for the nation

ROLE OF YOUTH ON NATIONAL DEVELOPMENT:

1) Youth are the only leaders of tomorrow and they can work the best for the nation building so empowering them is quintessential part to play in the country. Empowerment as defined by the UN Research Institute for Social Development is "the organized efforts to increase control over resources and regulative institutions in given social situations, on the part of groups and movements of those hitherto excluded from such control". For building social cohesion, economic prosperity and political stability in a democratic way it is necessary to involve citizens for development. Youth are social actors of change, progress and they are the key for many activities like war, politics, construction works or any other. The motivation, determination and high energy of youth will either work in destroying or building a nation. If it is damaging the nation that means government is not playing their part properly and they actually need to buckle up their shoes. Moving on to the other part of building the nation, governmental institutions have to motivate the youth for making a bigger transition in the structure of policies or policy making. If mindsets of youth have been changed positively by the government than they should expect optimistically for better transition.

2) Proper guidance and direction for the youth is necessary for bringing them on the forefront of national development. They have passions, desires and hopes for reaching the pinnacle of success so they can work harder for nation building. After all, all the people use their enthusiasm with full potential when they are young and energetic. Youth have revolutionary thoughts that can shape the world in a better way but for everything to happen it is required that government work for the youth and guide them in which area they need to work for better future.

3) For improving productivity and economic returns, governments have to invest in education and employment. Investments will go beyond labor force participation and economic development; it can bring about increase in reinvestment to household and communities. Educating the youth about the climatic change and environmental issues would encourage them to participate in minimizing the adverse effects for a while. Training is quintessential for youth involvement and they should be trained from highly qualified professionals. If government wants to increase productivity than they have to work for the youth and than youth will work for the nation in future. Youth should be empowered and empowerment generally means making people aware of the situation and assisting them to diagnose the problem and provide feasible solution for the same as it is the process of achieving greater political, social and economic rights.

LIMITATIONS OF STUDY

There may be some shortcomings of the study also and it needs to be discussed in the study itself:

1. It was not possible to collect relevant or accurate data from the secondary sources.
2. The study is dependent on annual and statistical reports released by government so it is not independent information.
3. Due to time constraint the study have not been gone in depth. So it is also perceived as a limitation of study.
4. As primary data is not included in the study so other methods of primary data like questionnaire method or interview method has also not been considered.
5. As youth play an important role for the development of a nation but they are not considered for collecting the data.

CONCLUSION

From the above discussion, the following conclusions can be drawn. Public participation is essential for national development. For the success of any initiative, programme or project by government, engagement of public is crucial. It actually stimulates support for political decision making. It is also a great tool for creating awareness among the general public. The involvement of public enhances coordination, control and public representation to avoid disagreements, loss of money and time. Different strategies or methods can be followed to involve citizens in policy making. In general, "public participation" could be viewed as an evolving process in decision making. This process starts from passive provision of information, followed by exchange of information upon request; raising of public awareness through media and meetings; education on conservation issues gradually developing into education about root problems and sustainability; access to justice and credit by individual citizens, civil groups and NGOs for environmental purposes and institutionalized full partnership with governments and other socioeconomic partners in a new era of shared responsibility and "governance" (MIO-ESCEDE, 2002).

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A STUDY ON DIGITAL TECHNOLOGY DURING PANDEMIC ON DIFFERENT SECTORS

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ABSTRACT

The Covid-19 pandemic has led to an inevitable surge in the use of digital technologies due to the social distancing norms and nationwide lockdowns. People and organizations all over the world have had to adjust to new ways of work and life. We explore possible scenarios of the digital surge and the research issues that arise.

An increase in digitalization is leading firms and educational institutions to shift to work-from-home (WFH). Blockchain technology will become important and will entail research on design and regulations. Gig workers and the gig economy is likely to increase in scale, raising questions of work allocation, collaboration, motivation, and aspects of work overload and presenteeism. Workplace monitoring and techno stress issues will become prominent with an increase in digital presence. Online fraud is likely to grow, along with research on managing security. The regulation of the internet, a key resource, will be crucial post-pandemic.

Coronavirus disease (COVID-19) is having an unprecedented and unpredictable impact on the world's economy. The pandemic has driven the world toward adapting to the current circumstances regardless of the business, sector, or industry. The coronavirus epidemic (COVID19) has affected the global economy and service sector. The purpose of the current study is to assess the effect of COVID-19 on service sector growth and sustainability. Global sectors and industries are trying to anchor themselves amidst the pandemic. The study focuses on the sectors that are badly hit by the outbreak and discussed the strategies and responses different countries are taking to sustain their economies. This study concludes that the vital role of Information Technology and digitization supports the economies in their fight against the pandemic and helps them sustain themselves amid crises. This study also contributes to the body of literature by suggesting IT-based solutions for various industries to elevate effective responsiveness and avoid significant losses.

Keywords: Digital surge, Digital Technology, Internet governance, Digital payments, Post-pandemic, COVID-19 Pandemic, Business sustainability, Economic Growth, Service Sector, Information Technology

OBJECTIVES

This study aims to investigate the economic effect of COVID 19 on service sector firms. During this global pandemic, the economic losses are so devastating that global economies are looking at a future recession. Unemployment and poverty are at an all-time low, and IT help is needed to eradicate the catastrophic consequences. This study also established what sectors are badly affected during this pandemic and need thorough rehabilitation. Only a few sectors show fewer losses or are doing well during the current pandemic. The vital question is how information technology can help people and businesses cope with worsening situations worldwide. The study objective is to highlight the impact of COVID-19 on various sectors while determining the worst-hit industry. The current study also emphasizes the role of information technology during COVID-19.

METHODOLOGY

This study is descriptive and is a conceptual framework, data is collected from online sources such as different sector reports during pandemic Covid 19. In this paper, the researcher has used only secondary data collected from research papers, websites, articles from different papers articles, and different organizations report which published on online platform.

INTRODUCTION

Across sectors, the results suggest that rates for developing digital products during the pandemic differ. Given the time frames for making manufacturing changes, the differences, not surprisingly, are more apparent between sectors with and without physical products than between B2B and B2C companies. Respondents in consumer packaged goods (CPG) and automotive and assembly, for example, report relatively low levels of change in their digital-product portfolios. By contrast, the reported increases are much more significant in healthcare and pharma, financial services, and professional services, where executives report a jump nearly twice as large as those reported in CPG companies.

The customer-facing elements of organizational operating models are not the only ones that have been affected. Respondents report similar accelerations in the digitization of their core internal operations (such as back-office,

production, and R&D processes) and of interactions in their supply chains. Unlike customer-facing changes, the rate of adoption is consistent across regions.

Yet the speed with which respondents say their companies have responded to a range of COVID-19-related changes is, remarkably, even greater than their digitization across the business (Exhibit 3). We asked about 12 potential changes in respondents' organizations and industries. For those that respondents have seen, we asked how long it took to execute them and how long that would have taken before the crisis. For many of these changes, respondents say, their companies acted 20 to 25 times faster than expected. In the case of remote working, respondents actually say their companies moved 40 times more quickly than they thought possible before the pandemic. Before then, respondents say it would have taken more than a year to implement the level of remote working that took place during the crisis. In actuality, it took an average of 11 days to implement a workable solution, and nearly all of the companies have stood up workable solutions within a few months.

The COVID-19 epidemic has hit the world economy very hard, leaving no industry unaffected. In this study, we discuss the gaps in the literature surrounding the economy and economic environments and encourage future research to focus on the stress and well-being explanation, particularly in response to the pandemic decline. Rising protectionism and chauvinism have worsened during this pandemic, accelerating the weakening of the economy. It affects the economy and whole standards and values, altering them to produce an entirely new chain of values. Social distancing and security become more critical than immediacy and good organization. Relocation and shut down of businesses and supply chains are experienced in almost every sector, and even governments have put the economies aside and are hoarding basic necessities. This situation has brought about not only practical social distancing but also economic distancing and has put the world economy in danger.

Digital Technology Uses by Different Sectors

EDUCATION

The COVID-19 pandemic that has affected the world's economies has also stifled the education industry. Around 1.5 billion students, 90% of the world's elementary, tertiary and secondary students are unable to physically attend school. The effect has been revolutionary, as educators expect technological solutions to support remote education and learning. Digital technology in education sector is, however, not limited to post COVID-19 online education and learning.

Although some educational institutions have used technology solutions for the past years, the importance of digital technology in education environment has now been realized in most schools and universities during the COVID-19 outbreak. Governments in various countries are seeking to mitigate the immediate effects of closures and promote the continuity of education for everyone.

Many schools provide students with remote learning, although some of them are planning to return to the modern standard and with new technology solutions.



Colleges and Universities

Digital technology is changing institutions and businesses around the world. This has been true for some time, but nowhere has digital technology been more apparent than at universities. The drive for digital technology at universities has been a significant factor in allowing higher education institutions to flourish during the COVID-19 pandemic. But digital technology isn't just about responding to the recent crisis. Rather, university digital technology will continue to reshape teach and learning, and student and educator experiences for years to come.

In response to significant demand, many online learning platforms are offering free access to their services, including platforms like BYJU'S, a Bangalore-based educational technology and online tutoring firm founded in 2011, which is now the world's most highly valued edtech company. Since announcing free live classes on its Think and Learn app, BYJU's has seen a 200% increase in the number of new students using its product, according to Mrinal Mohit, the company's Chief Operating Officer.

Other companies are bolstering capabilities to provide a one-stop shop for teachers and students. For example, Lark, a Singapore-based collaboration suite initially developed by ByteDance as an internal tool to meet its own exponential growth, began offering teachers and students unlimited video conferencing time, auto-translation capabilities, real-time co-editing of project work, and smart calendar scheduling, amongst other features. To do so quickly and in a time of crisis, Lark ramped up its global server infrastructure and engineering capabilities to ensure reliable connectivity.

Government Offices

The Indian Government launched the Digital India campaign to make government services available to citizens electronically by online infrastructure improvement and also by enhancing internet connectivity. It also aims to empower the country digitally in the domain of technology. Prime Minister Narendra Modi launched the campaign on 1st July 2015.



GOVERNMENT

Digital India is the flagship program of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. This program is centered on the vision of offering digital infrastructure as a core utility to every citizen, providing governance and services on demand, enabling the digital empowerment of citizens. Besides policy making facilitation to the IT industry and start-ups, the government has also adopted state-of-the-art ICT for its own transformation for efficient and effective delivery of information and services to citizens at large. A specific focus has been on reaching the last mile as digital inclusion is at the core of the Digital India program. National Informatics Centre (NIC) under the Ministry of Electronics and Information Technology is an important stakeholder in the digital technology of the Indian government.

Digital India aims to provide the much-needed thrust to the nine pillars of growth areas. Each of these areas is a complex programmed in itself and cuts across multiple Ministries and Departments. These are the pillars of Digital India are given below:

Broadband Highways– This covers three sub components, namely Broadband for All – Rural, Broadband for All – Urban and National Information Infrastructure (NII).

Universal Access to Mobile Connectivity- This initiative focuses on network penetration and filling the gaps in connectivity in the country.

Public Internet Access Programme- The two sub components of Public Internet Access Programme are Common Services Centres (CSCs) and Post Offices as multi-service centres.

e-Governance: Reforming Government through Technology- Government Process Re-engineering using IT to simplify and make the government processes more efficient is critical for transformation to make the delivery of government services more effective across various government domains and therefore needs to be implemented by all Ministries/ Departments.

E-Kranti – Electronic Delivery of Services- To improve the delivery of public services and simplify the process of accessing them. In this regard, several e-governance initiatives have been undertaken by various State Governments and Central Ministries to usher in an era of e-Government. E-Governance in India has

steadily evolved from the computerization of Government Departments to initiatives that encapsulate the finer points of Governance, such as citizen centricity, service orientation and transparency.

Information for All- This pillar aims to ensure transparency and availability of reliable data generated by the line ministries for use, reuse and redistribution for the people of India.

Electronics Manufacturing- This pillar focuses on promoting electronics manufacturing in the country.

IT for Jobs- This pillar focuses on providing training to the youth in the skills required for availing employment opportunities in the IT/ITES sector.

Early Harvest Programmes- This pillar consists of a group of different short-term projects which have immediate effect on the Indian digital ecosystem like IT platform for mass messaging, crowd Sourcing of e-Greetings, biometric attendance in the government offices, WI-FI in all universities etc.

Corporate Sectors

Digital technology has changed the way we live, play, communicate and work.

Digital technology can improve profitability, boost speed to market for products, and leverage customer satisfaction into loyalty.

We currently live in the digital age. As technology continues to develop, we've seen fascinating innovations throughout the years. For example, we've gone from horse carriages to semi-automated cars, as well as, many other great improvements that have vastly improved our productivity, communication, and standard of living. These developments have also greatly impacted the business world. The digital technology has improved customer experiences, employee productivity, and streamlined many processes.

COMMERCIAL

During the COVID-19 pandemic, technologies are playing a crucial role in keeping our society functional in a time of lockdowns and quarantines. And these technologies may have a long-lasting impact beyond COVID-19.

Here are some of the best digital technology strategy examples to name:

SEAT: a Spanish automobile manufacturer launches its Breaking Fab innovation initiative by recruiting talent through a case solution competition.

Suzuki Motorcycles: a huge brand creating precisionist motorcycles starts considering the customer's journey on the website — what they'd be looking for, what they need to know, and any obstacles a user would encounter that would stop them making a purchase.

L'Oréal: A century-old beauty company has taken advantage of the possibilities offered by digital environments to create new meeting spaces with its customers. Creating apps has been another of its preferences within its digital technology strategy.

Lego: an international leader in the toy industry diversifying its business strategy by focusing on digital items ranging from movies to mobile apps.

Muroexe: an atypical shoe company launches its Design Lab section to provide a more personalized customer experience, which leads to an increase in sales.

INTERNATIONAL ORGANISATIONS:-

Government information has focused on information about the outbreak, travel restrictions, practical guidance on protection, and governmental response. Governments, as the first custodian of data related to COVID-19, have also started publishing statistics that include the total number of cases in a country, total fatalities, as well reporting of cases by jurisdictions.

Governments have also designed new apps and services to help in the fight against COVID-19, to facilitate services such as delivering food and other essential items to those most in need by optimizing the entire supply chain via digital government services. Some Member States recorded an increase in the usage of online services such as digital ID and digital signature, due to the spikes in applications for unemployment and other social benefits.

Some countries, and international organisation balancing health imperatives and privacy concerns, have found that digital applications can help trace and test people who have come into contact with an infected person.

NASA

In 2020, NASA made significant progress on America's Moon to Mars exploration strategy, met mission objectives for the Artemis program, achieved significant scientific advancements to benefit humanity, and returned human spaceflight capabilities to the United States, all while agency teams acted quickly to assist the national COVID-19 response.

"NASA has impressed the nation with our resilience and persistence during the pandemic," said NASA Administrator Jim Bridenstine. "We made history with a U.S. commercial partner, made groundbreaking discoveries, advanced science, furthered aeronautics research and technology development, and even joined in the fight against COVID-19. We met an incredibly challenging year with incredible achievements and established a path for continued success."

WHO

WHO has received overwhelming pro-bono support from technology companies to fight the COVID-19 pandemic. On 2 April, 30 of the world's leading digital technology experts gathered in a virtual roundtable to help advance WHO's collaborative response to COVID-19.

This pandemic has triggered an unprecedented demand for digital health technology solutions and has revealed successful solutions such as for population screening, tracking the infection, prioritizing the use and allocation of resources, and designing targeted responses.

NATO

On 09 December 2021, NATO Allies launched NATO's first Defense Education Enhancement Programme Strategy for Distance Learning Support.

The goal is to provide professional military education schools and instructors in Allied and partner countries with the unique digital competencies needed to enable efficient employment of methods, forms, and tools required by the new pandemic-mandated learning system.

The publication of this strategy document is the culmination of work initiated by the International Staff in 2020, shortly after the outbreak of the COVID-19 global pandemic. That early work determined the key technology required for a modern distance learning system. It included identification and procurement of a virtual platform and trained multiple personnel from all our countries to utilize it. The result is that our professional military education systems never completely shut down and the learning needed by our respective militaries never stopped. Rather, distance or on-line learning designed to replicate and, in many cases, improve upon previous resident learning expanded over time.

UN

Governments need to make full use of digital technologies to confront the COVID-19 pandemic and address a wide range of pandemic-related issues according to another new policy brief issued today by the UN Department of Economic and Social Affairs.

The pandemic is compelling governments and societies to turn toward digital technologies to respond to the crisis and, increasingly, is requiring governments to adopt an open government approach and to use digital communication channels to provide reliable information on global and national COVID-19 developments. With lockdowns and other social distancing measures in effect in many countries, and with more people relying on the internet for information and advice, governments are being urged to deploy effective digital technologies to contain the outbreak.

G-SUMMIT

The global economic shutdown triggered by COVID-19 hit at a time when digital innovation was flourishing. Now as we move from containment to recovery, G7 leaders need to support collaborative models and continued investment, to mitigate future negative impacts of the pandemic on innovation. As the pandemic forces profound change in all aspects of the digital world, technological innovation plays a starring role in transforming and responding to this new level of global disruption and opportunity.

In 2020, momentum from previous G7 summits on digital innovation performance regressed, as G7 leaders focused on tackling the COVID-19 pandemic. In 2021, UK Prime Minister Boris Johnson plans to use his G7 presidency to build back better. At the Cornwall Summit, G7 leaders will focus on tackling climate change, leading global recovery from COVID-19, and championing free and fair trade, but not dealing with digitalization as a top priority.

FINDINGS

In such a situation, technology is the first and foremost foundation upon which economies are dependent and mitigates the impact of COVID-19. Information communication technology in this digital world plays a key role in combating the pandemic. Technological areas like artificial intelligence, cloud computing, and data science are evidenced to be the only players that have kept working at their full pace during this emergency. The COVID-19 pandemic has hit almost every sector of the economy in every corner of the world. So, these technologies are implemented when allocating resources, treating patients, preventing the spread of the virus, tracking carriers, and monitoring the daily situation of a pandemic, and they are also implemented by various economies to support their businesses in tackling their problems and social activities during the lockdown. Digital technology seems to support companies with IT infrastructures, duly operating online and offline.

SUGGESTION

In contrast, businesses that are lagging in incorporating IT technology have faced many problems. Social distancing and stay-home restrictions have meant offline businesses suffer the most. However, many businesses that were not operating online before the pandemic have somehow managed to shift their businesses online to fight against the pandemic's economic disaster. Schools and other offline businesses were put on lockdown to prevent the spread of the virus, and many continue to operate though online. This also brings a surge in the demand for online learning applications and work from home office solutions.

CONCLUSION

In general, in this day and age, the benefits of these above digital technology cannot be denied. For long-term impacts, it is a wise choice for companies to integrate a suitable technology or a mixed one into their operation to succeed in doing business and outperform their competitors.

Moreover, there are two sectors that have been affected the most during this pandemic: health and tourism. Many countries' healthcare systems have been partly or entirely interrupted. Besides the high-tech climate, the healthcare industry has taken a devastating hit due to the multiplication of COVID 19 patients and the lack of healthcare staff, keeping people with routine health problems out of hospitals. This sector actively moved toward telemedicine telehealth solutions. This move seemed to be very effective in ensuring routine patients stay home, allocating the hospital's resources toward designated COVID-19 wards. The abrupt and strict lockdown in the urban and rural areas has halted traffic, and, as a result, there has been a global decrease in the influx of road-related emergency patients. Patient-engaged video surveillance and robotic intervention to deliver medicine right to the patients' beds has kept the healthcare personnel safe from contracting the virus.

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E-LEARNING IN HIGHER EDUCATION “CHALLENGES AND OPPORTUNITIES”

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ABSTRACT

Learning enables the learners to learn anytime and anywhere. It enables the development of perfect learning content through the application of sound instructional design principles to perfectly analyse the basic requirements of learning as well as learning objectives. A Virtual Classroom is a place where people can teach and learn interactively, communicate, view and discuss presentations, and engage with learning resources while working in groups, all in an online environment. Virtual classroom have easy to access for teachers and students from all over world. It is bridges a gap between teachers and students. It save time and cost from both sides. Colleges have purchased official applications for students which help to access easily . Users must have a valid user id and password to login thus creating their individual profiles. Students can also take up various quizzes which can help them realize their inbuilt talents in various fields.

Keywords: Digital technology, Synchronous & Asynchronous, Virtual Classrooms, Trends in Virtual Classrooms, E-Learning.

1. INTRODUCTION

A virtual learning environment is an online system that helps students to learn online from their own space. It bridges gap between teachers and students from different geographical areas.

This emerging education paradigm is often called “virtual learning,” “Virtual learning” is also known as “digital learning” or “e-learning.”

The virtual learning is easy to access but have a face some challenges and opportunities with greatest efforts. There are different applications private and government organised. It helps them keep update about learning. india is new in e – learning or we can say it is new boom because of Covid -19 pandemic. It paperless work, we can record of lecture to listen afterwards, it also network problem, technology problem.

1.1 ADVANATAGES OF VIRTUAL LEARNING

Virtual learning has distinct advantages when compared to in-person classes, which are:

- **Less Risk:** No contact with other students is a risk reduction strategy when faced with a global pandemic.
- **Participation from anywhere:** Students can participate in virtual learning from anywhere with a decent Internet connection.
- **Easy to access:** The ability for any student to access content is limited only by their computer/tablet equipment and Internet bandwidth.
- **Cost reduction:** Providing virtual learning experiences is much less costly than in-person classes.
- **Global Perspective:** A virtual learning experience can provide an expanded world view by remotely connecting people from different countries.
- **Improved Feedback:** Students get immediate feedback on learning comprehension by taking quizzes frequently while enjoying the virtual learning content.
- **Flexibility:** Asynchronous educational material is available 24/7, 365 days per year, whenever any enrolled student desires to access it.
- **Comfort:** Students can enjoy the content from the relaxed environment of their homes.
- **Community:** Surprisingly, community and relationship building is enhanced by having a shared virtual learning experience.
- **Improved Technical Skills:** Students can learn how to research topics on the Internet and become comfortable with using the computer technology.

1.2 DISADAVATAGE OF VIRTUAL LEARNING:

There are disadvantages of virtual learning experiences, which are:

- **Costly:** To set up virtual learning online requires a significant investment although the overall cost is lower than in-person classes.

- **Technology problem** : It is common for a new virtual learning system to have many glitches that need to be fixed as the system is implemented.
- **Paperless work**: Spending more time in front of a screen tends to cause students to have problems from the lack of physical activity.
- **Training**: Instructors must be trained on how to use a virtual learning system.

1.3 CHALLENGES OF VIRTUAL LEARNING:

There are a lot of challenges faced by people in online education in India. Some of these

Challenges which need to be overcome are:

1. Insufficient digital infrastructure :

Although Government of India is taking initiative to develop digital infrastructure but a lot need to be done in this direction. High speed internet and stable power supply are the biggest problem. India stands 89th worldwide on internet speed and stability.

2. LIMITED SOCIAL INTERACTION

Since online education can be accessed at home or any other convenient place, there is very limited direct interaction with the teacher and other people doing the course. According to Dharendra Kumar (2010), especially those courses which are self paced, there is very less discussion among the peers. Most of the discussion takes place through e mail, chat room or discussion groups. There isn't any campus atmosphere to improve social interaction. So you are not able to develop any social links which do help in the career growth.

3. Questionable credibility of degrees:

Although industry has started recognizing online degrees, there are still a lot of fraudulent and non-accredited degrees being offered online. The number of scam operators is rising who are offering fake certificated which does not have any credentials. These scams not only losses the credibility of the online certificates but also the faith of prospective employer in online programs.

4. MOTIVATION

Some students need the push to get to the class. In case of self paced online programmes, student may procrastinate. The dropout rate in online education is very high. Self motivation and discipline is required to complete the assignments and upload them timely. If you have difficulty working independently, staying organized and meeting deadlines, you might struggle in an online program.

5. Language of the Course

India is a multi-linguistic country, and a vast majority of the population comes from rural areas. The content offered by most of the online courses is in English. Hence, those students who are not able to speak English struggle with the availability of language content. Hence, it is the duty of computer professionals, educators, administrators, language content creators, and content disseminators, to sit together and give a viable framework and standard solution to the learners knowing only Indian languages.

1.4 OPPORTUNITIES OF VIRTUAL LEARNING:

Change in technology is offering many opportunities for all stakeholders in the online education sector which includes entrepreneurs, education providers and learners. Some of the factors offering different opportunities in this domain include:

1. Mobile Learning

According to a report in Stastia (2018), in the year 2017 there were 320.57 million people who accessed the internet through their mobile phone. This figure is projected to increase to 462.26 million by the year 2021. The surge in users is credited to availability of 4G internet and smart phones at very low price. Going forward, IAMAI hopes that the National Telecom Policy (NTP) 2018, which is focusing on new technologies like 5G, will promote better quality data services at more affordable prices and help address the digital divides that will promote internet penetration in the rural areas through mobile internet. According to report by Zenith, mobile devices will account for 73 per cent of time spent using the internet in 2018. So the vast majority of students in future will have access to e-learning through mobile phones.

2. Investor's Interest

A large number of entrepreneurs are venturing into online education as this is expected to see an uptrend in the next 5 years thanks to the Digital India campaign, the cultural importance given to education and falling mobile data prices. The Chang Zuckerberg Initiative has invested \$50 million in Byju's, Bertelsmann India has invested \$8.2 million in Eruditus, and Kaizen Management Advisors and DeVry Inc. have put in

\$10 million in EduPristine. Khan Academy is a non profit organization which receives financial support from philanthropic organizations like The Bill and Melinda Gates Foundation, Google and Netflix founder Reed Hastings. Online learning platform Unacademy also raised \$11.5 million of funding led by Sequoia India and SAIF Partners; and Eruditus Executive Education, a provider of executive education programmes, had raised \$8 million funding from Bertelsmann India Investments. So, the online education sector will continue to spark more interest among entrepreneurs, investors and attract more funding.

3. Blended Model

There will be convergence of the offline education and online education in future. This concept of blended learning combines online digital media with traditional classroom methods. It requires the physical presence of both teacher and student, but student has some control over time, place, path, or pace. This model will take advantage of both face-to-face classroom practices combined with computer-mediated activities. In future, there will be virtual classrooms where face to face offline pedagogy will be aided by digital courses on practical knowledge and soft skills.

4. New Courses

Today the most popular courses in online education are related to IT which includes subjects like big data, cloud computing, and digital marketing. But in future demand for different types of courses in unexpected subjects such as culinary management, photography, personality development, forensic science, cyber law, etc. will increase.

2. OBJECTIVES

1. To study the various programs available in online mode.
2. To study the awareness of e-learning in Ulhasnagar.
3. To know the various schemes and benefits of Indian Government as started for the growth of online courses.
4. To study the reasons for increasing craze of e-learning in higher education.

3. PROBLEM DEFINITION:

1. Many people are not aware about the various online programs available in Ulhasnagar.
2. To increasing craze of e-learning becomes a treat for regular full-time programs.
3. To assess if e-learning online educational platform is accepted by the population.
4. To assess if e-learning will help in making Ulhasnagar as Literate Town.

4. RESEARCH METHODOLOGY:

The study descriptive and analytical so survey method is used.

All well Structured Questionnaire are prepared and are administered through Google Form and other methods to collect the primary data.

4.1PRIMARY DATA

Primary data was collected randomly through the Structured Questionnaire in Ulhasnagar by using simple random sampling.

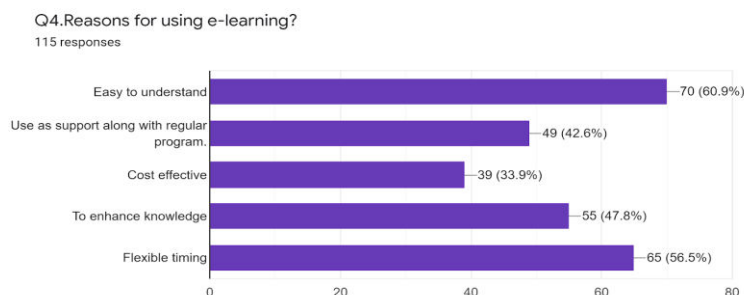
4.2 SAMPLE SIZE:

In this research paper we have collected 115 responses.

4.3SAMPLE DESIGN:

In this research paper Simple Random Design is used.

5. ANALYSIS AND INTERPRETATION:

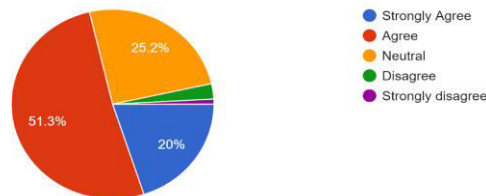


INTERPRETATION:

According to this analysis, 60.9% respondents are of the opinion that E-Learning is easy to understand, 42.6% respondents use E-Learning as support along with regular program, 33.9% respondents are of the view that E-Learning is cost effective, 47.8% respondents are of opinion that reasons for using E-Learning that it helps to enhance knowledge and 56.5% respondents use E-Learning as it has Flexible timings.

Q5. How would you manage the learning effectively through e-learning mode?

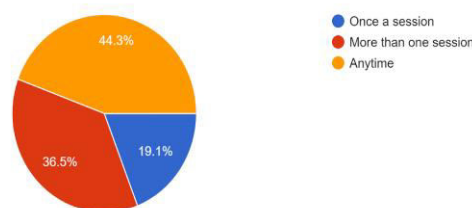
115 responses



INTERPRETATION: The learning effective through e-learning mode analysis say that, 51.3 % out of 115 responses say that they agree with e-learning mode and 20% out of 115 responses strongly agree with e-learning mode.

Q6. How often and how much will students and instructor interact with each other?

115 responses

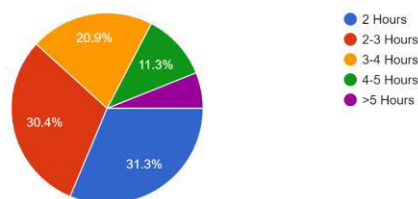


INTREPRETATION

According to Survey , it has been observed that 44.3% students and instructor interact anytime during session , 36.5% more than one session and 19.1% once a session.

Q7. How much time do you spend everyday on e-learning?

115 responses

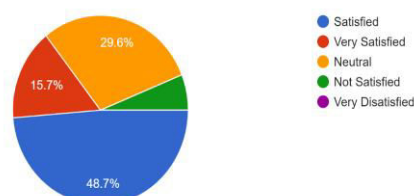


INTREPRETATION:

The above figure shows that 31.3% spend 2 hours' time on E-learning, 30.4% spend 2-3 hours' time on E-Learning, 20.9% spend 3-4 hours' time on E-learning activities, 11.3% spend 4-5 hours' time on this platform and 6.1% spend more than 5 hours' time on E-learning in everyday use.

Q9. How would you evaluate the overall e-learning experience you had?

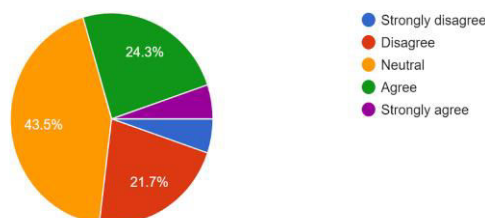
115 responses



INTREPRETATION

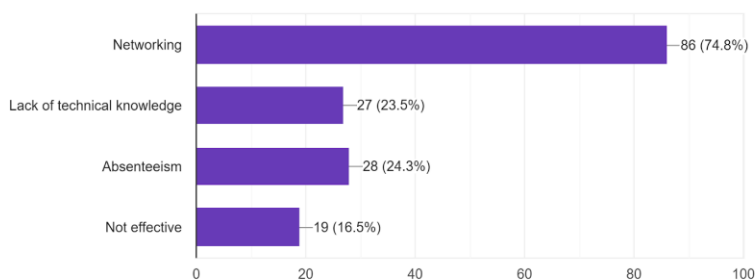
The survey shows that 48.7% respondents are satisfied with overall E-learning experience, 29.6% respondents are of the view they have neutral experience in E-learning and 6.1% are of view that they are not satisfied with E-learning.

Q10. Is it tough/challenging to take online classes?
115 responses

**INTREPRETATION:**

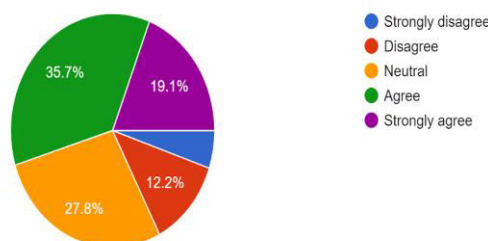
The study shows that 5.2 % strongly disagree on that online classes is not a challenging task. 43.5% are neutral on online classes are challenging and 5.2% are of opinion that they strongly agree on that online classes are challenging.

Q11. What challenges do you face in E- Learning?
115 responses



INTREPRETATION: The above study shows that 74.8% respondents are facing challenges of network, 23.5% respondents are facing challenges of lack of technical knowledge, 24.3% are absenteeism and 16.5% are of the view that E-learning is not effective.

Q12. Is e-learning providing opportunities to learn more?
115 responses



INTREPRETATION: The above figures shows that 19.1% respondents strongly agree that E-Learning provides opportunities to learn more, 27.8% respondents are of the opinion that E-learning provides opportunity to learn more and 5.2% respondents strongly disagree and are of the opinion that E-learning provides opportunity to learn more.

CONCLUSION

E-learning brings a new quality to academic education. Following the most prestigious academic centers , many Polish universities have decided to offer lecturers the wide use of methods and techniques of distance learning.

The openness of the universities to the introduction of a variety of learning and teaching methods using an interactive method of communication is a response to the expectations of the young generation of nowadays. Access to advanced technologies is very highly valued by young people accustomed to the daily use of electronic media. Many high school students approaching the future studies at the university are guided by the possibility to follow courses offered not only with traditional methods. With no need of personal attendance in all lectures there is a decrease in the cost of education and the possibility of flexible participation in the classes. E-learning is seen by young people as an attractive and modern form of learning. In its assumptions learning using the Internet allows overcoming educational barriers.¹² E-learning increases the efficiency of the educational process and changes the way people learn. It helps to broaden the experience of students and provides tools that allow the use of newest technologies. Noting the dynamics of the use of methods and techniques of distance learning at Polish universities, it is clear that e-learning – while maintaining an adequate quality of education – is an important tool for supporting or even replacing traditional teaching methods.

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THE CONTRIBUTION OF SOCIAL MEDIA IN FUELING REBELLION AMONG MODERN BUSINESS WITH SPECIAL REFERENCE TO THANE DISTRICT

¹Paryani Sunit Narayan and ²Dr. Gite B. S¹Ramchand Kimatram Talreja College, Ulhasnagar²K. K. M College**ABSTRACT**

The term social media refers to a computer-based technology that facilitates the sharing of ideas, thoughts, and information through virtual networks and communities. Social media is internet based and gives users quick electronic communication of content, such as personal information, documents, videos and photos.

“Activities that integrate technology, social interaction, and content creation...microblogs, and more.” (Charles Wankel, 2010: 242).

Facebook, Twitter, Instagram, social media marketing takes many different forms such as content marketing, content creating, advertising, sponsorship, influencer marketing, social media management, community management, paid media, building your followership base, contributing to forums, reviews.

Keywords: *Fueling Rebellion, Social Media Engagement, Shark India*

OBJECTIVES OF THIS STUDY

- ✚ To seek the opinion of audience of social media on various aspects,
- ✚ To discuss the major roles played by social media
- ✚ To discuss the key features of social media
- ✚ To discuss the significance of social media

SCOPE OF SOCIAL MEDIA IN INDIA:

Scope of social media in India is immense and increasing rapidly. India is the 10th biggest economy and 2nd largest population in the world. Survey confirms that the top businesses confirmed that 25% of their marketing budget is allocated for use of social media. Hence social media is the need of the hour and now competition for the business is with itself only.

IF PEOPLE DON'T KNOW ABOUT YOUR BUSINESS, THEY CAN'T BECOME YOUR CUSTOMER.

RESEARCH METHODOLOGY

In this research, data is collected from primary source and sample size is 100 and data is collected from the selected areas of thane district, Ulhasnagar, Kalyan, Ambernath, and Badlapur.

The data is collected by way of Google forms; data is collected, analyzed, evaluated and able to reach at the conclusion. After conducting the research on this topic, Hypothesis is coming to be true that social media in fueling rebellion among modern business.

Shark Tank India “*Badlegi Business ki Tasveer*” is the latest example of use of social media to reach to masses, and following are the example of pioneers in business:

Ashneer Grover - MD and Co-Founder of BharatPe,

Anupam Mittal - Founder & CEO of People Group,

Aman Gupta - Co-Founder & CMO of boAt,

Vineeta Singh - CEO & Co-Founder of SUGAR Cosmetics,

Namita Thapar - Executive Director at Emcure Pharma,

Ghazal Alagh - Co-Founder & CIO of Mama Earth,

Peyush Bansal Founder & CEO of Lenskart.com are some of the examples who create history in the business, service sector.

INTRODUCTION



Social Media is not the same as it was earlier, now the definition of social media has totally changed, social media was initially used for making friends circle, develop relations, and interaction with relatives who were situated at faraway places. Recent developments in Information technology have changed the social media into the Communication revolution. Social Media is now integral part of our life, our morning starts with a click on our WhatsApp, Facebook, Instagram, checking Email and it ends on night, before we sleep, we check the current happening in and around our circles. Usage of social media has also changed in business sector, Change is the need of the hour and if business wants to survive in this competitive world, they must change themselves, so social media is the only weapon through which we can achieve our goals i.e., **Growth, Efficiency and Excellency**. Research paper focus on the usage of social media in recent times that is of last two years 2020 and 2021 in the selected areas of thane district.

As we know the Covid 19 Pandemic have changed our life and we have suffered a lot but at the same time we have learnt a lot, hence and the need of social media arise.

Review of Literature: Many research papers, articles, on social media reveal that social media plays most important role in today's business expansion, diversification, new startups, and its impact on business directly and indirectly.

- (1) "The History of Social Media and its impact on business" studies shows that the usages of social media by youngsters bring a lot of changes in business. Through Facebook, Instagram, it brings the loyal connection between the businessman and client, various promotional techniques are adopted to bring the client and it results in successful deals of the business.
- (2) The research work of doctoral students reflects that in 21st century various new social media platforms arrivals will result in social media practices is our daily routine. Due to Communication revolution, youngsters now spend more time on their smart phones and their number is very large that will change the direction of business.
- (3) "Impact of Social Media Usage of Organization" Research from Malaysia titled found that now organization use social media platform to reach to the final consumer, customer relationship management, after sale services, brand equity, consumer behavior, consumer psychology, usage of artificial intelligence, marketing mix and a lot for expansion of business.
- (4) Impact of social media of organization observed that interview conducted from business organizations, and the observation suggested that they are using the social media platforms to remain in touch with customers. The data is collected by interviewing technique, qualitative method is used for collection of the data. Social Media executives were interviewed and observed that some organization use own social media departments and rest can outsource the work to the professionals.
- (5) Social media is the tools, services, and communication facilitating connection between peers with common interests. Chris Garrent – Chrisg.com
- (6) "A study on impact of social media on small and Medium enterprises" Social media marketing is the latest "buzz" in marketing. Social media are interactive web 2.0 Internet based applications, social media facilitate the development of online social networks by connecting a user's profile with those of other individuals or groups.

Impact of social media on Modern Business☐ **Positive impact**

1. **Helps reaching large number of customers:** With the help of number of different social media platforms, Business houses are increasingly making use of these platforms to reach large number of customers.
2. **Helps building Brand Loyalty:** The trusting and honest relationship with present and prospective customers creates strong base of loyal customers. Social media significantly contributes by getting new/ repeat orders from customers thereby increasing brand loyalty.
3. **Marketing on social media is economical:** Promotion of brands on social media platforms generates more views. Once a particular brand becomes popular, marketing becomes economical by establishing a brands presence throughout different platforms.
4. **Boosts Sales:** Artificial Intelligence systems used by various social media platforms, conveniently and effectively identifies buyers looking out for specific products, companies use this data for promoting and selling the products to target customers. Thereby increasing Sales Volume.
5. **Effectively catering to Customer Service & Customer Support:** With Feedback available from the end users about the product, companies can cater to Customer Service more effectively, this helps in building long term business relation with customers.
6. **Surge in reputation:** By getting positive feedback from customers brands easily gets recognized by large number of social media users, the “Likes”, the “Tags”, the “retweets” about the product/brand helps building and increasing reputation.
7. **Aids in tracking competitors’ moves:** By constantly monitoring competitors move in similar product segments, business update, improve, and can also find areas of improvement in their own products.
8. **Partnering with influencers for promotions:** Increased views of Reels and short videos on Instagram and Facebook, You Tube videos has created new avenues of promotions by the popular / Viral influencers thereby aiding increased number of customers.
9. **Small Businesses can also attract large customer base:** Having web presence irrespective of the size of the business, gives opportunity to attract more customers in less expensive manner.

☐ **Negative Impact**

1. **No control over inappropriate remarks:** Many a times inappropriate or false review s are uploaded on social media platforms which can affect Brand image adversely.
2. **More power to customers:** Negative remarks or feedback or negative publicity by the customers cannot be contained easily thereby affecting sales.
3. **Risk of cyber thefts:** There is vulnerability of cyber theft of system malware hackers which can be quite unsafe for Business.
4. **Reduction in Confidentiality:** Any careless use of social media by the employees or people associated with the company can make sensitive information about the company or the brand vulnerable to leakage or theft.

METHODOLOGY

This research paper is a descriptive study by using a literature review available and primary as well secondary data is used, interview form is used to collect the data from business houses, media executives and others. Sample size is of 100 consist of businessman and target audience.

RESEARCH GAP

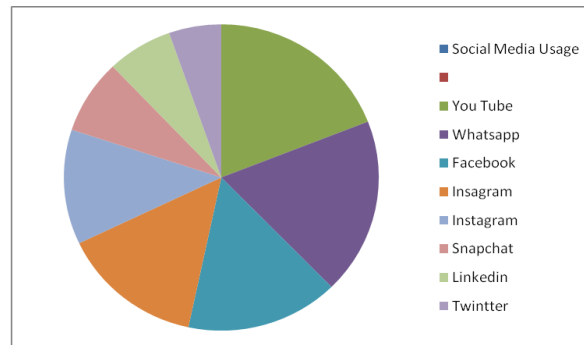
While doing the review of literature, the research gap is that technology is changes in fraction of seconds and we cannot rely on traditional social media methods, if you want to survive, you must become techno savvy and keep an eye on the latest development and new media techniques. So there is large scope of this study in this current time and it will definitely benefits to various stake holders, like society, government, research scholars and last but not the least businessmen who uses this research for better prospects.

RESEARCH DESIGN

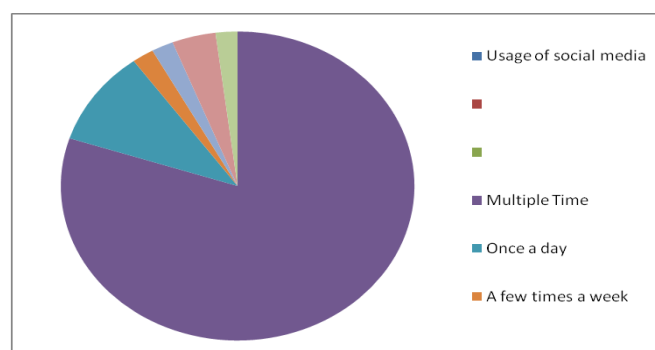
For better results this research paper is divided into various parts, Introduction, Review of Literature, Research Methodology, Research gap, Data Analysis, and Evaluation part, Conclusion and Suggestion part.

Analytics & Evaluation:

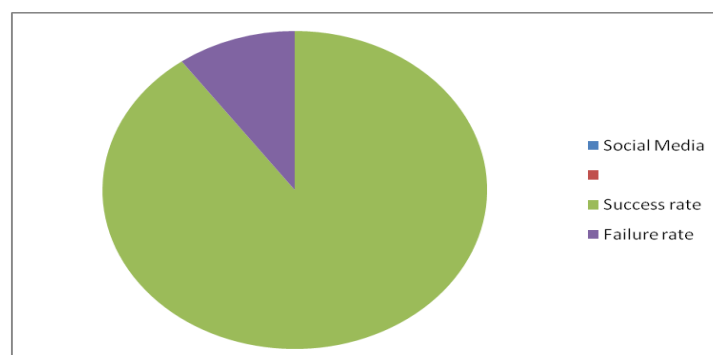
Social Media Platforms: Social Media Usage - It is observed that 85% of the total sample use you tube as it is very easy and simple and it cover audio. You tube recording can be saved and it can be viewed as per the convince of the viewer. WhatsApp usage is 83%. WhatsApp is also important tool of social media, sharing of photos, videos, chats is useful as the person with less knowledge of computer can also use this medium and can reach to the masses. In this study it is observed that Facebook usage is 70%, Instagram usage is 65% and Pinterest is 30%, Snapchat is 28%, LinkedIn is 25%, Twitter is 24%



Usage of Social Media Platforms: It is observed in this study that 80% of the sample use social media platform daily and 10% of the population use social media once in a day, 2% uses social media few times a week and 2% used social media once a week and 2% says that they use social media once in a month and it is observed that all sample population uses social media and not a single respondent is there who do not use social media.



Results of social media: It is observed in this study that usage of social media results in 90% success rate and only 10% results in failure as they are ready to accept the change and they follow the traditional way of marketing, and it results in out of competition.



CONCLUSION

The contribution of social media in fueling rebellion among modern business with special reference to Thane District. The study of the above research shows the impact of social media on business, faster information, greater reach, upgrade technology, more options, Customer Retention, Expansion of customer base, Market research, Product Marketing, Achievement of competitive advantage, Cost control initiatives, Public relations, Sales, Recruiting.

While conducting the research some negative effect of social media on stakeholders are also noticed, like – False sense of connection, Decreased productivity, Privacy concern.

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HIGHLIGHTS OF NEP 2020: APPROACHES, CHALLENGES AND OPPORTUNITIES

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ABSTRACT

A well-defined Education policy is the backbone for the development of the nation at the school and college level. As the well-educated youth can adopt the new techniques, skills, innovations and achieve the goal for the growth of their career which leads to increase the literacy rate and growth of GDP in our nation. The National Education Policy 2020 (NEP 2020), which was approved by the Union Cabinet of India on 29 July 2020, outlines the vision of India's new education system. The NEP 2020 is to encourage the students from elementary education to higher education in rural and urban India. In this policy, the government allows the students to change their medium of instruction from English to any regional language. The vision of this policy is to encourage the learners, teachers, institutions and government sectors to adopt the NEP 2020, to achieve the literacy mission till 2030.

Keywords: MHRD, NCFTE 2021, PARAKH, Approaches, Challenges, Opportunities of NEP 2020

INTRODUCTION

Education is the third eye of human being. As the two eyes vision can help to see the world, the third eye can help to understand the world. India was a well-known in the world in reference to the education system from ancient time. The Gurukul system was one of the well-known systems in India regarding Education. With the passage of time, the new education system was launched in post independence in India. The first education policy was promulgated in 1968 by the government of Prime Minister Indira Gandhi, and the second by Prime Minister Rajiv Gandhi in 1986. The NEP is the third policy that is proposed in 2020. The main aim to bring up the NEP 2020 is to provide a new platform to learn the things with doing and to achieve the holistic development of the learners.

1968

This is the first national policy on education in 1968, announced by the Prime Minister of India 'Indira Gandhi' based on the report and recommendations of the Kothari Commission (1964-1966) which is called for a 'radical restructuring' and proposed equal education opportunities as to achieve national integration and greater cultural and economic development. The policy focused on the compulsory education for all the children up to 14 years. This policy focuses on the learning of three language pattern. English is the official language for secondary students, Hindi should be adopted as the national language and Sanskrit language considered as an essential part of India's culture and heritage. 1968 education policy expected to spend 6% of GDP on education.

1986

In 1986, a new education policy was given by the Rajiv Gandhi. The policy was called for 'Special emphasis on the removal of disparities and to equalize education opportunities' especially for Indian women, Schedule tribes and Schedule caste Communities. To achieve such a social integration, the policy includes the scholarships for students to continue with the higher education, provide incentives to poor family as the parents regularly send their children in the school. They changed the teaching methodology from teacher centric to student centric and launched the "Operation Blackboard" to improve the primary students nationwide. The policy also called for the creation of the "rural university" model, based on the philosophy of Indian leader Mahatma Gandhi, to promote economic and social development at the grassroots level in rural India. 1986 education policy expected to spend more than 6% of GDP on education.

1992

The 1986 National Policy on Education was modified in 1992 by the P.V. Narasimha Rao government. In this policy, the common educational structure to be followed 10+2+3. There should be one language at primary level and three languages at the upper primary and secondary level. The policy gives more importance on Mathematics, Environmental studies, Work experience, pre-vocational courses, Art Education and Health and physical education. The learning should be lifelong learning. It pre-supposes universal literacy. It includes the ECCE (Early Child and Care Education) for the overall development of the child. Special attention will be paid to the training of instructor. Steps will be taken for their entry into formal system in deserving cases.

2020

The formal announcement was made jointly by Union Ministers Prakash Javadekar and Dr. Ramesh Pokhriyal Nishank. The union Cabinet, chaired by Prime Minister Narendra Modi, approved the National Education

Policy 2020 on July 29, 2020. The NEP bill passed by Dr. K. Kasturirangan Committee Report passed at 31st May, 2019. The 1986 NPE policy was revised in 1992 with the new approaches in the committee. After 34 years, the government had launched the NEP 2020, with a vision to achieve a maximum level of literacy rate. About 2 crores out of total school children will be brought back into main stream under NEP 2020. The education pattern has changed from 10+2 to 5+3+3+4. In higher education, competitive exams are to be conducted for their expertise knowledge and skills. The name of MHRD (Ministry of human resource and development) renamed as Education Ministry. In short, the NEP 2020 brought the holistic knowledge for the learner to envision the growth and development of the nation.

LITERATURE REVIEW

B. Venkateshwarlu (2021) – ‘A critical study of NEP 2020: - Issues, Approaches, Challenges, Opportunities & Criticism’ (ISBN: 2277-7881). The study reveals that the government had taken the step ahead to improve the Indian Education system. In this policy, they define the issues, approaches, challenges and opportunities of National education policy of 2020 in order to achieve the overall development of the students, teachers, society and whole nation.

Pawan Kalyani (2015) – ‘An Empirical study on NEP 2020 with special reference to the future of Indian Education system & its effect on the stakeholders’ (ISBN: 2394-8124). This paper explains the effect of NEP 2020 to the stakeholders, society and future generation can become the holistic learner.

OBJECTIVES OF THE STUDY:

- To evaluate NEP 2020 with reference to earlier policies on education in India.
- To understand the approaches of NEP 2020.
- To analyze the challenges and opportunities in adoption of NEP 2020.

METHODOLOGY

This research paper is based on secondary data collected from research papers, web links etc

LIMITATION OF THE STUDY

Due to the time constraint faced by the researcher, this paper is prepared on theoretical basis by referring various secondary sources.

APPROACHES

- **Curriculum and Content:** - The NEP introduces a shift from 10+2 structure to 5+3+3+4 structure as follows: -

Stages	Education structure	Students Age	Levels
Stage 1	5 years	From 3 -8 years	Foundational
Stage 2	3 years	From 8-11 years	Preparatory
Stage 3	3 years	From 11-14 years	Middle
Stage 4	4 years	From 14-18 years	Secondary

Where ECCE (Early child care Education) will be part of formal education which include

12 years of schooling + 3 years of Aaganwadi. Practical knowledge should be given in secondary section of students. Students can select more than one subject from different streams as there is no rigidity in curriculum. For higher standard students after 12th standard they have to give CET (Common Entrance Exam) to complete the graduation degree. The 3 years graduation course gives Bachelor of education and 4 years degree course includes 3 years graduation plus 1-year research degree.

- **Teachers Education:** - A new and comprehensive National curriculum framework for the teacher education, NCFTE 2021 will be formulated by the NCFTE in consultation with NCERT. By 2030 the minimum qualification for teacher will be a 4-year integrated B. Ed degree.
- **Teacher Recruitment and career path:** - A common national professional standards for teachers (NPST) will be developed by the national council for teacher education by 2022 in consultation with NCERT, SCERTs, teachers and expert organization from across the levels and regions of the nation.
- **Technology forum:** - National educational technology forum to be created for teachers and students for the betterment of their knowledge. Teacher should be aware about the Information technology as to conduct the virtual lectures and know how about the applications regarding their subject master. The students can also smart enough to become the techno savvy by adopting the new methods of learning.

- **PARAKH:** - A new national assessment centre, PARAKH (Performance, Assessment, Review and analysis of knowledge for holistic development) will be set up by standard setting body for overall development of the student. The 6c's approach should be followed in curricular and co-curricular activities. The 6c's are Character, Citizenship, Collaboration, Communication, Creativity, and Critical Thinking.
- **NCPFECCE:** - NCERT will develop a National Curricular and Pedagogical Framework for **Early Childhood Care and Education** (NCPFECCE) for children from age 3 to the age of 8.

In this approach, they reduce the curriculum content to enhance essential learning and critical thinking.
CHALLENGES

- **Untrained teachers:** - The NEP 2020 demands the digital teaching in the schools and colleges to the students. Learning by doing is the main approach in which the teacher should be trained first then she shares her knowledge to the students. With the abundance changes in the technology day by day it become challenging task for the teachers to manage the job with great efficiency.
- **Creating a digital infrastructure:** - To reform the education policy, the schools and colleges requires a lot of funds to make the classroom teaching learning process digitalized.
- **Flexibility in the selection of the subject from different stream:** - The policy which proposed to flexible on the part of subject selection. Though it's spread the knowledge but with the same time the student become confused with the different logics in the different streams in the system as their subject content, marks weightage, pattern of paper etc.
- **Setting up new schools, colleges and universities:** - The NEP 2020 needs the maximum level of literacy till 2030 so the policy gives more importance to the enrollment and continuation of the education with the setting up of the schools, colleges and universities are the challenging factor to adopt in the nation.

OPPORTUNITIES

- **School Education:** - The NEP 2020 creates an opportunity for school section to provide the experimental teaching to the learners. The learners will get the new methods of learning and practical knowledge of topics is to be given by the teachers.
- **Higher Education:** -The higher secondary students will get the training for the practical topics. In higher education, the student can select more than one subject from different streams. Students can participate in different activities and the certification for the same to be provided to the students.
- **Generates Employment:** The NEP 2020 generates the employment in the society as the level of education is increasing the students become able to earn through their expertise skills and knowledge. The employment helps the economy to reduce the poverty and interdependence among one another and increase the Nation's GDP
- **Trained Staff:** - With the updating technology and curriculum the staff should be trained well enough to tackle the system well. So, it is the good opportunity for the one who wants to make the career in the teaching field and trained staff gives more knowledge to the learners.
- **Literacy rate:** - The aim of the NEP 2020 is to get the 100 percent literacy rate in our nation. To achieve the literacy the new methods should be implemented to fulfill the needs of the human wants and they become self-employed. The literate people can able to participate in the economy growth and achieve the overall development of the nation.

CONCLUSION

To adopt the changes is not easy for the people but it is the need of the time to accept the changes. As the government of India, had adopted new education policy 2020 which is the need for the growth and overall development of any society and country. The objective of the New Education Policy 2020 is to make India a global knowledge superpower. The success of any policy depends upon how it is implemented. As our country is full of youth and still in the developing stage so the NEP 2020 is the direction for the future generation to achieve the approaches and improve their knowledge, skills and learn the innovative ideas with an aim to become self-dependent which benefits to the society and our whole economy.

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IMPACT OF CORONAVIRUS PANDEMIC ON EDUCATION

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ABSTRACT

Coronavirus Disease (COVID-19) epidemic poses serious alarms to worldwide education systems. It has resulted in closing of schools in countries worldwide which has left learners out of school. The study examines the impact of COVID-19 on education. Data was collected through questionnaire administered to 112 respondents that consist of B.Ed. teacher trainees.

The study revealed that Majority of teacher trainees agreed that the effect of coronavirus pandemic is large and fast as it has no boundaries and the education sector remains one of the worst-hit by Coronavirus outbreak. Majority of teacher trainees agreed that COVID-19 has radically changed the lifestyles of people forcing to 'stay, learn and work from home' affecting human activities and educational activities. Learning from home is becoming a new normal for students but COVID-19 lockdowns have increased school debts and pressure on parents. It was also concluded from the study that there is no significant difference in perspectives of B.Ed. teacher trainees towards impact of COVID-19 on education as per background variables Gender, Age, Stream, and Medium.

Keywords: Coronavirus, Education, Online learning, School closure, Technology,

INTRODUCTION

Online learning has become a critical support for education, as institutions follow to minimize the community spread. Technology aids teachers and students to access specialized resources beyond textbooks, in several forms and ways that can bridge time and space. Online learning solutions can take many forms. School closures due to the COVID-19 pandemic has affected access to education resulting many schools across the world conducting online classes via different platforms Zoom, Google Classroom and/or Google Meet.

The recent occurrence of the Coronavirus pandemic increased the gaps in the education sector worldwide. Coronavirus pandemic has deadly effects on people. COVID-19 outbreak has created educational disruptions, and global health alarms which proved difficult to manage by global health systems. The whole world is astonished by the rapidity of the spread and the dreadful effects of COVID-19. The coronavirus pandemic has no boundaries, and the effect is large and fast. The outbreak of the disease has radically changed the lifestyles of the people forcing to stay at home, self-isolations, working and learning from home. COVID-19 snatched freedom of people to move, associate and caused a total lockdown in many countries and led to death of thousands of people. It has affected all facets of human activities like education, research, social gathering and economy. The education sector remains one of the worst-hit by Coronavirus outbreak.

OBJECTIVES OF THE STUDY

The main objectives of the study are;

- To examine the impact of COVID-19 on education.
- To compare the perspectives of B.Ed. teacher trainees towards impact of COVID-19 on education as per background variables
 - a) Gender
 - b) Age
 - c) Stream
 - d) Medium

HYPOTHESIS

There is no significant difference in perspective of B.Ed. teacher trainees towards impact of COVID-19 on education as per background variables.

SCOPE OF THE STUDY

The study is limited to two B.Ed. colleges of Ulhasnagar and Bhandup. The total sample is 112 B.Ed. teacher trainees.

METHODOLOGY

Survey method was used to conduct the study. Questionnaire (Google Form) was prepared and used to collect the data. The Google form was sent to the B.Ed. teacher trainees and the data was collected. Data was then tabulated and analysed with required statistical tools. A three-point scale Agree, Disagree and Undecided was used.

Statistical Techniques

To fulfil the objectives of the study, Statistical Techniques: Percentage, Mean, standard deviation and 't' were used.

Analysis and interpretation of data**Table No 1.** Showing impact of COVID-19 on education.

Sr.No	Items	Responses		
		%Agree	%Disagree	%Undecided
	Area I-General			
1	The effect of coronavirus pandemic is large and fast as it has no boundaries.	92.8	4.5	2.7
2	The education sector remains one of the worst-hit by Coronavirus outbreak.	86.6	7.1	6.3
3	COVID-19 has radically changed the lifestyles of people forcing to 'stay, learn and work from home'.	94.6	3.6	1.8
4	The outbreak of COVID-19 affected human activities ranging from education, research, sports, entertainment, worship etc	97.3	1.8	0.9
5	Educational activities were badly affected due to the COVID-19 pandemic lockdowns.	91.1	3.6	5.3
6	Learning from home is becoming a new normal for students	86.6	6.3	7.1
7	COVID-19 lockdowns have increased school debts and pressure on parents.	81.3	9.8	8.9
	Area Ii- Advantages Of Online Education			
8	The use of educational technologies facilitates online education and student-teacher interactions.	74.1	17.9	8
9	Technology facilitates remote learning.	82.1	10.7	7.2
10	Coronavirus could be transformed into an opportunity by learners to advance their problem-solving skills and digital capabilities.	80.4	11.6	8
11	Online Education enhances teaching and learning experiences, content creation, course sharing, assessments and feedback.	68.8	18.7	12.5
12	Educators can reach and interact with their students anywhere and anytime.	88.4	6.3	5.3
13	Different technologies can be used to supplement classroom teachings with emerging trends in education.	90.2	2.7	7.1
14	Technology increases educators' and students' interest, competence, creativity, employability preparing them for the future.	79.5	10.7	9.8
	Area Iii- Challenges That Hinder Online Education			
15	Prolonged school closures deprived students with special needs and from rural areas access to education.	74.1	9.8	16.1
16	Majority of students still prefer to study in the comfort of their own homes.	74.1	15.2	10.7
17	Network issues, unavailability and accessibility issues hinder continued education amid COVID-19.	89.3	7.1	3.6
18	Lack of training, poor digital skills limit students' engagement in educational activities.	84.8	9.8	5.4
19	Noises internally or externally create difficulty in	88.4	8	3.6

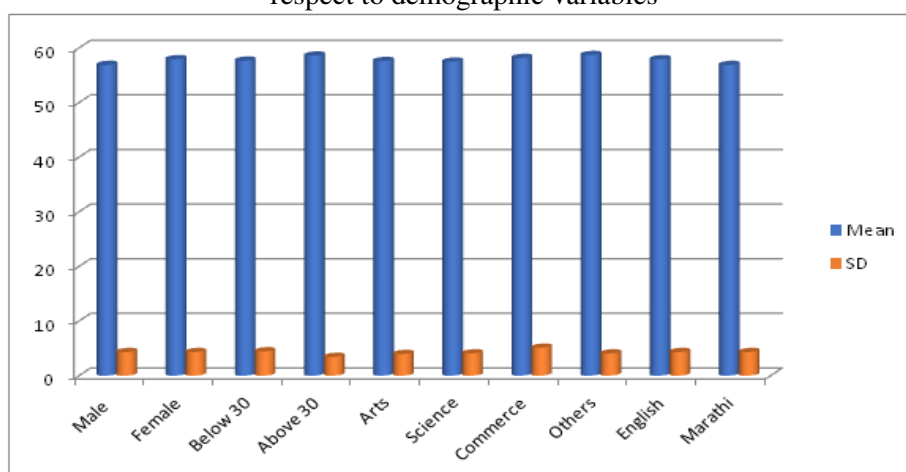
	concentration among students.			
20	Resistance to change is the major barrier for online education.	85.7	8	6.3
21	School policies and Digital divide pose problems in online education.	75.9	7.1	17

Table No 2. Showing Mean, S.D and 't' value of the perspective of teachers towards online teaching with respect to demographic variables

N=112

Variable	Category	N	Mean	S. D	't' / 'F'	Remark
Gender	Male	8	56.88	4.32	0.67	No Significant difference
	Female	104	57.93	4.32		
Age	Below 30	95	57.66	4.44	0.82	No Significant difference
	Above 30	17	58.59	3.43		
Stream	Arts	29	57.59	3.95	0.3124	No Significant difference
	Science	43	57.49	4.07		
	Commerce	30	58.17	5.11		
	Others	10	58.70	4.07		
Medium of Instruction	English	104	57.93	4.32	0.67	No Significant difference
	Marathi	8	56.88	4.32		

Fig no 1: Graph showing Mean and SD value of the perspective of teachers towards online teaching with respect to demographic variables



MAJOR FINDINGS OF THE STUDY

1. Findings on the basis of areasto examine the impact of COVID-19 on education.

Majority of teacher trainees agreed that the effect of coronavirus pandemic is large and fast as it has no boundaries and the education sector remains one of the worst-hit by Coronavirus outbreak. Majority of teacher trainees agreed that COVID-19 has radically changed the lifestyles of people forcing to 'stay, learn and work from home' affecting human activities and educational activities. Learning from home is becoming a new normal for students but COVID-19 lockdowns have increased school debts and pressure on parents.

When it comes to advantages of online learning majority of teacher trainees agreed that Technology facilitates remote learning where Educators can reach and interact with their students using different technologies to supplement classroom teachings with emerging trends in education. Majority of teacher trainees also agreed that Coronavirus could be transformed into an opportunity by learners to advance their problem-solving skills and digital capabilities. Online Education enhances teaching and learning experiences, content creation, course sharing, assessments and feedback increasing students' interest, competence, creativity, employability preparing them for the future.

2. Findings related to the perspectives of B.Ed. teacher trainees towards impact of COVID-19 on education as per background variables

There is no significant difference in perspectives of B.Ed. teacher trainees towards impact of COVID-19 on education as per background variables Gender, Age, Stream and Medium.

DISCUSSIONS

Prolonged school closures deprived students with special needs and from rural areas access to education. Majority of students still prefer to study in the comfort of their own homes. Network issues, unavailability and accessibility issues hinder continued education amid COVID-19. Lack of training, poor digital skills limit students' engagement in educational activities. Noises internally or externally create difficulty in concentration among students. Resistance to change is the major barrier for online education. School policies and Digital divide pose problems in online education. Integration of evolving technologies in education is no longer a matter of choice, but a need of hour. The drastic changing learning environment, demands for flexibility in methodology, and creativity and innovations in learning.

CONCLUSIONS

The study establishes that the Coronavirus pandemic has adverse effects on education. The effects were sensed by educational institutions, teachers, students, parents and other stakeholders in education. The study stresses the need for adoption of technology in education. The option to close down schools for Coronavirus across the world may be upsetting, but it is practical looking at the rapid rate of spread, and the threats by COVID-19 pandemic. The school closures for Coronavirus are a lesson and a caution to the entire educational world to adopt evolving learning technologies that support online or remote education.

SUGGESTIONS

Provision of support to teachers and parents on the use of digital tools, and examining their readiness and choosing the most relevant tools for online mode is the need of the hour. There is need to blend appropriate approaches to help in engaging students in online learning. Inclusion of the distance learning programmes is a means to support the deprived students', students with special needs and from rural areas access to education.

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CHALLENGES IN ONLINE ASSESSMENT

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ABSTRACT

Online assessment is to measure the knowledge of content taught in class. Many Educational Institutes now are using technology to make processes like Admissions, Examinations, Fee Payment, etc. available online so that they are streamlined and can be tracked easily. Using an Online Examination System after teaching has many benefits.

This study aims to determine the problems faced by students taking an online examination during a degree of bachelor's education program.

Keywords: Online examination, Technical issues, Technical assistance

INTRODUCTION

Education is not limited to the four walls of a classroom and a blackboard; it has expanded to your fingertips as a result of advancing technology. During Pandemic all educational institutions taught learner through online mode and testing was also in similar way.

Online Examination System is a technology-driven way to simplify examination activities like defining exam patterns with question banks, defining exam timer, objective/ subjective question sections, conducting exams using the computer or mobile devices in a paperless manner. Online Examination System is a cost-effective, scalable way to convert traditional pen and paper-based exams to online and paperless mode. Learners can appear for the exam using any desktop, laptop, or mobile device with a browser. Exam results can be generated instantly for the objective type of questions. It can simplify overall examination management and result in generation activity. Online examination is a test conducted over the internet. Also, it measures the knowledge level of students. Students can give online exams from their own devices at their own time. The online examination requires an internet connection and a Web browser.

An Online Examination System is used to conducting an examination or test online in order to measure student's academic performance. Traditionally, these evaluations were conducted orally or through written tests using pen and paper. Students gathered in an examination hall or room where a question paper was handed to students and students had to write answers within the allotted time period. These questions were not seen previously in order to ensure a fair evaluation of all students. Students then turn in their answer sheets and after a period of time, evaluators share student scores. With an online examination, all these traditional elements continue to persist, however, the mode of test-taking has changed – instead of a physical examination hall, students instead log into an online examination system through which they access the question paper and share their answers. Evaluation and the publication of results also happen within this system.

The data obtained from Google Forms through e-mails of students about problems in the exam process are analyzed descriptively. Themes that were revealed as a result of the compilation of encodings were put into a meaningful structure to be presented to the reader. students instead log into an online examination system through which they access the question paper and share their answers. Evaluation and the publication of results also happen within this system. The results showed that the following problems occurred in the process of the students taking the online exams, the students' level of computer literacy, the test environment being new to the students, the presentation of the questions in a computer environment and technical difficulties.

OBJECTIVES:

1. To know the technical issues faced by the students during online examination.
2. To study the problems of pupil teacher during mock online examination.
3. To find out the equipment available to pupil teacher for appearing online examination.

SCOPE OF STUDY:

- ☐ For this study data is collected from pupil teacher of B.Ed. College of Education, Ulhasnagar and Kalyan.
- ☐ For this study data collection is done from English, Hindi and Marathi medium pupil teachers of B.Ed. Degree College only.

METHODOLOGY

Method: Descriptive survey method was used to collect data for the present investigation as during the process of evaluation many issues were faced by pupil teachers. Qualitative approach was used to get result.

Sample: The sample consists of 60 B.Ed. pupil teachers from Ulhasnagar and Kalyan region.

Sampling method: **This study involves Random Sampling technique.**

Tools used for data collection: To collect primary data from Pupil teachers Questionnaire was prepared by researcher, tool comprises of 23 items then test was administered. Tool consist of important variables like technical, uploading, downloading question paper, internet issues etc. Data was collected from B.Ed students from Ulhasnagar to Kalyan region.

Analysis of data: Data collected through Questionnaire was analysed with the help of frequency & percentage. For qualitative data, a simple statistical procedure was used.

The following tables show different variables of research.

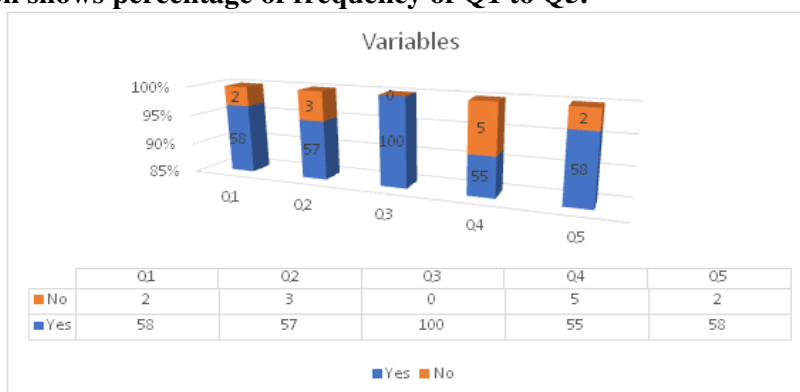
No	Variables	Frequency (yes)	Percentage
1	Online Exams	58	97
2	Instructions for exams	57	95
3	Supportive faculty	60	100
4	Device for online examination	55	92
5	video camera	58	97
6	Schedule of exams	58	97
7	Link for examination	58	97
8	mock – test	55	92
9	medium of language	51	85
10	question paper	51	85
11	face eye strain	41	68
12	Downloading Q Paper	45	75
13	Errors in paper	31	52
14	technical assistance	53	88
15	Submission of MCQ	53	88
16	Submission of descriptive Qs	46	77
17	uploading answers paper	31	52
18	Like appearing online exams	37	62
19	professional technical assistance	32	53
20	network issues	34	58
21	Cognitive domain	31	52
22	Value development	32	53
23	Psychomotor development	53	88

MAJOR FINDINGS OF THE STUDY

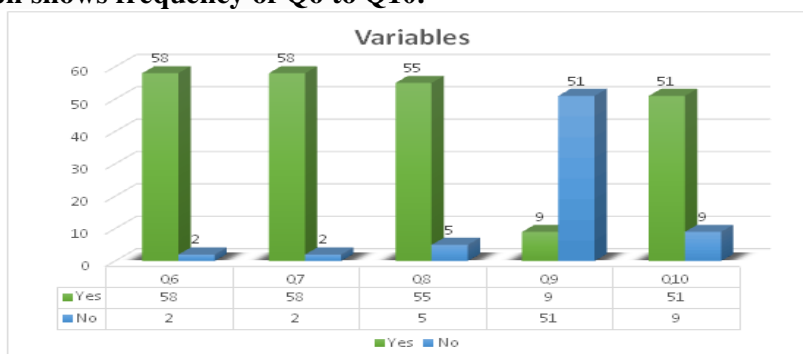
1. 97 % pupil teachers have appeared for online examination.
2. 95 % pupil teacher feels that their Institution did provided them proper instructions for online examination.
3. 100 % pupil teacher feels that their teaching faculty were being supportive in online examination.
4. 92 % pupil teacher feels that their Institution were instructed them to keep two devices readily available for online examination.
5. 97 % pupil teacher feels that their institution instructed them to keep their video camera on during examination.
6. 97 % pupil teacher feels that they get time allotment schedule prior to the commencement of online examination.
7. 97 % pupil teacher feels that their institution provided them link 15 minutes prior to online examination.
8. 92 % pupil teacher feels that their institution provided them a mock – test session prior to online examination.

9. 85 % pupil teacher feels that they did not face problem while choosing the medium of language in online examination.
10. 85 % pupil teacher feels that the font size of the question paper given in online examination were clearly visible.
11. 68 % pupil teacher feels that they face eye strain while continuously looking at the screen during online examination.
12. 75 % pupil teacher feels that the question paper downloaded easily in online examination.
13. 52 % pupil teacher feels that there was an error in the question paper given in online examination.
14. 88 % pupil teacher feels that the Institution provided them professional technical assistance for their online examination.
15. 88 % pupil teacher feels that the Institution provided enough time to submit MCQs given in their online examination.
16. 77 % pupil teacher feels that the Institution provided enough time to submit a descriptive type of answers given in their online examination.
17. 52 % pupil teacher feels that they did not face any difficulty while uploading answers pdfs in online examination.
18. 62 % pupil teacher feels that they like to continue giving examination in an online form.
19. 53 % pupil teacher feels that they faced technical issues during online exams and has been resolved by professional technical assistance.
20. 58 % pupil teacher feels that they faced network issues, device problems, electricity issues, etc during the commencement of online examination.
21. 52 % pupil teacher feels that Online exams test only Cognitive domain.
22. 53 % pupil teacher feels that values are not developed in online teaching.
23. 88 % pupil teacher feels that online assessment does not test Psychomotor domain.

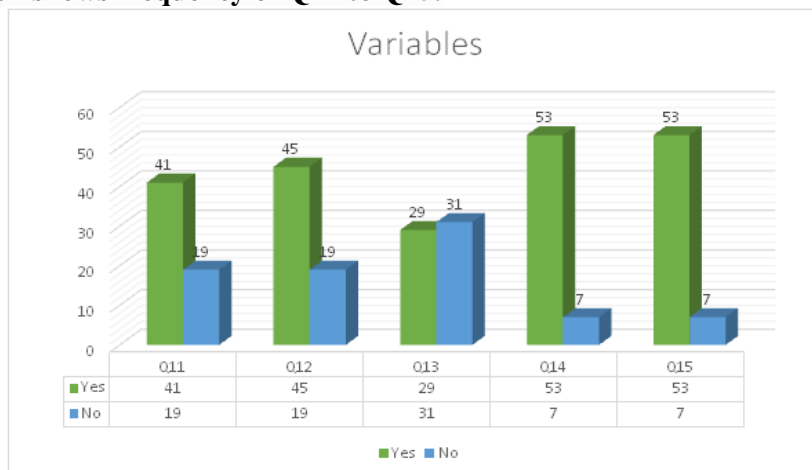
The following Graph shows percentage of frequency of Q1 to Q5.



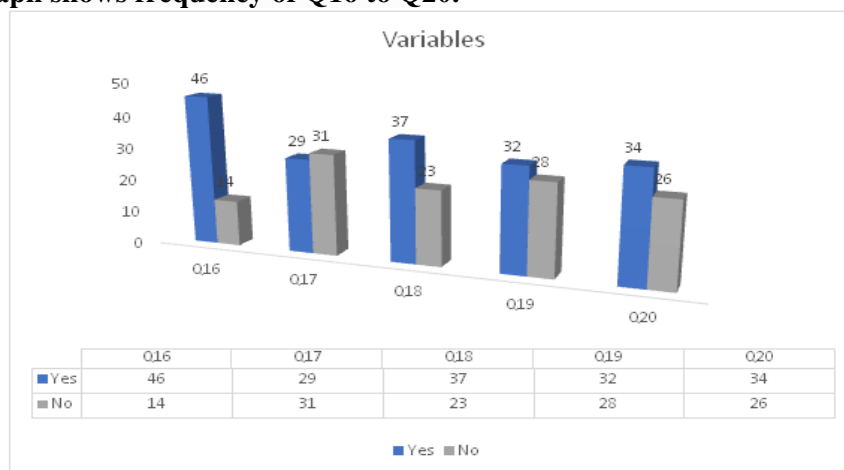
The following Graph shows frequency of Q6 to Q10.



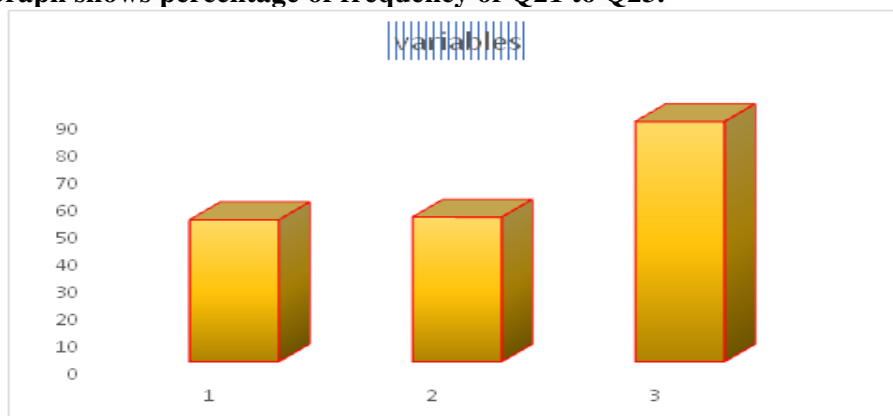
The following Graph shows frequency of Q11 to Q15.



The following Graph shows frequency of Q16 to Q20.



The following Graph shows percentage of frequency of Q21 to Q23.



CONCLUSION

Examinations are an inevitable part of the educational system. With evolving technologies, a globalized world, and an increasingly competitive educational landscape, it is necessary to keep up with the times. Along with ever-evolving teaching and learning methods, processes like examinations must also be examined. An online examination system is the product of such an analysis – it automates, digitizes and flattens the process to become more accessible, inclusive and accurate compared to its previous avatar. At the same time, it does not eliminate best practices in student evaluation and examination that have been built over the years. Instead, the online examination system is a culmination of the old and familiar and the new and innovative.

Online examinations plays an important part especially in this pandemic situation where the whole teaching learning process is relied on internet connection i.e. through online mode. This study was required to understand the difficulties faced by B.Ed. pupil teacher during online examination. Difficulties like internet connectivity issues, technical problem, device problem, electricity issues, or any other were taken into consideration.

It was concluded from the study that less number of pupil teacher faced difficulties while appearing for online examination. Yet many of the pupil teacher still wish to continue giving examination in an online mode.

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IMPACT OF ONLINE LEARNING ON EDUCATIONAL OUTCOMES OF SECONDARY SCHOOL STUDENT'S DURING COVID-19 PANDEMIC

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ABSTRACT

COVID-19 has left no table unturned. It has also affected the education sector. The students have attended online lectures since the pandemic began. However how has this pandemic affected them in the cognitive, affective and psychomotor domain needs to be in terms of learning outcomes. This research paper looks into the impact of Pandemic on the learning outcome of the secondary school students. The study found that there is an impact on the learning outcomes of the students.

Keywords: COVID-19, Cognitive, Affective, Psychomotor, Learning outcomes.

INTRODUCTION

Online learning is the newest and most popular form of distance education today. Online learning is education that takes place over the Internet or by using any electronic media. It is often referred to as "E- learning" among other terms. However, online learning is just one type of "distance learning" - the term for any learning that takes place across distance and not in a traditional classroom. E-learning, also referred to as online learning or electronic learning, is the acquisition of knowledge which takes place through electronic technologies and media. E-learning can also be termed as, "a network enabled transfer of skills and knowledge, and the delivery of education is made to a large number of recipients at the same or different times".

Need and Justification of Problem:-

COVID-19 pandemic has affected all levels of the education system. Educational institutions around the world (in 192 countries) have either temporarily closed or implemented localized closures affecting about 1.7 billion of student population worldwide. During the COVID-19 outbreak, closure of academic ventures left unprecedented impacts on education (teaching-learning process). During the Covid-19 Pandemic, Teachers are instructed to teach through online learning platforms like zoom, Google meet, MS teams, YouTube, etc. stating that there is a need for adoption of new technologies to continue the teaching-learning process. Students are in the dilemma of accepting the new education system "Online learning".

TITLE OF THE STUDY

"Impact of online learning on Educational outcomes of secondary school student's during Covid-19 Pandemic".

OBJECTIVES OF THE STUDY

This research is having following objectives.

- 1) To assess the impact of online learning on Educational outcomes of secondary school student's during Covid-19 Pandemic with reference to,
 - d) Cognitive Domain
 - e) Affective Domain
 - f) Psychomotor Domain
- 2) To compare the impact (of online learning on Educational outcomes of secondary school student's during Covid-19 Pandemic) between boys and girls with reference to,
 - d) Cognitive Domain
 - e) Affective Domain &
 - f) Psychomotor Domain

Hypothesis of the Study:-

- 1) There is no significant difference of learning outcome between boys and girls with respect to,
 - d) Cognitive Domain
 - e) Affective Domain
 - f) Psychomotor Domain

LIMITATIONS OF THE STUDY

- 1) The Study is limited to Thane region only.
- 2) The Study is limited to SSC School Board only and not focused on ICSE and CBSE Board students.
- 3) The Study is limited to 8th and 9th class Secondary School students only.
- 4) The relevant data for the present study is collected from 8th and 9th class English medium secondary schools only.

Methodology used for the study

Descriptive Method is used by the researcher for this research. Descriptive research aims to accurately and systematically describe a population, situation or phenomenon. It can answer what, where, when and how questions, but not why questions. To carryout the research of this type for collection of data, for testing the hypothesis and for arriving at certain conclusions, it is necessary to choose the technique and the proper tools to the employed. Each data gathering device has both merits and limitations. For this investigation the questionnaire had been considered as a suitable tool for the collection of data. For the present study the descriptive method of a survey type has been adopted.

Population:

Based on the results, the researcher generalizes the characteristics of the representative group as the characteristics of population. The researcher selected English medium students studying in 8th and 9th standard SSC board secondary schools of Thane region as population of the study.

Sample of Study

The investigator used random sampling and purposive sampling techniques for this research. In this research, investigator selected 130 students of 8th and 9th Standard English medium students studying in SSC board secondary schools of Thane region as sample for the study. There were 59 Male students and 71 Female students.

Tool used for the study

The investigator selected following tool to study the educational outcomes through online learning of Secondary School students in Covid-19 Pandemic. The students were asked to provide information regarding their background such as Name, Class, Gender, and Name of school. Google form link was sent to concerned 8th and 9th standard students in their WhatsApp groups and all responses were collected in Google spreadsheet sheet, which was modified in order to collect appropriate data from these secondary school students.

Classification of Items (questions) as per Kinds of Educational Outcomes/ Learning Outcomes,

Kind of Domain	Objectives	No. of Items (questions)	Item No.
Cognitive	Knowledge	8	1,2,3,4,5,6,7,8
	Understanding	8	9,10,11,12,13,14,15,16
	Application	3	17, 18, 19
	Analysis	3	20, 21, 22
	Synthesis	3	23, 24, 25
Affective	Interest	3	26, 27, 28
	Appreciation	3	29, 30, 31
Psychomotor	Skills	3	32, 33, 34

Content Validity of the Tool of the Study

The tools prepared by the investigator were given to the subject experts for Content Validity through E-mail communication. Some items were replaced and some items were modified on the basis of the expert opinion, which was given by them after evaluating the tools.

Reliability of the tool

The reliability of the measuring instrument is defined as the ability of the instrument to measure consistently the phenomenon it is designed to measure. The reliability of the tool by using Cronbach's Alpha Method was found to be 0.932.

Scoring Procedure

The respondents were provided with three alternative responses to each statement in the educational outcome questionnaire i.e. to a very little extent, to some extent and to a great extent. Score of 1, 2 and 3 was given respectively.

Procedure for Data Collection

The researcher prepared the covering and permission letter to seek the permission of the heads of the concerned schools. After seeking the permission of the head of the institution, the investigator created a Research tool in the form of Google form consisting of 34 questions. The Google form link was sent to every class teacher of selected schools and requested to respond. All the responses received by all students were collected in spreadsheet and used for analysis.

Statistical Techniques used for the Study

For analysis of the data the collected data the following statistical techniques were used.

1) Mean and Standard Deviation

2) “T” test

MAJOR FINDINGS OF THE STUDY**a) Descriptive Analysis:**

1. Average number of students (55.4%) were able to define the laws in science taught through interactive pictures in online mode to a very great extent.
2. Average number of students (48.5 %) were able to recognise science taught through videos in online mode to a very little extent.
3. Average number of students (47.7 %) were able to state the formula of science concepts to a great extent taught through MS-Power Point in online mode
4. Average number of students (48.5%) were able to recall the concept of mathematics to some extent taught through animated GIF in online mode.
5. Average number of students (43.1%) were able to define the fundamental theorems of geometry to a great extent taught through animated pictures in online learning to a very little extent.
6. Average number of students (53.1%) were able to make conclusions after studying maps to a some extent after studying maps in online teaching with zoom/ Google meet app
7. Average number of students (40.8%) were able to identify GPS system in smartphones to some extent in smartphones taught through Google map in geography subject in online learning
8. Average number of students (45.4 %) were able to recognize different development stages of India to some extent taught through interesting videos in online learning
9. Average number of students (46.9%) were able to classify the sources of history to a great extent taught in online learning .
10. Average number of students (40.8 %) and (38.5 %) were able to communicate scientific ideas taught through animated GIF in online learning in science subject
11. Average number of students (52.3 %) were able to explain the science activities taught through interactive videos to some extent in online learning in science subject
12. Average number of students (43.1%) were able to understand the writer's intention to great extent in English subject taught through audio material in online mode to a very little extent.
13. Average number of students (39.2%) were able to signify the symbol in picture to great extent taught through attractive PPTs in online mode.
14. Average number of students (45.4%) were able to understand basic proofs taught through whiteboard in mathematics to a great extent
15. Average number of students (43.8%) were able to understand how education is an important means for resolving several social problems to great extent taught through interactive videos in online mode.
16. Average number of students (43.8%) were able to classify things into given categories used in our day to day life, with Pi Graphs to some extent taught through online mode
17. Average number of students (49.2%) were able to calculate numerical based science concepts taught through white board to some extent whereas in online mode

18. Average number of students (43.1%) were able to perform activitybased on academic content to some extent taught in Google slides and pictures in online mode
19. Below average number of students (33.8%) were able to preparemonthly bill/Glossary bills in excel sheet to a great extent taught in online mode through zoom/Google meet.
20. Average number of students (43.1) were able to differentiatebetween science concepts taught through pictures and animation images inonline mode to some.
21. Average number of students (42.3%) were able to construct theexamples based on concepts in geometry to some extent taught through whiteboard app inonline learning to a very few extent.
22. Average number of students (52.3%) was able to identify problems arising inusing computer software and to resolve them to some extent by using you tube videostaught through online mode
23. Average number of students (51.5%) was able to solve numerical asked ontheoretical content in science to some extent taught through zoom/Google meet in online mode.
24. Average number of students (43.8%) was able to sketch triangles with givendimensions in Paint App to some extent taught through online mode.
25. Average number of students (43.1%) were able to translate literarypieces from mother tongue into English and English into mother tongue to someextent taught through audio videos in online mode..
26. Average number of students (50%) were able to enjoy listening to jokes, songs,poems, stories and dialogues taught by using audio video study material to greatextent in online learning of Marathi subject .
27. Average number of students (45.4%) were able to review a book/a film/a TVprogram /a play, etc. in Hindi subject taught in online lectures.
28. Average number of students (44.6%) were able to attempt creativewriting in different forms in Google doc/word app – stories, poems, skits, dialogues, cartoons, jokes, play lets etc. to a great extent
29. Average number of students (51.5%) was able to listens the videos, some audiomaterial to some extent sent in Google Classroom in different languages.
30. Average number of students (49.2%) was able to play a role of Indian Heroesin role play act and expresses their thoughts to a some extent, taught through YouTube videos in English language.
31. Average number of students (43.1%) was able to politely and firmlyexpress an opinion about an idea, in Hindi language to some in onlineteaching through zoom/Google meet.
32. Average number of students (43.8%) was able to sketch flowchart showing thetypes of trade to some extent, taught through whiteboard app in online mode.
33. Average number of students (50.8%) was able to translate Hindi languagecontent into other languages with Google translator to a great extent through online learning.
34. Average number of students (43.8} were able to solve the wordproblems in mathematics to some taught through whiteboard app in online learning.

b) Inferential AnalysisTesting of Hypothesis-1:

Correlation	Variable	Gender	N	Mean	SD	Std. Error Mean	"t" Value	Remark
Educational/Learning Outcomes In Online Learning	Cognitive Domain	Male	59	52.27	11.163	1.453	.027	Not Significant at 0.05
		Female	71	56.55	10.558	1.253		
	Affective Domain	Male	59	13.19	3.159	.411	.119	Not Significant at 0.05 level
		Female	71	13.99	2.648	.314		
	Psychomotor Domain	Male	59	6.51	1.558	.203	.005	Not Significant at 0.05 level
		Female	71	7.27	1.444	.171		

“t” test analysis was done for analysis of difference of learning outcome between boys and girls with respect to, cognitive, affective and psychomotor domain. It is observed that an obtained “t” value is not significant at 0.05 levels. Hence the null hypothesis is accepted. There is no significant difference in the Educational/ Learning outcomes of boys and girls with respect to cognitive, affective and psychomotor domain. All are not significant at 0.05 levels. Hence the null hypothesis is accepted.

CONCLUSION AND DISCUSSION

a) Inference Based on Questionnaires

Due to online learning, students have understood the concepts in proper way. Inonline learning, student has allowed to attend class from anywhere with the locationof their choice. It also allowed schools to reach out to a more extensive network ofstudents, instead of being restricted by geographical boundaries. Online learninghas created a customized learning experience to student. Online learning createscomfortless to every child, as every child is not feeling in school classroom. So it creates positive effect in his/her academic progress. In traditional learning, studentshave limitations in getting information as teachers decide how they will convey itto their students, but online learning provides more flexibility and gives childrencontrol over their education. It is more cost-effective than traditional education.Online learning has added Flexibility and Self-Paced Learning. Student could bedownload, store the learning material and used it whenever required till he/she getthe concept. Online learning includes a number of tools such as videos, PDFs, podcasts, and student can use all these tools as part of their learning resource. Byextending these resources beyond traditional textbooks to include online resources, students were able to become more efficient learners. Online lectures can berecorded, archived, and shared for future reference. This allows students to accessthe learning material at a time of their comfort. Due to online learning, studentshave got a best way to create a perfect learning environment suited to the needs oftheir individual. Due to direct use of E-gazettes, and practical demos through onlineresources, students have identified problems arising in using computer softwareand to resolve them as online learning gives students time to teach themselves concepts differently.Some students prefer to learn slowly and explore different learning methods, helping them to fully retain information. Students easily translate literary piecesfrom mother tongue into English and English into mother tongue as Audio material, videos can provide proper skills. In online learning, students are enjoying to listenjokes, songs, poems, stories and dialogues taught by using audio video studymaterial. It is helpful to learn the languages more effectively. Students were understood the science concepts in better way due to videos. Mathematical stepswere easily understood by student in online learning mode with the help ofwhiteboard. Due to online learning, students easily used GPS system insmartphones taught through Google map in geography subject. Online learning hasgiven students real world skills, like making bills, comparison rate chart betweentwo different shops online, get dealer costs for grocery online and so on.

With online classes, it is much easier to focus on what one is doing. Students canwear headphones if they feel surroundings are noisy. Student’s interactions happenonline, it means they would not easily wander off topic. Hence it will be helpful indeveloping concentration. School students have more interested in learning with funactivities. They have been able to learn more effectively with online classes, which hasmore interesting features, videos, images, documentaries etc. Due to advancedtechnology, everyone is aware of the digital world and its applications. Wheneverstudents want to study or refer to any study material, online learning can be moreeffective.

b) Inference based on testing of the Hypothesis:-

Boys and Girls are both studying in same learning atmosphere in this Covid-19Pandemic situation. Both are getting equal resources and new learningmethodologies are adapted by teachers. It results in understanding the academiccontent in better way. There is no significant difference in the Educational/Learning outcomes of boys and girls with respect to cognitive, affective andpsychomotor domain. All are not significant at 0.05 level. Hence the nullhypothesis is accepted.

Suggestions for further research

1. A study can be conducted on learning outcomes of online learning of degree college students.
2. A comparative study on impact of online learning of aided and unaided schools can be taken up for research.
3. A study can be conducted with more number of samples.
4. A study can be conducted in other districts of Maharashtra.
5. A study can be conducted to understand the comparison between learning outcomes of boys and girls of secondary schools of SSC board.
6. The study can be conducted with other board students like CBSE, ICSE Board.

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IMPACTS OF VIRTUAL CLASSROOM LEARNING ON B.ED STUDENT-TEACHERS DURING COVID 19: A CASE STUDY

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ABSTRACT

Learning is a part of human existence. Each day of a man's life, he learns new things to survive in a changing world. Covid 19 pandemic shifted education from offline to online mode. In this learning process, various technological gadgets are employed to facilitate the process. Such advanced technologies include internet, e-mail, website, mobile phone, ipod etc. These advanced technologies are variable tools for rendering valuable assistance and a good alternative to traditional methods of education. This alternative could be in the form of a virtual classroom.

Present study focuses to study impacts of virtual learning of B.Ed student trainees during COVID 19 pandemic. The study tries to find positive impacts of virtual classroom on students learning, adverse impacts of virtual classroom on students learning, participation of students in virtual classroom, areas of improvement as perceived by the B.Ed student-teachers for enhancement of their learning in virtual classroom. Descriptive survey method is used. Since it is a case study, purposive sampling is used. Questionnaire was prepared and given to 74 student-teachers of Seva Sadan's college of Education studying in second year. The data was collected by google form and analysed.

Severe positive impacts of virtual classrooms were seen on student- teachers learning. Major adverse impacts of virtual classrooms were seen on B.Ed student-teachers learning. Major student-teachers preparedness was seen to continue participating in virtual classrooms. Severe improvement needed as perceived by student-teachers for enhancement of learning in virtual classrooms.

Keywords: virtual classroom learning, student-teacher, COVID 19 pandemic.

INTRODUCTION

Learning is a part of human existence. Each day of a man's life, he learns new things to survive in a changing world. This is an informal learning in that as man interacts with his environment at any stage in time, he learns new things. But in a formal learning situation, learning starts at home in a credle format, continues in the school, college, universities, workplace. In this learning process, various technological gadgets are employed to facilitate the process. Such advanced technologies include internet, e-mail, website, mobile phone, ipod etc. These advanced technologies are variable tools for rendering valuable assistance and a good alternative to traditional methods of education. This alternative could be in the form of a virtual classroom.

Due to COVID 19 pandemic and sudden crisis education got shifted from offline to online learning. Learning got a shift from classroom learning to virtual learning. Education continued through the means of virtual meeting platforms such as GOOGLE MEET, ZOOM, MICROSOFT TEAMS etc. Virtual classroom learning made education possible during the lockdown period also to be continued without any major barriers. Then also after offline colleges started education continued in both the forms of classroom learning and virtual learning looking at the health safety of the students.

NEED

Virtual classroom learning had its impacts on student-teachers learning in both positive and negative manner. Also preparedness for participation of students and facilities available at home and college had its impacts on student-teachers virtual classroom learning.

Present study focuses to study impacts of virtual learning of B.Ed student trainees during COVID 19 pandemic. The study tries to find positive impacts of virtual classroom on students learning, adverse impacts of virtual classroom on student-teachers learning, participation of student-teachers in virtual classroom, areas of improvement as perceived by the B.Ed for enhancement of their learning in virtual classroom.

AIM

To study the impacts of virtual classrooms on B.Ed student-teachers learning during COVID 19 pandemic.

OBJECTIVES:

1. To study the positive impacts of virtual classrooms on B.Ed student-teachers learning.
2. To find the adverse impacts of virtual classrooms on B.Ed student-teachers learning.

3. To find the extent of B.Ed student-teachers preparedness to continue participating in virtual classrooms.
4. To study the areas of improvement as perceived by B.Ed student-teachers for enhancement of learning in virtual classrooms.

RESEARCH QUESTIONS:

1. What positive impacts do virtual classrooms have on B.Ed student-teachers learning?
2. What are the adverse impacts of virtual classrooms on B.Ed student-teachers learning?
3. To what extent are the B.Ed student-teachers prepared to continue participating in virtual classrooms?
4. What are the areas of improvement as perceived by the B.Ed student-teachers for enhancement of their learning in the virtual classroom?

RESEARCH METHODOLOGY

The study used a descriptive survey research design. This design was chosen because it uses different methods of data collection techniques such as questionnaires, opinionnaires, documentary analysis; and interview schedules. Questionnaire was used to collect data in the google form prepared by the researcher. Questionnaire has the areas such as positive impacts of virtual classroom on students learning, adverse impacts of virtual classroom on student-teachers learning, continuation in participation of student-teachers in virtual classroom, areas of improvement as perceived by the B.Ed for enhancement of their learning in virtual classroom. A sample of 74 B.Ed student-teachers of Seva Sadan's college of Education was selected. Purposive sampling technique was used to decide the sample.

ANALYSIS AND INTERPRETATION:**IMPACT SCALE BY RESEARCHER****Table No. 1 N=74**

INDICATION	SCALE	
	Yes	No
Insignificant	Below 15	Above 61
Minor	16- 26	51 -61
Moderate	27-50	27-50
Major	51 -61	16- 26
Severe	Above 61	Below 15

Following impact scale was used for interpretation and conclusion regarding the impact of virtual classrooms on B.Ed student-teachers learning.

Analysis of questionnaire as per the different areas:

Table no: 2 (N=74)

	Areas of questionnaire	Mean value		Total
		Yes	No	
1.	Positive impacts of virtual classrooms on student- teachers learning.	66.14	7.86	74
2.	adverse impacts of virtual classrooms on B.Ed student-teachers learning	54.88	19.12	74
3.	student-teachers preparedness to continue participating in virtual classrooms	54.17	19.83	74
4.	improvement as perceived by student-teachers for enhancement of learning in virtual classrooms	68.17	5.83	74

INTERPRETATIONS

1. Severe positive impacts of virtual classrooms were seen on student- teachers learning.
2. Major adverse impacts of virtual classrooms were seen on B.Ed student-teachers learning.
3. Major student-teachers preparedness was seen to continue participating in virtual classrooms.
4. Severe improvement needed as perceived by student-teachers for enhancement of learning in virtual classrooms.

CONCLUSIONS AND DISCUSSIONS:

1. Severe positive impacts of virtual classrooms were seen on student- teachers learning might be because continuation in learning was needed for an hour during lockdown and later also in COVID 19 pandemic

from health safety point of view. Also because of more use of online resources such as videos, animations, images, various apps, learning became more recreational as well as effective and interactive too.

2. Major adverse impacts of virtual classrooms were seen on B.Ed student-teachers learning might be due to more screen time. Also overuse of technology such as computers/mobiles/laptops for a longer time created health related issues such as pain and itching in eyes, back pains, neck pains. Even they didn't get a chance for hands-on experience to go to schools for practice teaching and experience the actual school classroom environment. They also couldn't interact with their colleagues and teachers face to face to solve the doubts, take lesson guidance. Student-teachers became more addicted to mobiles and computers.
3. Major student-teachers' preparedness was seen to continue participating in virtual classrooms may be because they found that virtual classroom learning made them more self-reliant as well as more confident to use technology. They found virtual learning more cost-effective and energy saving. They showed readiness to enroll for more such courses in a virtual setting and also encouraged their friends to do so.
4. Severe improvement needed as perceived by student-teachers for enhancement of learning in virtual classrooms might be due to various issues such as less no. of computers and other required equipments, no availability of free internet and network, lack of training and competencies in teacher-educators and student-teachers to work effectively in virtual set up. Also they stressed on providing steady power supply and generator backup whenever required so they will not miss any of their virtual sessions.

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DIGITAL LIBRARY IS PRESENT AS THE TREASURE OF KNOWLEDGE OF THE WORLD

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ABSTRACT

All through the history, there has been marvelous development widening the theory of digital libraries-an information base that can be collected and regain through on-line networks. It brought to the effective light of the digital library projects embarked in USA, UK and India.

A Digital Library is made of many documents which are organized in an electronic form that is available on the internet. As, this an specific library, so a user may be able to use magazine articles, different books, number of papers, images, sound and videos on different topics. So, digital libraries can be maintained by individuals, organizations, and with affiliated academic institutions.

The Digital Library Initiative (DLI) initiated in US in the year 1994. Later, other Projects also launched in other countries, which includes developing nations also. The World Digital Library, is one of the assured digital safeguarding initiatives with a worldwide perspective which was commenced by the UNESCO (United Nations Educational, Scientific and cultural organization) and the U. S. Library of Congress in partnership with 32 partner institutions on April 21, 2009.

The Union Ministry of Human Resource Development (HRD) commenced on National Digital Library of India (NDLI); on the occasion of National Reading Day (observed on June 17) in New Delhi.

Digital Libraries have easier entree to literature and information, they are place of abode that expands their possibilities to accumulate books and read them under dwells or in the impulsive province that world demand. It can be said that they are a specter hole so that books never fade away in the mist. And even though the book as an entity remains supreme, when reading on a display, a phone or tablet are simply replicating, for one of the most attractive human bustle: "Enlightening our brains with the glow of our gawk."

Keywords: Digital Library, Information, Literature, Academic

1. INTRODUCTION

Over the past several years, technology has evolved immensely. There has been seen, technical growth in all sectors, making them more productive and convenient for usage. The concept of digital library is no different, as it has given the power to literature to reside in each individual's pocket.

The idiom digital library has a different mixture of significance ranging from a digital collection of stuff that one can find in a traditional library to the collection of all digital information along with the services that make that information useful to all potential customers.

Digital libraries have changed as a result of fast technological expansion in order to provide to the needs of entity with changeable attention in variety. Although digital library has earned popularity in recent years, such libraries have been developed all along with the technological steps for the past 30 years.

There are so many people who take interest in digital libraries. This is researched in Altar Vista which conducted in early July 1996 on about 20000 entries. As due to surplus amount of writing style, the expression "digital library" is not defined clear. It has focused on different range of applications from digital collaborations, for the collection of electronic journals, different software people who can support inquiry based education, and who collect digital mail and with various other objects, there is also digital version of a common public library, personal library collection and the complete internet among others.

The concept of "digital library" helps to assume that data will be available via the internet, may not necessarily for everyone. Other than the idea of digitization it may be the only feature of a digital library for which the whole universe is agreed.

Digital library is commonly known as an electronic version of a library. The term digital library brings to mind with a different notion in various groups. To make it simple with technology of traditional libraries.

Those who have studied library science, it helps to carry out the operation of libraries in a unique way, as new forms of data, new move toward for gaining, various methods of storing and preserving data, as there is more reliability on various electronic systems and networks. To exclude a computer expert, a digital library is easily distributed on text-based information system, a set of distributed information service, etc.

2. DIGITAL LIBRARY DEFINITION:-**Library in your pocket!**

The digital library is a collection of services, a collection of information objects supporting users with information objects organization and presentation of those objects available directly or indirectly electronically /digitally availability.

A digital library card is a temporary barcode designed to provide access to a selection of the library's online products and services. It cannot be used to make use of physical materials from the library.

3. OBJECTIVES OF STUDY:-

1. To understand the digital library concept with its development.
2. To understand different techniques of building digital libraries.
3. To know the development of digital libraries at national level.
4. To find out the facilities to the users, provided by digital libraries.
5. To study and analyse the web pages of digital libraries.

4. RESEARCH METHODOLOGY:-

The research is based on secondary data

Secondary Data: Secondary Data is sourced from Research Papers, Magazines, Websites, and Journals.

5. List of Digital Libraries in India-

- **National Digital Library of India (NDLI)**

National Digital Library of India, developed by IIT(Kharagpur), under the sponsorship of Ministry of Education, Government of India, is a digital repository having collection of resources in the form of text, videos, lectures, articles, audiobooks, and all other kind of learning media.

The library was made available for access on June 19, 2018, by Union Human Resource minister. The registration is free and till January, 2019, there were more than 20,00,000 registered users.

- **Universal Digital Library:**

Also known as Digital Library of India was a part of Million Books Project. As the name suggest, the Project was made universal and target was to make at least one million books available in digital form by using OCR technique on different languages' books. The project was carried on by Carnegie Mellon University School of Computer Science and University Libraries. By December 2007, 1.5 million books were scanned in different languages, including many Indian, Chinese, Arabic, Telgu, etc.

- **Directory of Open Access Books (DOAB):**

- ✓ This website is a place for all researchers, academicians and publishers. It was launched in 2003 with 300 open access journals. It accepts uploads from users all over the world. Headquartered in UK, it's a non-profit organization that aims to increase the accessibility, usage and impact of quality, peer-reviewed scholarly research journals globally, regardless of discipline, geography or language. Today, almost 17500 peer-reviewed, open access journals, are included in this index, covering all areas of science, technology, medicine, social sciences, arts and humanities.

- **Internet Archive:**

- Archive means holding any file in compressed form to make it convenient for storage and transfer. Internet Archive is a non-profit library of millions of free books, movies, software, music, websites which allows the user to search for any particular file, audio, video, text or news article from its very user friendly interface. It also contains metadata of the other files. As per current data, its collection includes;
- Over 600 billion web pages, 38 million books and texts, 14 million audio recordings, 7 million videos, 4 million images, and 790,000 software programs

- **British Council Online Library:**

The library is among one of the work of British Council with India. It makes available good quality content sources from publishers around the world. Most of the courses available here are require payment of fees after registration. Their main focus is on making young India comfortable with English language and so there are various English language courses for adults and kids. It requires an annual registration charge for its membership.

• **Delhi University Library System (DULS)**

Delhi University library is one of its kind which is having more than 37 libraries in its fold. As per current statistics, the library makes around 64 high quality electronic databases available to its users along with 21 databases being available through GC-INFONET Digital Library Consortium. The services are available for the benefit of students, researchers and Faculty members.

6. Types of Digital Collection-

☐ **Digitization**

It helps in Converting paper and other media into the existing collections of digital form

☐ **Acquisition of original digital works**

It is created by publishers and scholars such as electronic books, journals, and datasets.

☐ **Access to external materials**

There are web sites, other library collections, or publishers' servers, which helps to access external materials.

7. STEPS FOR CREATING DIGITAL LIBRARIES:-

1. To select
2. To acquire
3. To digitize
4. To organize
5. To achieve
6. To provide access

7. DEVELOPMENT OF DIGITAL LIBRARIES-

- To Digitize the Assortment.
- Exchange of accessible print into digital form with various options for conversion.
- Framing various portals to the electronic association for visibility on the web
- To Integrate the access interface

8. TECHNICAL REQUIREMENT OF THE DIGITAL IMAGING PROCESS:-

- ♦ There are hardware scanners, computer, data storage and data output.
- ♦ There are software image capturing, data compression.
- ♦ It helps in network data transmission
- ♦ There is availability of display technologies.

9. BARRIERS IN DIGITAL LIBRARY:-

1. A digital object is less fixed, easily copied and easy to access by multiple users simultaneously.
2. A digital library is simple caretaker of information, which can help to copyright different material with restrictions.
3. There is certain rights management that develops mechanism for managing copyright and allows providing information without violating copyright.

10. PURPOSE OF DIGITAL LIBRARY:-

1. To speed up the systematic development procedures to collect, store and organize the information in digital form.
2. To promote efficient delivery of information economically to all users.
3. It encourages co-operative efforts in research, computing and communication networks.
4. It strengthens communication and collaborates between and among educational institutions.

11. TRADITIONAL LIBRARIES VS. DIGITAL LIBRARIES-

Traditional Libraries	Digital Libraries
-----------------------	-------------------

Print collection	All resources in Digital form
Stable, with slow evolution	Dynamic and ephemeral
Individual objects not directly linked with each other	Multi media and linked objects
Flat structure with minimal context	Rich data structure and richer contextual
Limited access and centralized management	Unlimited access, distributed collections and access control.
One way interactions	Dynamic real time interface

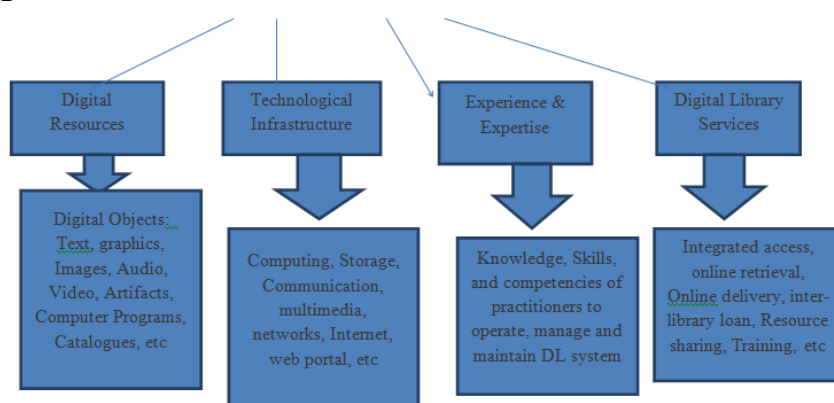
12. FUTURE TRENDS OF DIGITAL LIBRARY:-

1. The digital library is the community where crossroad technology and social science are in high demand investment and attention will be given more in coming years.
2. Personal information is managed and more activities of lives are captured, represented and stored in digital form.
3. The long term relationship between humans and information system is collected and stored in the systems. As this is connected with human computer interface studies and even individual can share and check information in digitalized manner.

13. FIVE BENEFITS OF DIGITAL LIBRARIES IN SCHOOL:-

1. An amount of choice:- Digital Library helps in multiple contents with potential number of resources. As books consumes space, so internet and digital libraries overcome with this limitation.
2. To build an heritage for the next generation:- The online libraries helps to store important research data and findings. The online content can be protected to create virtual information for the coming generations.
3. Instant access to educational content:- As internet connection is available, so digital libraries can be used anywhere by using some digital device, without wasting time for physical library.
4. Fighting against deterioration:- To solve the problem of deterioration, the digital library concept came into the existence. To digitize the materials, is gets easy to access as number of times student needs.
5. An easier information retrieval:- As digital libraries have developed with easy access of data collection and allow students to perform sophisticated searches for a variety of queries.

DIGITAL LIBRARY



14. SUGGESTIONS

1. The digital learning's are getting reformed due to technological changes, and this new era of changes helping not only to digital objects but also it is creating physical learning environment within the library spaces.
2. To access relevant information, so for that training programs and seminars are to be conducted.
3. One of the digital library problems is that it provides learning material on writing mode, so this is one of the causes faced by the students and for this LIS education training is must.
4. LIS education is dynamism, so it needs technological developments, as it will help to revise the syllabus as per availability of resources.

5. Learning only from screen should not be advised though the technology advancement is far beyond, as it is isolation in the field of education. So as far studies related interaction with peers and teachers is must.

15. CONCLUSION

- a) Digital library is an organized collection of digitized material which can easily be accessed from a computer to different networks.
- b) By using E-library it has become a new style in all the areas of education. For any institution, digitization is a need of an hour.
- c) Over the years, Digital Library is expanding in no. of libraries, resources available and also the users.
- d) Digital libraries are not going to replace the physical existence of document completely but to meet the present demand, to satisfy the non local user digitization must be introduced so that digital libraries becomes of hybrid nature.
- e) As the initial cost of digitization is high but once digitization is introduced then the cost to manage this collection will be cheaper than of traditional library.
- f) As the online publication is increasing, the needs of users are shifting towards a different environment. So all the informational and library professional are geared themselves to take the challenge.

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PSYCHOLOGICAL IMPACT OF COVID 19 ON COLLEGE STUDENTS IN INDIA

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ABSTRACT

The current study aimed to do a survey on college students to understand the level of mental impact, stress and anxiety among them amidst the coronavirus outbreak. Students who are involved in higher education are career-oriented and more likely to be shattered by the nationwide imposed lockdown in India started from March 24, 2020. They are at a very sensitive stage where decisions of present will impact their future. Students may develop the post-traumatic stress disorder and psychiatric issues such as anxiety, stress and depression which adds strain to the already burdened minds of this generation. Students are a vulnerable group of the society who attracted the most detrimental experiences as it has been an unpredictable scenario for them adversely affecting the on-going educational system. They are introduced to the online mode of education providing an altogether different experience guided by various teaching learning platforms. Students are a source of strength and future pillars for a country which contributes to nation building. Being vital organs of society, students demand utmost attention and empathy in their growing years for utilization of available opportunities. Looking at the grimness of the situation, there is an urgent need to develop the psychological interventions for coping mechanism against anxiety, stress and depression to nurture the mental health of these vulnerable college students.

Keywords: COVID, students, anxiety, stress, depression.

INTRODUCTION

Coronaviruses are positive-sense RNA viruses discovered in the 1960s, which also have emerged as a respiratory viruses with previous outbreaks: severe acute respiratory syndrome (SARS-CoV) in 2002, human coronavirus HCoV NL63 in 2004, HKU1 in 2005, the Middle East respiratory syndrome coronavirus in 2012, and now potential unprecedented threat bracing up with novel pathogen SARS-CoV-2. Originating from the cluster of cases in Wuhan, China, and it spread in more than 180 countries, COVID-19 has turned down into a global pandemic causing infection and high fatality rates. Although the major part is centralized on testing, treatment, and averting transmission, the Indian population which comprises youths are going through psychological resilience because of ubiquitous isolation, contact transmission, and economic crisis, which is a serious concern. Systematic studies on COVID-19 and mental health outcomes indicate the indirect effects of the psychological and negative impact of general mental health without any stratification. India was witnessing largest containment in history with 1.3 billion population was under lockdown in the attempt to flatten the curve of COVID-19 cases, this awaits emerging epidemic and so called mental health crisis.

The COVID-19 pandemic has created a mental health crisis among college students in India due to lockdown restrictions, overwhelming numbers of COVID-19 cases, financial difficulty, etc. This mental health crisis has led to high degrees of fear, anxiety, and depression among college students in India.

OBJECTIVE

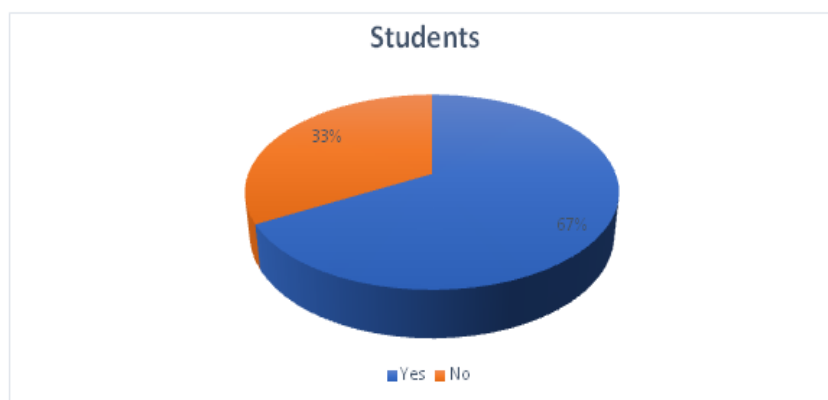
The aim of this study is to find out the psychological impact such as fear, depression, and anxiety due to the COVID-19 pandemic among college students in India.

METHODOLOGY:

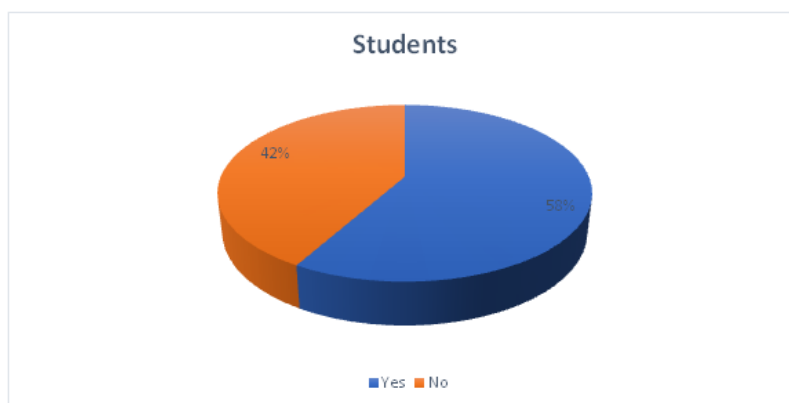
This is a web-based study was conducted using a Google Forms questionnaire. College Students were actively responded. The Google Form included a sociodemographic questionnaire and psychometric scales evaluating the psychological impacts of the COVID-19 pandemic. Thus, both qualitative and quantitative analyses were performed in this study.

DATA PROCESSING:

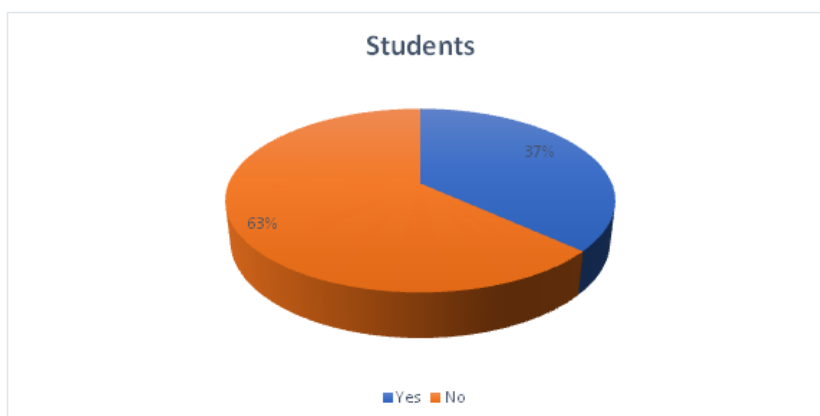
1. Do you feel anxious because of COVID 19 Pandemic?



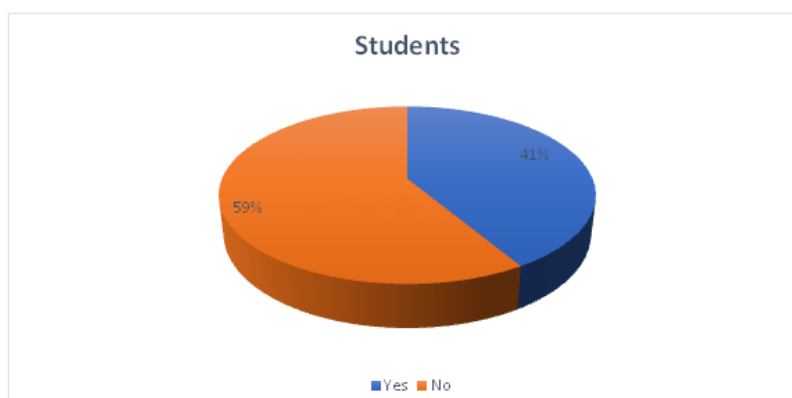
2. Do you feel stressed because of COVID 19 Pandemic?



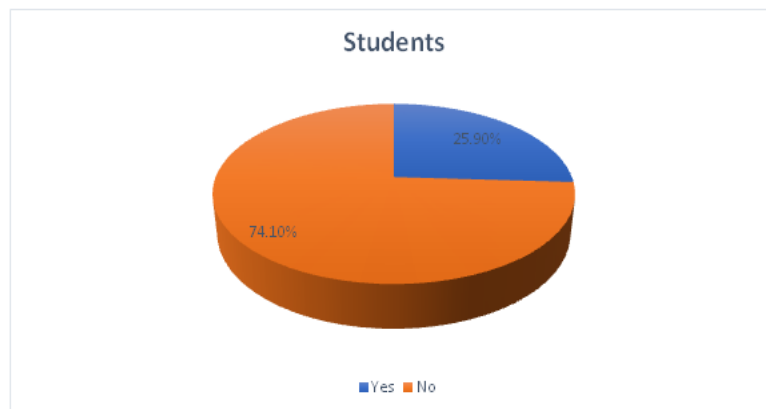
3. Do you feel depressed because of COVID 19 Pandemic?



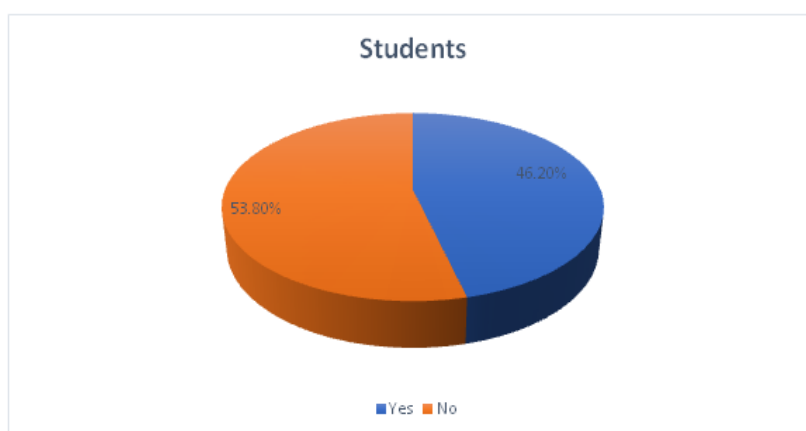
4. Do you feel lonely during the Pandemic situation?



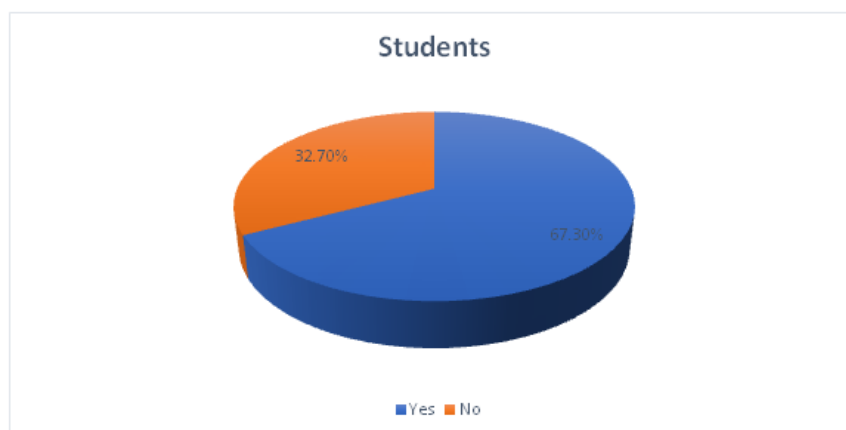
5. Do you feel trouble sleeping because of the Pandemic?



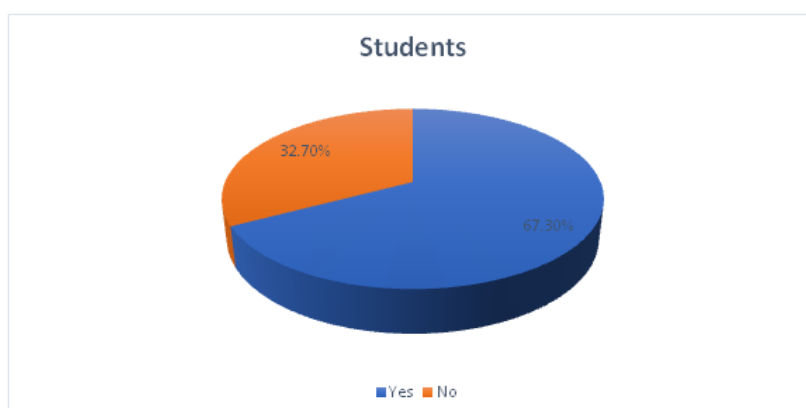
6. Do you feel pressurised because of Online Teaching Learning?

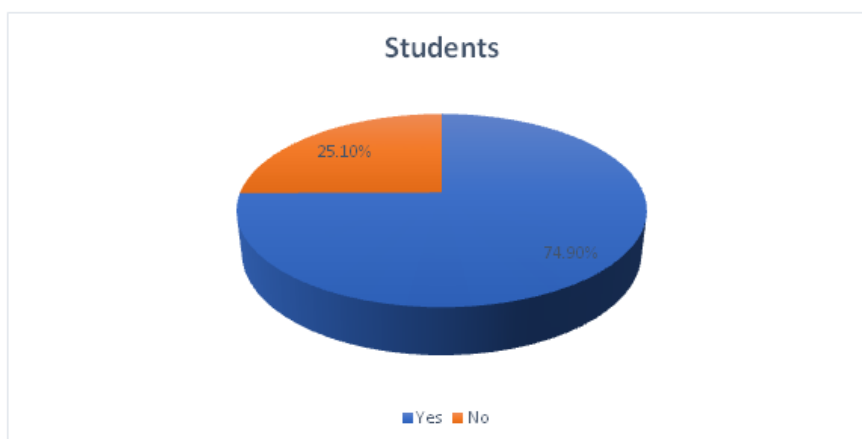
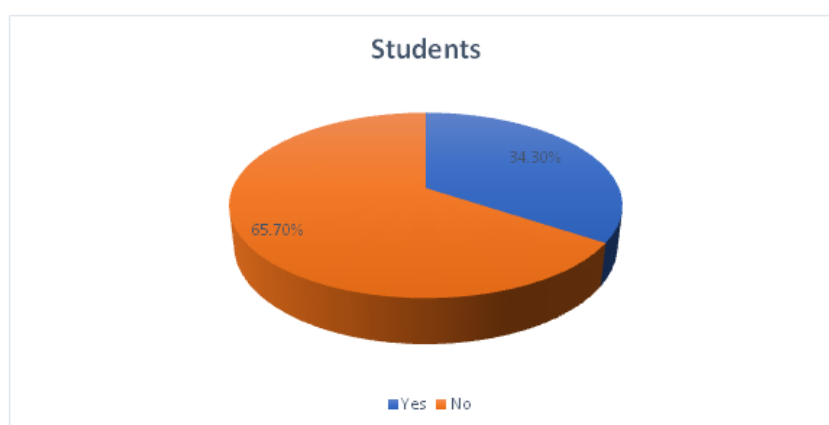


7. Do you feel it hard to focus on your studies because of the COVID 19 Pandemic?



8. Do you worry about you contacting the COVID 19 disease?



9. Do you worry about your family members contacting the COVID 19 disease?**10. Did you lost anyone in your family or friends because of the COVID 19?****DATA REVIEW:****Sample Size: 251**

Sr. No.	Questions	Number of Respondents said Yes	Number of Respondents said No
1	Do you feel anxious because of COVID 19 Pandemic?	168	83
2	Do you feel stressed because of COVID 19 Pandemic?	146	105
3	Do you feel depressed because of COVID 19 Pandemic?	92	159
4	Do you feel lonely during the Pandemic situation?	104	147
5	Do you feel trouble sleeping because of the Pandemic?	65	186
6	Do you feel pressurised because of Online Teaching Learning?	116	135
7	Do you feel it hard to focus on your studies because of the COVID 19 Pandemic?	169	82
8	Do you worry about you contacting the COVID 19 disease?	169	82
9	Do you worry about your family members contacting the COVID 19 disease?	188	63
10	Did you lost anyone in your family or friends because of the COVID 19?	86	165

FINDINGS

A total of 251 college students responded though the google form questionnaire survey, Out of which 164 (65.3%) were females and 87 (34.7%) were male.

Data analysis found that majority of students age was between 18-22 years responded in the survey. There were 66.9% of the students felt anxious because of COVID 19 Pandemic, there were 58.2% of the students felt

stressed, 36.7% of the students felt depressed, 41.4% of the students felt lonely, 25.9% of the students felt trouble sleeping, 46.2% of the students felt pressurised because of online teaching learning, 67.3% felt it hard to focus on their studies, 67.3% of the students worry about them contacting the COVID 19 disease, 74.9% of the students worry about their family members contacting the COVID 19 disease, 34.3% of the students have lost someone in their family or friends because of the COVID 19.

RECOMMENDATIONS

Recommendations for improving mental health of college students includes availability of positive pandemic-related information, reduction in negative behaviour, learning about stress management techniques, improvements in family relationships, increases in positive behavior, and adjustments in academic expectations. Given the likelihood of on-going psychological distress from COVID-19, universities may also consider helping students maintain healthy mind-sets rather than avoiding stress. In support of this proposition are recent findings that cognitive and behavioural avoidance was the most consistent predictor of increased anxiety and depressive symptoms during the pandemic.

- Makesure you have access to enough prescription medicine
- Go to the routine or daily check-ups or scans you're invited to
- Eat well – a healthy diet will lift and improve your mood
- Stay physically active. If you can't leave your home, you can stay active by staying at your home by cleaning, gardening, dancing or doing online exercise videos
- Manage your stress levels
- Try to get a good night's sleep.
- Rumour and speculation can fuel anxiety. Having the access to good and accurate, quality information about coronavirus can help you feel more in control.
- At times of stress, we work better in company and support of others. Try to stay in touch with your friends and family, contact a helpline number for emotional support or you can also look for online peer support.
- We should involve our family and children in our plans it will lead to good health which is essential.
- It is OK to feel vulnerable, tensed and overwhelmed as we read the news about the COVID 19 outbreak, especially if you have gone through the trauma or a mental health problem in the past, have a long-term physical health condition or you fall into one of the other groups that makes you more vulnerable to the effects of coronavirus.
- It's important that we acknowledge these feelings and remind each other to look after our physical and mental health. Try to avoid coping mechanisms that may not be helpful to you in the long-term, like smoking, drinking and overeating.
- Try and reassure the people you know who may be worried and check in with the people who are living alone.
- Don't judge people, be compassionate and avoid jumping to the conclusions about who is responsible for the spread of the disease. Coronavirus can affect anyone regardless of the gender, ethnicity or background.
- Utilize a variety of technology options.
- Connect to students individually, consider new learning methods.
- Prepare to work with parents, provide collaboration and socialization opportunities.

CONCLUSION

This research concludes that there is a very high fear of COVID-19 among students, along with anxiety and depression symptoms. This study also concludes that the Fear of COVID-19 Scale has a moderate positive correlation with the anxiety and depression scales, respectively. Psychological impact is high on the college students due to chances of getting infected easily through infected person, transportation issues, financial stress, and educational stress. Fear of losing oneself due to Covid -19 is highly impacting the mental health of an individual. Few recommendations mentioned above can be helpful to overcome fear or stress to maintain a healthy mental health. COVID protocols should be properly followed by college students for their safety of not

getting infected. Healthy diet to increase their immune system is must to fight for such coronavirus. Taking Good sleep for balance mind is also necessary for their concentration on work. Stress management techniques will be very helpful and useful for the college students to overcome the fear and mental stress due COVID 19.

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SOCIAL MEDIA PLATFORMS: ENHANCING OR COMPRESSING THE PERSONALITY OF YOUTH (WITH SPECIAL REFERENCE TO ULHASNAGAR CITY)

Vijeta RohraAssistant Professor, R K Talreja's College of Arts, Science & Commerce, (Center for Management Courses),
Ulhasnagar**ABSTRACT**

In today's storyline, social media has become part and parcel in every individual's life. Social media platform brings the world and connects with the world in the palms of every individual. Varieties of social media platforms are being used by youth to unmask and develop their own personality with people around the world. The main objectives of this research paper are to study various social media platforms available in India and to find out the most commonly used social media platforms by youth along with its impact. The researcher has used structured questionnaire for primary data collection. Convenience sampling method was used to collect data from 170 youth respondents. For data analysis, Percentage, Pie diagram and Bar chart are used by researcher. The research finally concluded that social media platforms provide much information to the users from every streamline. The majority respondents are of the opinion that their addiction for social media is not affecting their personality adversely.

Keywords: Communication, Information, Social Media Platform, Youth Personality

INTRODUCTION

In recent times, the term 'Platform' is no more to be understood as a place to halt for the trains. With the flow of time, platform is extensively being used to express a raised level of surface or place on which people or things can stand. Likewise, social media platform give exposure to people to meet officially as well as unofficially. Social Media is a platform for individuals for instant communication, creation and dissemination of information within a very limited time frame. Social media is a shift of its information transmission from its traditional mode such as newspapers, magazines etc. In modern scenario specially youth generation use social media platform for communicating their information. They simply download different application in their laptops, smartphones etc. Some people use various social media applications to network and find career opportunities, connect with people across the globe with like-minded interests, and share their own thoughts, feelings, and insights online. Variety of social media platforms are Facebook, Instagram, Twitter, Whatsapp, Snapchat etc. which are being used by youth in their life for interactions and for other purposes.

OBJECTIVES OF STUDY

- 1) To study various social media platforms available in India.
- 2) To find out the most commonly used social media platforms by the youth in the study area.
- 3) To find out the impact of social media platforms on youth.

LIMITATIONS OF THE STUDY

- 1) The research is limited Upto Ulhasnagar City.
- 2) The study is limited to 170 respondents.
- 3) The research is limited upto youth population.

METHODOLOGY

Primary Data: Data collection for research is done with the help of Structured Questionnaires through Google forms.

Secondary Data: It is collected from online sources such as websites, E-Research papers & E-Magazines.

Sample Size: The sample size has 170 youth respondent's opinion on social media platforms.

Types of Social Media Platform**1) Facebook**

Facebook was launched in the year 2004. Founders of Facebook are Mark Zuckerberg, Eduardo Saverin, Andrew McCollum, Dustin Moskovitz and Chris Hughes. The Headquarters of Facebook are located at Menlo Park; CA. Facebook currently has 2.895 billion monthly active users. According to the latest data, the country with the most Facebook users is India with over 340 million active users, followed by the US (200 million), Indonesia (140 million), Brazil (130 million), and Mexico (98 million). Some of the leading industries on

Facebook are financial services, ecommerce, retail, gaming, entertainment, media, telecom, technology, consumer goods, and automotive businesses.

2) TWITTER

For business related to entertainment, sports, politics and marketing make most use of Twitter as a platform. It was launched in the year 2006. Founders of Twitter are Jack Dorsey, Evan Williams, Biz Stone and Noah Glass. Headquarters of Twitter are located at San Francisco, CA. It has 353 million monthly active users.

3) WHATSAPP

WhatsApp has become most popular Messaging App. It was launched during the year 2009. The Founders of WhatsApp are Brian Acton, Jan Koum. Headquarters of WhatsApp are located at Menlo Park, California. WhatsApp has more than 2 Billion monthly active users. The average WhatsApp user on Android spends 38 minutes per day on the app.

4) INSTAGRAM

Instagram is currently the **sixth most used social media platform** in the world (behind Facebook, Youtube, WhatsApp, FB Messenger and WeChat). It was launched in the year 2010. Founders of Instagram are Kevin Systrom, Mike Krieger. Current head of Instagram is Adam Mosseri. Headquarters of Instagram are located at Menlo Park; CA. Revenue earned by Instagram in the year 2020 was \$6.8 billion. According to survey conducted in October 2021, Instagram has 1.16 billion users.

5) SNAPCHAT

It was launched in the year 2011. Founders of Snapchat are Evan Spiegel, Bobby Murphy, Daniel Smith, David Kravitz and Leo Noah Katz. Headquarters of Snapchat are located at Los Angeles, CA. It has 433 million monthly active users. Snapchat is a haven for user-generated content, behind-the-scenes videos, exclusive offers, and influencer takeovers.

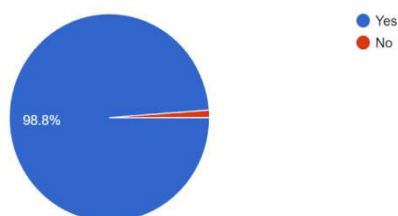
Data Analysis & Interpretation of the study

Age Group	No. of Responses	Percentage of Respondents
16-20	114	67.1
21-30	56	32.9
Total	170	100

1) Do you use Social Media in your day to day life?

Social Media	No. of Responses
Yes	168
No	02
Total	170

Do you use Social Media in your day to day life ?
170 responses

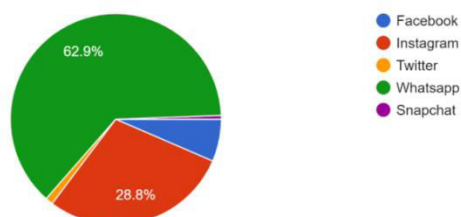


Interpretation: The survey explains that 98.8% youth generation use social media in there day to day life. Remaining 1.2% does not prefer to use social media platform.

2) Which is the most commonly social media platform used in India by users?

Social Media Platform	No. of Responses
Facebook	11
Instagram	49
Twitter	2
Whatsapp	107
Snapchat	1
Total	170

Which is the most commonly social media platform used in India by users?
170 responses

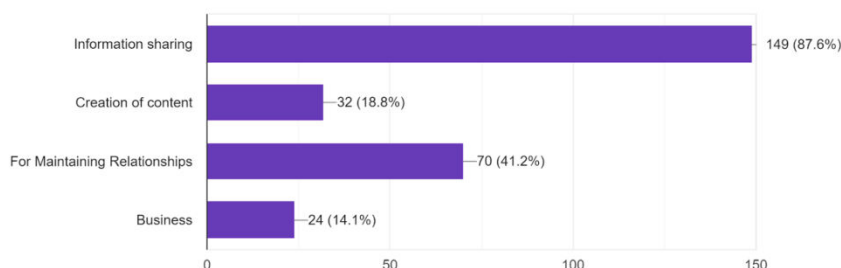


Interpretation: As per data collected, user's most commonly social media platform is Whatsapp with 62.9%, Instagram at 28.8%, Facebook at 6.5%, Twitter and Snapchat 1.2% and 0.6% used by users.

3) For what purpose do you use social media?

Social Media	No. of Responses
Information sharing	149
Creation of content	32
For maintaining relationships	70
Business	24
Total	170

For what purpose do you use social media?
170 responses

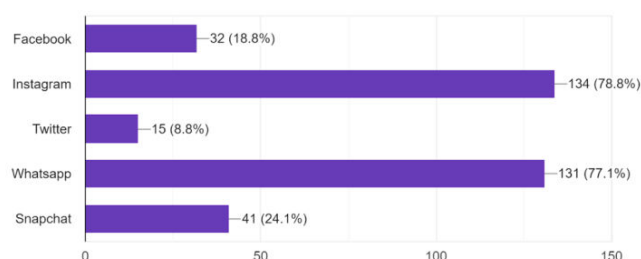


Interpretation: The above figure shows that 87.6% use social media for information sharing, 41.2% make use of social media for maintaining relationships, 18.8% use for creation of content on these platforms and 14.1% for business purpose.

4) As a user which social platform do you use?

No. of Social Media Platforms	No. of Responses
Facebook	32
Instagram	134
Twitter	15
Whatsapp	131
Snapchat	41

As a user which social platform do you use?
170 responses

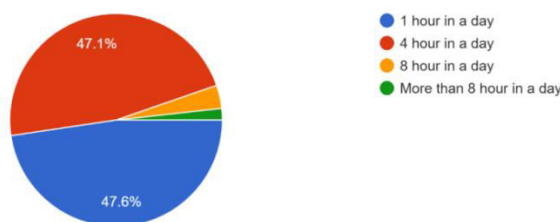


Interpretation: According to survey, as we can see Instagram is mostly used social media platform with 78.8% users, Whatsapp stands at 77.1%, Snapchat at 24.1%, Facebook and Twitter at 18.8% and 8.8%.

5) How much time in a day as a user you give to social media?

Time spent on Social Media	No. of Responses
1 Hour in a day	81
4 Hour in a day	80
8 Hour in a day	6
More than 8 Hour in a day	3
Total	170

How much time in a day as a user you give to social media?
170 responses

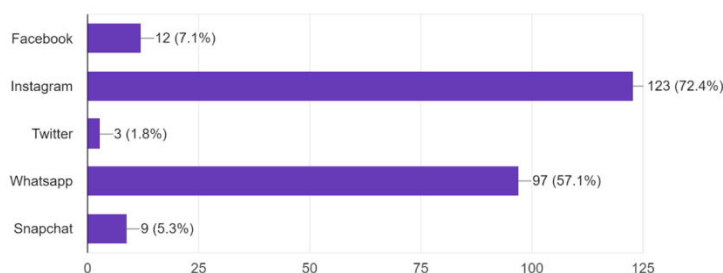


Interpretation: According to survey reports, 47.6% spend 1 hour in a day on social media, 47.1% spend 4 hours in a day, 3.5% user spend 8 hours in a day and remaining 1.8% user spend more than 8 hours in a day on social media platforms.

6) On which social media platform you spend most of the hours of your day?

Social Media Platform	No. of Responses
Facebook	12
Instagram	123
Twitter	3
Whatsapp	97
Snapchat	9

On which social media platform you spend most of the hours of your day ?
170 responses

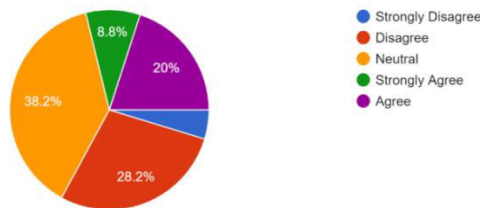


Interpretation: The survey shows that 72.4% user's spend hours on Instagram, 57.1% on Whatsapp, 7.1% users spend hours on Facebook and very limited time on Snapchat and Twitter i.e. only 5.3% and 1.8%.

7) Is social media an addiction to your daily routine work?

Social Media	No. of Responses
Strongly Disagree	8
Disagree	48
Neutral	65
Strongly Agree	15
Agree	34
Total	170

Is social media an addiction to your daily routine work?
170 responses

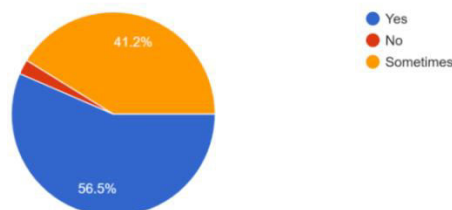


Interpretation : According to survey reports, as we can see above figures shows that 38.2% consider it as neutral while 28.2% strongly disagree on it and very few i.e. 8.8% strongly agree that it is an addiction on their daily routine work.

8) Do you use social media for educational purpose?

Social Media	No.of Responses
Yes	96
No	4
Sometimes	70
Total	170

Do you use social media for educational purpose?
170 responses

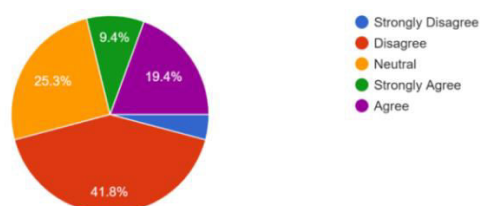


Interpretation: The survey shows that 56.5% users make use of social media platform for educational purpose while 2.4% make no use for educational purpose and 41.2% use for sometimes.

9) Did social media affect your academic performance?

Social Media	No.of Responses
Strongly Disagree	7
Disagree	71
Neutral	43
Strongly Agree	16
Agree	33
Total	170

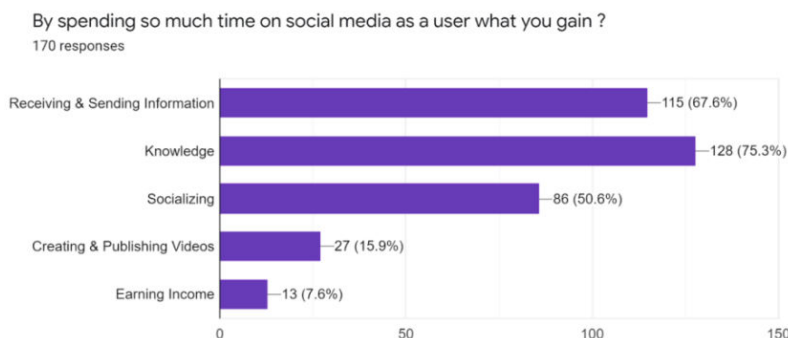
Did social media affect your academic performance?
170 responses



Interpretation: According to the survey reports, as we can see 41.8% users disagree that social media affect their academic performance, while 25.3% are neutral and 19.4% agree that social media affects their academic performance.

10) By spending so much time on social media as a user what you gain?

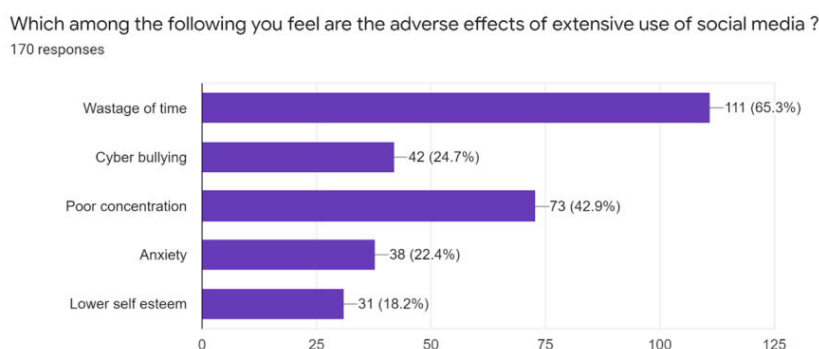
No. of Gains from Social Media	No. of Responses
Receiving & Sending Information	115
Knowledge	128
Socializing	86
Creating & Publishing Videos	27
Earning Income	13



Interpretation: The survey reports informs that 75.3% of the users gains knowledge from social media, 67.6% gets information, 50.6% gains socialization among society, 15.9% gets famous by creating and publishing videos and 7.6% earns income through social media.

11) Which among the following you feel are the adverse effects of extensive use of social media?

Adverse effects of Social Media	No. of Responses
Wastage of time	111
Cyber bullying	42
Poor concentration	73
Anxiety	38
Lower self esteem	31

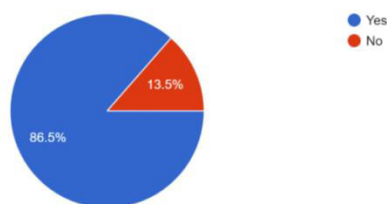


Interpretation: The above graph represents that 65.3% of the youth makes wastage of time by using social media, 42.9% users lacks concentration on other activities, 24.7% gets adversely affected by cyber bullying on these platforms, 22.4% gets affected by anxiety and remaining 18.2% gets affected by losing their self-esteem because of the extensive use on these platforms.

12) Can we balance social media and daily routine work without being addicted?

Social Media	No. of Responses
Yes	147
No	23
Total	170

Can we balance social media and daily routine work without being addicted ?
170 responses



Interpretation: According to the survey reports, 86.5% youth population can balance social media with their daily routine work while 13.5% cannot balance social media and their daily routine work.

CONCLUSION

Social media platforms have become an effective tool for interactions with the world. Use of social media proved to be an enhancement for youth generation as they gain information within seconds. It improves their academic performance by making worthy use of social media platforms in their educational field. Social media has changed our life so much. Research also stated that among users of Ulhasnagar city most commonly used social media platform is WhatsApp. If we could use social media smartly, having social media will become a good change for us. It is being said that “Don’t use social media to impress people; use it to impact people”

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A STUDY OF POST-COVID SURVIVAL AND RECOVERY STRATEGIES ADOPTED BY STREET VENDORS IN KALYAN CITY

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ABSTRACT

The Covid-19 induced lockdowns came down harshly on street vendors, as it did for many other workers in the massive informal economy of India. The hardest hit was businesses which operate fragmented, are beyond government oversight, and lack labour protection. India went for one of the most stringent lockdowns to arrest the spread of the deadly Coronavirus. These lockdowns meant the immediate loss of a source of income for street vendors and they with their families were confronted with hunger and deprivation. The pandemic destroyed the businesses of many street vendors, disrupting their ability to earn and leaving many in a fight for survival. India experienced a painful mass exodus of labourers and street vendors from major cities to their native places in the following months after lockdown. In the meantime, the Government allowed the businesses of essential services with specific time slots in a day. Hence, many street vendors who were earlier selling durable and semi-durable consumer goods had to turn to vending essential perishable commodities like vegetables, milk, packaged food, etc. for survival.

This study aims to explore the post-Covid-19 survival and recovery Strategies adopted by street vendors in Kalyan City which is a part of the Mumbai Metropolitan Region and city in the Thane District of Maharashtra. In a bid to gain a competitive advantage after the full opening of the economy, many street vendors adopted strategies of networking, multiple undifferentiated market strategies, the sale of convenient products, dying and resurrecting (strategic exit and return into the business), regular changing of goods and services, exploitation of flexible operating hours, cost-based pricing strategy, sales promotion, trade credit and locational advantages. Also, it was found that street vendors exploited a variety of negotiating strategies which gave them a competitive edge over the formal and e-commerce businesses during the lockdowns.

Keywords: Covid-19 pandemic, Street Vendors, Economic hardship, Business strategies, Informal Economy

1. INTRODUCTION**1.1 Meaning & Definitions**

An individual who is a street vendor generally sells goods to the public on the streets without having a permanent structure from which to do so (Bhowmik, 2012). Oxford English dictionary defines a street vendor as “a person who sells something in the street, either from a stall or van or with their goods laid out on the pavement”. National Policy on Urban Street Vendors, 2004 describe street vendors as who may be stationary in terms of their set up, in the sense that they occupy space on pavements or other public or private areas; or, they may be mobile in the sense that they move from place to place by pushing carts or carrying baskets. The Government of India has used the term ‘urban vendor’ as inclusive of both traders and service providers, stationary as well as mobile, and incorporates all other local/region specific terms used to describe them, such as, hawker, *pheriwalla*, *rehri-patri walla*, footpath *dukandars*, sidewalk traders, and more. They provide services to a large number of customers from middle-class and lower-income households and contribute significantly to the economy (Kumari, 2015). Nevertheless, street vending is often looked at as an undesirable activity conducted by lawbreakers that encroaches upon public space. Moneylenders are critical to their economic and social security needs (Saha, 2009). Furthermore, these retailers are continuously harassed by the local authorities, including police and municipalities.

1.2 Global Perspective on Street Vending

Globally, street vendors and market traders provide easy access to a variety of affordable goods and services in public spaces, making them integral to urban economies (Bhowmik, 2012). Their products range from fresh vegetables to prepared meals, from building materials to clothing to crafts, and from consumer electronics to auto repairs to haircuts (Recchi, 2020). There has been a substantial increase in the number of street vendors in major cities around the world, particularly in Asian, Latin American and African developing countries (Bhowmik, 2012). Lack of gainful employment coupled with poverty in rural areas has pushed people out of their villages in search of a better existence in the cities. These migrants do not possess the skills or education to secure better-paying, secure employment in the formal sector and must work in the informal sector. Also, there are workers who were employed in the formal sector but lost their jobs because of closures, down-sizing or mergers in the industries they worked in and they or their family members had to seek low paid work in the informal sector in order to survive. Globalisation is directly linked to these causes (Roever & Skinner, 2016).

1.3 Indian Scenario on Street Vending Business

In India, street vendors represent approximately 4% of the urban workforce across India and a total of 14% of urban informal workforce and play a variety of roles in city life (Majithia & Sinha, 2020). The Ministry of Housing and Urban Poverty Alleviation estimates that there are 10 million street vendors in India, including 2,50,000 in Mumbai, 4,50,000 in Delhi, more than 1,50,000 in Kolkata, and 1,00,000 in Ahmedabad. Many of them are immigrants or lay-off workers, work for an average of 10-12 hours a day, and remain impoverished (Saha, 2009). Due to inappropriate license ceiling in most cities many street vendors hawk their goods illegally, which makes them prone to the bribery and extortion culture under local police and municipal authorities, besides harassment, heavy fines and sudden evictions (Kumari, 2015). The Ministry of Housing and Urban Affairs has launched a program called PM Street Vendors *AtmaNirbhar Nidhi* (PM-SVANidhi) that seeks to empower street vendors affected by Covid-19 lockdowns; by giving them loans and also supporting their holistic development and economic upliftment. Since it launched on June 1 of this year, more than 12 lakh street vendors have applied for credit assistance of ₹10,000.

1.4 Impact of Lockdowns on Street Vendors' Business

On 24th March, a lockdown was announced with just 4 hours' notice in India, impacting street vendors and many other workers in the vast informal economy (Patel & Shah, 2021). As the streets became vacant, vendors lost their main source of income, and many entrepreneurs and producers, whose products were sold by the vendors, were confronted with hunger and deprivation (Majithia & Sinha, 2020). A post-Covid study of women vendors in Delhi found that the women vendors have completely lost their livelihoods, with 97.14% of the respondents reporting that their business had been adversely affected by the lockdown. Many vendors have reported a drastic decrease in income even after the lockdown opened and it has become difficult to survive let alone recovery of their businesses. Their meagre savings are dried up during the lockdown period and many of them are either consuming savings or have been pushed into debt at high-interest rates. Since most of the street vendor population is made up of migrants, they are still grappling with the burden of house-rent – both in the lockdown period and post-lockdown.

1.5 A brief note on Kalyan City

Kalyan is a historic and culturally vibrant city which is located in the western half of Maharashtra. It is the 7th largest city in Maharashtra with a population of 12.46 lakhs as per census 2011. With a literacy rate of over 91%, the city has the second best literacy rate in the state and the 10th best in the country. Over the past few decades, the city has witnessed a steep growth in its economy. The city has highest number of street vendors' population after Mumbai and Thane. The Kalyan city is a unique point of business place for street vendors as one can see a demographic combination of street vendors from urban areas selling cheap electronics and apparels and from rural areas selling mostly fast food, vegetables, fruits, fish, and many other exotic items. The street vendors' population in Kalyan city comprises of many licensed and unlicensed; permanent structured, partly structured and non-permanent; urban and rural; educated and illiterate; male and female; young and old vendors. The street vendors get a good business in Kalyan City as general population largely hails from middle and lower income earners.

2. OBJECTIVES OF THE STUDY

2.1 To analyse the effects of lockdowns induced by Covid-19 on the businesses of street vendors.

2.2 To investigate the survival and recovery strategies adopted by the street vendors during lockdowns in Kalyan City.

3. RESEARCH METHODOLOGY

3.1 Research Approach

A phenomenological qualitative research approach (Alase, 2017) is adopted since it is an exploratory study and involves the collection and analysis of non-numerical data to understand concepts, opinions, or experiences of respondents to gather in-depth insights into the present study (Kothari & Garg, 2019).

3.2 Sampling Technique

Non-probability convenience sampling technique (Ladusingh, 2018) was employed to include street vendors in the study who are/were selling different kinds of products in and around Kalyan city. The participants selected are/were belonging to various demographic categories.

3.3 Data Collection and Analysis:

Primary data was collected using interactive, in-depth interviews which were conducted between 21st November 2021 and 25th December 2021, with 37 street vendors doing their businesses in Kalyan City area especially western periphery of Kalyan Railway Station, *Adharwadi*, *Khadakpada* and *Rambaug* and *Joshibaug*

area. Secondary data was collected from various newspaper articles, journals, several websites of Indian Government, NGOs and street vendors' associations.

3.4 Research tools

A standard set of open-ended interview questions were used to facilitate faster interviews that could be easily analysed and compared (Crawford & Nations, 1997). The list of questions was prepared to probe the effects of Covid-19 induced lockdowns on the workings of their businesses and the survival and recovery strategies applied by them to cope up with the prevailing situation. Additionally, questions related to socio-demographical characteristics, causes of street vending, challenges faced, working conditions, and addiction to tobacco, cigarette, alcohol, etc. were asked. During the interview, questions were asked in Marathi and Hindi and responses were transcribed and later translated into English with due care to get the correct connotations of the responses. Some street vendors were observed covertly to get a deeper insight into the negotiation strategies applied before carrying out the interviews with them.

4. RESEARCH FINDINGS

4.1 Demographic Composition

Out of 37 street vendors interviewed 25 belonged to age group 35-45 and 12 were above 45. Male participants were 32 whereas 5 were female affirming that the street vending is mainly a male dominated occupation. 23% of them were illiterate or educated up to primary school and 48% had completed their secondary education remaining were educated up to higher secondary level. Most of the vendors (75%) belonged to nuclear family since they had migrated from rural areas to seek employment. 40% were from rural areas of Maharashtra, 18% from Uttar Pradesh, 13% from Rajasthan, 10% from Madhya Pradesh, and 5% from Bihar and remaining were from South Indian states. 77% of respondents relied on their family members in vending business whereas remaining managed the business single-handedly. Some of the vendors were (20%) addicted to tobacco, cigarette and alcohol. 74% vendors work without taking holiday in the week. Inability to fulfil requirement of formal sector (53%), only source of income (40%) were the major reasons to enter into the profession of street vending. Many of street vendors had contracted Covid but recovered after getting timely treatment through healthcare arrangements made by Kalyan-Dombivli Municipal Corporation. 13% responded that they have lost at least one member in their family due to pandemic. 80% of the street vendors had their both shots of Covid-19 vaccine by the end of November month and remaining had at least single shot of vaccine.

4.2 Types of Business and Earnings

The participant street vendors were mostly doing vegetables business, fast food, packaged food, fish, clothing, toys, etc. 44% of them had permanent shops for doing their business, 32% were doing business in semi-permanent set up, and remaining were doing their business either using carts, trollies or overhead baskets. Nearly 67% of respondents were dealing in single category product which mostly came under perishable category whereas remaining were mainly dealing in diversified durable goods. 50% of them were doing their business mostly in the daytime, remaining were doing business in afternoon and evening time and some of them did not follow any particular time schedule for doing the business. These street vendors earned anywhere between ₹200 to ₹700 daily depending upon their type of business, timing of business, category of product sold and day of the week after full opening of the economy. Most street vendors acquiesced that they see maximum customer footprint in the evening times, on holidays and in festival seasons. It was observed that vendors having a permanent structure for doing business and dealing in essential product categories earned relatively more than other vendors who were selling non-essential, durables and semi-durable goods.

4.3 Effects of Lockdown

Almost all the street vendors contacted conceded that they were left in a precarious position due to newfound concerns about hygiene, masking, social distancing and cleanliness. Also, the lack of monetary support, information and guidelines left many of the respondents confused and on tenterhooks. The respondents were caught in dilemma of a fear of contracting Covid or beating by police personnel and earning livelihood for survival as nearly 27% of them earned very little and lived hand to mouth. Even after partial opening of the economy, the number of buyers has gone down and so have their earnings. 58% of the street vendors had to dig into their savings for the survival during the lockdown period. The continued lack of income and absence of dependable savings due to subsequent lockdowns, forced 23% of respondents to incur debt in order to meet basic household expenses. However, fortunes were different for those (34%) selling fruits and vegetables since their businesses were deemed an essential service, continued even through the harsh 2020 lockdowns.

4.4 CHALLENGES IN STREET VENDING

Mostly street vendors have to survive in a hostile environment though they are service providers since street vending business is not considered a very respectful profession. They have multifaceted challenges such as constant fear of eviction (18%), bribe payment (33%), inability to access various government facilities (28%), lack of basic facilities such as clean drinking water and toilets (67%), lack of social security (17%) and other similar hurdles. Apart from that, they face a steep competition from their fellow street vendors, local shops, retail outlets and online stores. Corona-19 pandemic have increased their problems manifold as they do not have access to clean toilets (44%), lack of pure drinking water (48%), inability to buy nutritious food (34%), not able to take enough rest during working hours (22%), inadequacies of healthcare facilities (18%), etc. which is must in pandemic time. They are also facing the challenges of customers' attitudes and their changing spending habits, suppliers' dominance, seasonal changes in demand of their products, climatic changes having effect on their products, etc.

4.5 ROLE OF LOCAL AUTHORITIES

The Kalyan-Dombivli Municipal Corporation regularly take action against illegal hawkers who regularly block the major market roads and cause traffic and inconvenience to general public. Also, Municipal Corporation facilitated to provide PM-SWANidhi to provide authorised street vendors with financial aid as their businesses have been affected adversely during the Covid-19 lockdown.

4.6 Survival and Recovery Strategies

The participant vendors applied various strategies in singular or in combination, in order to survive and revive their businesses during lockdown period and after gradual opening of the economy. Such strategies included diversification, change in location of business, change in product/service, loans from banks, use of Government schemes for street vendors, change in working time, involvement of more family members, following hygiene and quality control measures to ensure safety of customers and win their confidence. Street vendors are successfully exploiting the advantage of face-to-face interaction to persuade the impulsive buyers which is not available in e-commerce and supermarkets. Also, networking with other street vendors in order to satisfy customer demand, multiple undifferentiated marketing to reduce cost and reach masses, selling of convenient products to reduce carriage cost and efforts, withdrawing low sale goods from one market and resurrecting them into other areas, regular changing of goods and services, exploitation of flexible operating hours and location, cost-based pricing strategy were the ways in which the interviewed street vendors managed to survive and revive their businesses. By adhering to the Covid-19 prevention protocol and appropriate behaviour such as wearing mask, following social distancing rules, sanitising products cleanliness, personal hygiene, disposing the waste; many street vendors tried to ensure safety of the customers which helped them to win their trust. Instead of depending upon private money lenders, street vendors opted for loans from Self-Help Groups (SHGs) and for income generation activities.

5. CONCLUSION

The strategies implemented by street vendors during pandemic have certainly helped them to recover from one of its kind problem of shutdown of economy on various occasions. Along with implementation of regular strategies, application of innovative methods of doing business have helped the street vendors in the insecure and unpredictable market environment. Despite facing innumerable challenges, the street vendors' community has survived the major blows of Covid-19 pandemic lockdowns which has shown their resilience. Street vendors are most vulnerable to forced eviction and denial of basic right to livelihood which causes severe long-term hardship, impoverishment and other damage including loss of dignity. The government should have converted PM-SVANidhi credit scheme for street vendors, into direct income benefits, like a cash grant, to restart economic activity in a regular way. There is a need that State Governments ensures that institutional arrangements, legislative frameworks and other necessary actions in conformity with the National Policy for Street Vendors not only in Kalyan City but also in whole of India. The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 is one of the best examples of inclusive legislation for street vendors. The relief for vendors must be in line with the spirit of this law, and vending must be seen as a key path to reducing poverty among the urban poor. With the help from the Government and local authorities they can definitely bounce back to business and strengthen their livelihood and there is a ray of hope for improvement in the status of street vendors.

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DEVELOPMENT AND SENSORY EVALUATION OF A VALUE-ADDED FOOD PRODUCT (COOKIES) FOR DIABETES PREVENTION

¹Bharti Goel and ²Dr. Sapna Nanda¹Research Fellow, Department of Foods and Nutrition, Government Home Science College, Chandigarh²Principal, Government College of Yoga, Health and Education, Chandigarh**ABSTRACT**

A healthy lifestyle is a way of life that includes a healthy diet, good eating habits, adequate sleep, and some physical activity in order to achieve a two-fold goal: to make the body fit and disease-free. Diabetes mellitus is ranked seventh among the world's leading causes of death, and third when its fatal complications are factored in. The alarming rise in diabetes mellitus prevalence in India has been attributed to changing demographic patterns as well as the environment. Kidney failure, cardiovascular disease, obesity, nephropathy, and neuropathy are all complications of diabetes. Diabetes can be caused by a variety of factors, including a lack of physical activity and healthy eating habits, among others.

As a result, the focus of this paper is on the development of a value-added food product using a combination of amla, bael, and stevia. The trained panel judges conducted an organoleptic evaluation, which was rated on a 9-point hedonic scale. As a result, the Cookies was found to be more accepted by the panel than the control, indicating that diabetics can eat it as part of their meal.

Keywords: Cookies, Food, Product, Diabetes, Sensory, Evaluation

INTRODUCTION**Diabetes**

Diabetes has increased to become one of the world's most serious health issues, with its prevalence rising at an alarming rate. According to the World Health Organization (WHO), the number of people living with diabetes is rapidly rising around the world, and it has become a major public health concern (Zaman et al, 2011). Diabetes will increase from 463 million to 700 million people aged 20 to 79 years old by 2045, according to a World Health Organization (WHO) report. According to the Centers for Disease Control and Prevention (CDC), 12.2 percent of adults in the United States had Type 2 Diabetes Mellitus in 2017.

on the other hand, Type 2 Diabetes Miletus (T2DM), is a disease of exclusion, meaning it only exists when other diseases are present (such as Type 1 diabetes and what is referred to as "other specific types of diabetes" in both the World Health Organization Classification (2019) and the American Diabetes Association Classification (2020)

Despite the importance of genetic predisposition, ageing, obesity, and a sedentary or dietetic lifestyle are all important risk factors for T2DM development. Obesity is seen in the majority of people who have T2DM (Ramaraio and Kaul, 1999).

To treat diabetes mellitus hyperglycemia, a variety of medications, such as biguanides and sulfonylureas, are currently available (Mutalik et al., 2005). Because of the medications' side effects, finding a new medicine, chemical, or method to treat diabetes complications is a top priority. (Noor and colleagues, 2008). Diabetes, like many other diseases, is treated with herbal medicines and plants, particularly in India. This prompts the novel idea of looking into alternative medicine for diabetes in the form of herbal remedies. Wood-apple, also known as Bael, Gooseberry, or amla, and honey leaf, also known as stevia, are among the leading contenders.

Amla (Gooseberry)

Amla, also known as *Emblica officinalis* (Eo) or *Phyllanthus Emblica*, is a plant used to treat a variety of ailments in Indian medicine. Amla is a member of the *Emblica* genus (*Euphorbiaceae*). It grows in tropical and subtropical climates in India, Sri Lanka, China, Indonesia, and the Malay Peninsula. amla(Indian gooseberry) are bitter, cooling, diuretic, and laxative. Diabetes, bronchitis, hyperacidity, peptic ulcer, dermatitis, haematogenesis, inflammations, anaemia, liver diseases, gastrointestinal tract problems, menorrhagia, and cardiac illnesses. Amla is thought to reduce oxidative stress and improve glucose metabolism in Type 2 diabetics. As a result, amla provides a significant amount of vitamin C in both fresh and dried form(Krishnaveni 2010)

Bael (Wood apple)

The Rutaceae family includes the Wood-apple or Stone apple, a medium-sized deciduous tropical tree. The word Bael is used in Hindi, but the word *Bilva* is used in Sanskrit. It's an up to 18-meter-tall slender, aromatic,

armed, gum-bearing tree with thorns and fragrant blossoms. It is primarily found in tropical and subtropical climates. Bael can be found growing along the East Coast in the Himalayan foothills of Uttarakhand, Jharkhand, and Madhya Pradesh. It's common in dry areas of India, as well as some wetlands in Sri Lanka (Simons et. al., 2005).

Stevia (Stevia rebaudiana)

Stevia Rebaudiana, a member of the Asteraceae family, is a nutrient-dense plant. Stevia is a powerful natural sweetener that is also known as Honey Leaf in India. It is safe for daily consumption in drinks, not just once or twice a day, but several times a day, with no side effects, but dried leaves cannot be used in domestic cooking due to their green colour (Rajbhandari and Roberts 1985, Tsanova et. al. 1991) One gram of stevia can be used once a day to help reduce blood glucose levels without having any negative side effects (Rayaguru and Khan, 2008).

METHODOLOGY

After experimenting with different combinations of extracts on diabetic rats, various products were developed using a combination of Amla, Bael, and Stevia. The main ingredient in the development of value-added food products was a combination of amla, Bael, and stevia.

Method of Preparation-

Different methods of cooking, such as preservation, baking, and roasting, have resulted in a variety of food products. The development of Chutney with the above combination is the focus of this paper.

Sensory evaluation of developed products

The acceptability of the product was assessed by a panel of ten judges who used the 9-point Hedonic Scale (Larmond 1970) to determine whether the product was liked or disliked. The evaluation was done by a semi-trained panel (chefs). The panelists were asked to record their level of liking or disliking by assigning points to various product characteristics. The samples were graded on a 9-point Hedonic Scale for quality attributes such as appearance, colour, flavour, texture, taste, and overall acceptability and scoring by using the following grade descriptions.

Table 1: Mean Sensory Score of Cookies

COOKIES	Colour	Apperarence	Texture	Aroma	Taste	Overall Acceptability
TYPE A	5.2	5.5	5.8	4.3	6.5	6.3
TYPE B	6.9	7.6	7.5	5.4	7.3	7.5

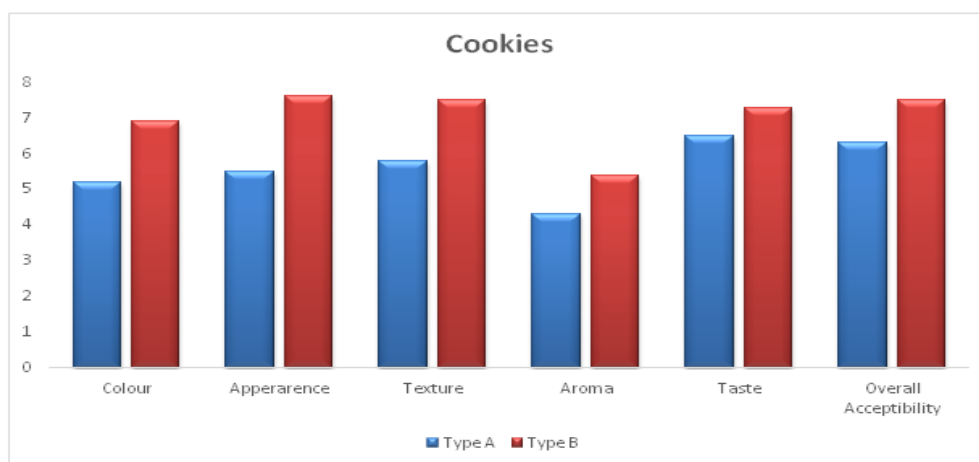


Figure 1: Mean sensory Score of Cookies

Result and Discussion: Development and Distribution of value-added Products (Chutney) –Cookies were created using a combination of amla, Bael, and stevia, and the Food Product's physiochemical and shelf-life were assessed.

Cookies were made from a combination of Amla, Bael, and stevia in this study. The mean sensory scores of acceptability of cookies for diabetes are tabulated in (Table 1) using a nine-point hedonic rating scale. Type A was used as the Control (C) sample, while Type B was given a value-added product (cookies). Every sensory parameter was found to be well-performed by the Type B. The mean score revealed that cookies prepared as a value-added product (Type B) have organoleptic scores of 6.9, 7.6, 7.5, 5.4, 7.3 for colour, appearance, texture, aroma, and taste respectively.

The corresponding scores for the control sample (Type A) are 5.2, 5.5, 5.8, 4.3, and 6.5, respectively. Overall Acceptability was found to be higher for Type B at 7.5, while Control had the same value at 6.3. The incorporation of extracts has the greatest impact on the appearance parameter, followed by colour and texture. The taste parameter had the smallest difference. (Fig.1). According to the data presented above, the panel Chutney with a combination of amla, bael, and stevia was chosen for further investigation of the study, such as physiochemical and shelf-life assessment.

CONCLUSION

Diabetes Mellitus is a carbohydrate, lipid, and protein metabolic condition characterised by a complete or partial insulin shortage, resulting in hyperglycemia, obesity, hypertension, and cardiovascular disease as a result of a poor lifestyle, inactivity, poor dietary habits, and a high intake of unprocessed foods. As a result, people are increasingly interested in herbal products and organic foods that have few side effects and are safe to consume.

As a result, this study focuses on the development of a value-added food product (cookies) containing a combination of amla, Bael, and stevia after testing on diabetic rats. Furthermore, it was evaluated by the selected panel members on a 9-point hedonic scale on the variables colour, texture, taste, and so on, in addition to overall acceptability (7.5) of Cookies.

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MANIFESTATION OF SENSITIVITY IN INDIRA GOSWAMI'S THE MAN FROM CHINNAMASTA**Boopiratti K**

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ABSTRACT

One of the celebrated writers of Assamese literature is Mrs. Indira Goswami. She received one of the prestigious literary award Jnanpith Award during the year 2000. Indira Goswami's fictional world is description of noble Indian tradition. Man seeks hope in new dimensions. When, his hopes get diminished, he becomes very serious. The Man from Chinnamasta is the novel taken for the study of this paper. In newly changing innovative world, the world of sacrifice taking place in Kamakhya temple. This paper analyses the jatadhari who stand against animal sacrifice and role of two women character Dorothy Brown and Bidhibala. Indira Goswami's creative characteristic is her use of sensitivity. She manifests her sensitivity through her themes, character and situation. Her works have no space for artificiality. In the first reading, readers will recognize the sensitive mind of the writer, how the course of the novel follows the line of the story, with the story and the characters. The sensitivity in her novels undergoes refinement at some period as the demand of the situation and series of incidents expands.

Keywords: Jatadhari, sensitivity, animal sacrifice, Dorothy Brown, Bidhibala.

INTRODUCTION

Indira Goswami was born on 14th November 1942. She is popularly known by her pen name Mamoni Raisom Goswami. Indira Goswami's parents were Umakanta Goswami and Ambika Devi. Goswami was born in Guwahati, Assam. Her family was deeply associated with Sattras (Sattras are independent institutional centers associated with Vaishnavism. Such institutions are found in Assam and some of its neighboring regions). Goswami's sattras are of Ekasarana Dharma. She is a multi-talented person, who can be described as a poet, scholar, an Indian writer, activist and editor. Goswami moved into Delhi to become Professor of Assamese in Modern Indian Languages and Literary Studies (MIL) Department at the University of Delhi.

She is one of the celebrated writers of contemporary Indian Literature. Many of her works have been translated into English from her native Assamese language. Indira Goswami is winner of Sahitya Akademi Award for the year 1983. Assam Sahitya Sabha Award in 1988, Bharat Nirman Award in 1989, Sahitya Akademi Award of Uttar Pradesh Hindi Sansthan in 1992, Katha Award for Literature in 1993, Kamal Kumari Foundation Award in 1996, International Jury's Award for the film Adarya based on her novel The Moth-Eaten Howdah of Tusker. She received the Jnanpith Award in the year 2000. Goswami also received the Principal Prince Claus Laureate in 2008.

In this kind of an era of changing to new trends, most of the Indian writers have commitment to humanity. Writers have unknown strength and power with their intense power the writers lay the foundations for right path for the society. Western thoughts enlighten Indian society by bringing on renaissance thoughts to it. Gogai says "Dr. Indira Goswami (Mamoni Raisom Goswami) is prominent among those personalities who have been able to exhibit their efficiency and intellectuality by inheriting this noble trend of renaissance" (P 1).

Indira Goswami is spirited explorer of dynamic path of the societal activities. This paper "Manifestation of Sensitivity in Indira Goswami's The Man From Chinnamasta" explores the insurrection taking place between jatadhari and people following old tradition in Chinnamasta. Indira Goswami's Chinnamastar Manuhto is been translated into The Man from Chinnamasta. In the chapter remarks on her works from the book The Humanist there is a review on Indira Goswami in The Statesmen, December 31, 1986. The article states that

For Indira Goswami, the Assamese writer who won the Sahitya Akademi Award in 1982, language is like a velvet dress with which she tried to cover the restless soul as it lives out its life. But sometimes she feels it is futile to try and arrest the soul in the cold print of language: would it not be better simply to experience life in dumb silence? A kind of morbid feeling has haunted her all her life, and her own personal sufferings are depicted through the sufferings of her characters, with whom she identifies.All the novels have been based on actual experiences and for many she has drawn inspiration from real life people. However, she has not written a novel which has given her complete satisfaction. She is still in search of the velvet dress which will capture the soul, but finds that her heroines, like Cinderella at the midnight crime, find themselves dressed in tattered dress, and from them there is no easy escape from a prince. They often find a harder way out ... (p 65-66).

INDIAN LITERATURE IN REGIONAL LANGUAGE

In Indian Writing in English tradition and modernity are major themes which go under all Indian Writing in English. Traditional side of themes captures the love of nature, the vivacity of folklore and folk songs and ageless myths and legends. Most of the myths are Pan-Indian, therefore they do not have a language barrier. Modernity gives insight to social problems of the society, like poverty, deprivation, exploitation of the weak and suffering of females in modern India. While probing human relationships, the clash of modernity and tradition results in modern women wishing to live an independent existence in her society, but due to social pressure, the woman faces adversity.

Indira Goswami's widely acclaimed novel "The Man from Chinnamasta" deals on violence, blood, pain and also suffering of animal sacrifice. In this work she investigates some ways through which the prehistoric practice could be stopped. The novel takes place in pre-independent era of 1920s. Goswami uses lots of metaphors to showcase Kamakhya, the temple where animal sacrifice takes place, lore and animal sacrifice. Goswami with a lot of care and compassion looks to it that she must not insult the faith of devotees have on Kamakhya temple and also insists on stopping the horrific ritual.

KAMAKHYA TEMPLE AND ANIMAL SACRIFICE

The animal sacrifice in Kamakhya temple is an important component to express devotion to the goddess. Sacrifice involves the slaying of buffaloes, goats and birds. The devotees visit temples to offer their sacrifice and get rid of themselves from illnesses and atone for their sins or they come to seek blessings for the occasion of marriage or birth or any kind of auspicious events. It is an appeal from the author's behalf to discontinue the age-old tradition from Kamakhya temple. Chinnamasta Jatadhari is a priest of Kamakhya temple. His assistant Ratnadhar is a supporter of protesters who fight against animal sacrifice. In the mists of the novel, Goswami marks some stanzas from Kalika Purana to give alternative for animal sacrifice, the alternative is flowers.

Her novels cannot be considered as a mere record of the past, in all their writing she has expressed her ambition in changing the aspects of the society. Kamakhya temple is surrounded with lots of ancient puranas, ancient myths. From past the worship of Ambubachi and other ceremonies takes place in Kamakhya temple. The ritual of animal sacrifice is been in practice from ancient time in various parts of India, but the novel records the events happening in Assam alone. Local people struggle for change, reform, and liberation from traditional oppression on women.

UNVEIL OF PLOTS

Everyday people gathered around jatadhari in his prayer lace and touched his feet and express their problems. Jatadhari is a powerful man with terrifying locks. They make him very terrible. His hair, matted locks as if poisonous snakes are twisted in it. They all modestly wait for his reply. Jatadhari has advised Ratnadhar to paint and continue his work and asked him to go from house to house to stop animal sacrifice. Tantric once had said that only sacrifice could quench goddess's thirst.

This novel is basically woven in between two women characters Dorothy Brown and Bidhibala. The two women characters both Dorothy Brown and Bidhibala portray pity and compassion. Dorothy is the wife of Henry Brown, who is Principal of the Cotton College. Dorothy brown leaves to London for some medical treatment for about a year. Meanwhile, Henry Brown found a connection with some local resident women. Dorothy started to live in the guest house of the temple called Darbanga House. Lots of hermits loiter around Darbanga House so that they could, use Dorothy for their own spiritual experiences. The unfairness done to Bidhibala by her father is unforgivable. Her father chose to marry off his eleven year old daughter to a forty year old man. On the other hand Dorothy went to London for a medical treatment. On her return found that her husband had found a woman of his own. Dorothy was unable to digest the fact that her husband had deceived her from her back. Patriarchy is dominant in the novel *The Man from Chinnamasta*. Bidhibala is just eleven years old and she is forcibly gets engaged to forty year old man. The injustice and discrimination of Bidhibala is her only trustworthy and reliable and favorite father has arranged her marriage to an old man. Bidhibala is Ratnadhar's childhood friend. Singhadatta, Bidhibala's father has brought her to get her married. Bidhibala's father is ready to sacrifice a calf buffalo, on the occasion of Bidhibala's marriage. "She went out to stand at the wooden balustrade of the back veranda. In the dim light of the moon, she could see the buffalo below. She could hear the deer in the jungle. She could hear the coughing of the hermits gathered for Ambubachi. She could hear the sobbing of the drunken tantriks.....There was nothing that his devoted father would not do. Now, he was sending this calf to its death. She could still remember how it had lost its way in the village one day and bellowed helplessly as it tried to find its way home. In the next few days, it would be sacrificed. For her. Its head would be hacked off. For her." (TMC 102-103). But Bidhibala lost her buffalo with the help of Ratnadhar

and it angered her father Singhadatta, and he beat his daughter violently and Ratnadhar, told her father that he is ready and offered to marry her. Bidhibala, wanted to escape from the marriage which is unsuitable for her.

Henry Brown arrives to Nilachal in search of his wife Dorothy. Unfortunately Dorothy was not ready to go along with him. All of Henry Brown's anger turned to jatadhari. At the exact time, jatadhari also got up from trance from water, jatadhari's matted locks dripped water, he seemed to have woken up from deep trance. Jatadhari's eyes met with Henry Brown's eyes. Henry shivered and something crumbled inside him and he learned on Munshi Vipin his secretary. The next day Dorothy called William Smith and prepared her will, Dorothy left all her properties to the unborn child of women, her husband, Henry is having connection at the same night Dorothy's abode was ransacked. Jatadhari asks Ratnadhar to arrange for a rally of students before Cotton College against animal sacrifice.

Bidhibala was abducted by some prostitutes due to her extraordinary beauty. Singhadatta thought all these were Ratnadhar's actions and he beat him to death, and Ratnadhar was sent to Guahati's hospital. One of the disciples of Jatadhari told that Bidhibala is in the company of prostitutes in the place called North Shekadarim on hearing such incident Singadatta fell like dead fruit. Jatadhari has warned Dorothy to be careful for some time as chaos has started around them. A group of mob has started to ransack everything everywhere. Ratnadhar's paintings were thrown carelessly; jatadhari was taken to police station at the place called Bharulu. "The jatadhari had spent the entire night at the Bharalu Police station. When they finally let him go, he went back to his own cave accompanied by students from the tol and a group of devotees. His eyes were like drops of sacrificial blood. The rusty dreadlocks were plastered to his back." (TMC 179). News of Dorothy Brown's pregnancy spread everywhere. In spite of jatadhari's warnings, Dorothy Brown steps out from her abode. Suddenly everyone heard sounds of bullets and Dorothy Brown's bullet ridden body rolled from top and on seeing this jatadhari became very angry. Police suspected that shooting could have been the act of Henry Brown.

After the death of Dorothy Brown, jatadhari had become very silent sacrificing own blood. Jatadhari cuts a piece of flesh from his own flesh near his navel and offers to God. And all the students in the rally gathered by Ratnadhar also scarified some of their blood to god. The sacrificial alter was totally drenched with student's blood. Rain washed away all the blood sacrificed. "The jatadhari, closed his eyes, meditating. Then he opened them and looked around. As if for the first time since Dorothy's death, his vision was clear. Sparks of fire seemed to shoot from his deep set eyes. A divine aura suffused his person" (TMC 186). This shows the birth of new beginning. Indira Goswami has boldly questioned the customs and traditions in Indian Hindu Society.

THE NEED OF CHANGE

In a very modest way Indira Goswami express her view that animal sacrifice is not necessary it could be difficult to get away with old traditions. This paper analysed two female characters Dorothy Brown and Bidhibala. Goswami express her view that animal sacrifice is not necessary- it could be difficult to get away with old traditions. Local people struggle for change, reform, and liberation from traditional oppression on women.

The bitter, deprived, incompatible life of women characters manifests Indira Goswami's sensitivity in the novel. Her characters are in devastated state. In spite of all this, Indira Goswami reflects humanity throughout her work.

Intolerable agony of man is manifested. She is sensitive when describing the agony of life. The characters become perceptive for their conceited prejudice. The writer is moved by the character's devastated life. She illustrates her readers with her straight forwardness. Her imaginations, penetrate deep into reality and exhibits every minute details. This too is a vent of Indira Goswami's sensitivity, their roles are performed wherever necessary. There is inevitability in manifestation of sensitivity as they develop on their character roles, with their own characteristics.

CONCLUSION

The manifested sensitivity of the writer has an introspective aspect. This introspective aspect makes her work unique to her readers. It can be examined that the study of their works from a multidimensional perspective results in the birth of sensitivity as an opportunity to observe life. The creative works of Indira Goswami are sensitive not on purpose. The sensitivity is not a separate thing which she uses when she wants to and leaves when she does not want to. Sensitivity is her inevitable tool for her work. It could also be perceived from her use of titles. The illustrations of the writer not only draw the conclusion of the story but also the miserable plight of the characters. The class of people imposed on a group of certain people depicts the hardships on them by imposing inhuman attitude towards them. This leads the way for degradation of humanity and provokes the

sensitivity of the writer. Her efficiency in manifestation of reality is unequal. Hence, her sensitivity plays a significant role.

The novel *The Man from Chinnamasta*, relatively written about people from Assam, they have relevance to women of all parts of India. Women will get awareness about child marriage and destitute women. Past literature is a boon where one can learn from one's mistakes. As time changes, people change from their perspective. Indira Goswami wanted her two female characters Dorothy Brown and Bidhibala to step out of their capsuled life. Older literature teaches people to learn from their past.

ABBREVIATION

TMC: *The Man from Chinnamasta*

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**QUALITY EDUCATION THROUGH ONLINE MODE DURING COVID-19 PANDEMIC IN
BRAHMAPUTRA VALLEY OF ASSAM, INDIA**

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ABSTRACT

Everyone's economic life has effected badly during the first and second waves of the Corona Pandemic which results in adverse effect on education system of the students Worldwide. This education system has shifted from offline to the online learning. Every country has accepted this paradigm shift of offline to online learning. The positive impact of online education has not reached the vulnerable students living in the rural areas. Lack of electricity, lack of laptops/mobile phones with internet connectivity, poor network in rural areas, people from BPL families etc. are some of the issues where online education will not reached the poor students in India. In this background a study has been carried to find out the role of online education in rural flood affected areas of Brahmaputra Valley in India. For this purpose primary data were retrieved from flood effected districts like Lakhimpur and Dhemaji situated in upper Assam. Random sampling methods have been used by the researcher for collecting the information from 300 degree students from the study districts. The study concludes that there was a positive impact of online education on college students during this Covid-19 Pandemic situation except on the students living in the rural areas who were economically poor background families in the district under study.

Keywords: Covid-19 Pandemic, Degree Students, Online mode and Quality Education.

INTRODUCTION

Everyone's economic life has effected badly during the first and second waves of the Corona Pandemic which results in adverse effect on education system of the students Worldwide. Around 1.2 billion students in 186 countries are affected because of closures of school during this pandemic (Li & Lalani, 2020). According to the report of UNESCO there are over 290 million students across 22 countries in the World will be adversely affected by the coronavirus pandemic. In India it will be about 32 crores of students in schools and colleges are affected as per their report (Kasrekar & Wadhavane, 2020). Suddenly the education system is shifted from offline learning to the online learning. Many in different parts of the globe are wondering about the adoption of online learning belief that it will continue at post-pandemic period and how it will impact the education system in the World (Li & Lalani, 2020). Due to Coronavirus Pandemic and lockdown many of the low-income private and government school in many parts of the World including India have completely shut down for not having access to e-learning facilities except a few private schools (Choudhary, 2020). This gap is seen across countries because of income barriers within countries. On the other hand, the decision to temporarily close of Higher Educational Institutions (HEIs) was incited by the principle that largegatherings of persons create a serious risk to safeguarding public health during this pandemic situation. The HEIs along with all educational institutions tend to close their doors in situations where some form of detention or quarantine has been legislated (UNESCO, 2020). The educational institutions from schools to universities in India, now use the present adversity as a dedication in disguise and make digital education as a foremost part of the e-learning process for all learners (Kasrekar & Wadhavane, 2020).

The online education has some positive impacts though it has not reach the students living in the rural areas particularly in rural Assam. Lack of electricity, lack of laptops/mobile phones with internet connectivity, poor network in rural areas, people from BPL families etc. are some of the issues where online education will not reached the poor students in rural Assam. In this background a study has been carried to find the quality of education and the the perception of the college students towards online education in rural flood affected areas of Assam.

REVIEW OF LITERATURE

Choudhary (2020) revealed that except private schools, the low-income private schools and the government schools have completely shut down for not having access to e-learning facilities in India during the Covid-19 pandemic situation. The study also revealed about the worst effect of a large number of students abroad and they have now been barred from leaving the foreign countries which reduced the demand for international higher education in future.

Study done by **Li & Lalani (2020)** revealed about the dramatic change of education system due to Covid-19 pandemic. They reported that with the distinctive rise of e-learning, whereby teaching is undertaken remotely and on digital platforms.

Sharda & Tuteja (2020) identified seven factors Engagement and Appreciation, Optimization, Comprehensive Learning, Online Learning Constraints, Traditional Pedagogy, Hindrance and Technical Glitch which affect the online learning during the Covid-19 pandemic among the college students.

The different study done at different parts of the World results a mixed impact of the attitude of adoption of e-learning by the students. Most of the students in different parts of the world living in the urban areas are aware about the use of e-resources. Studies were done mostly on e-learning methods and the attitude of college students on that e-learning. As far as the Covid-19 pandemic situation was concerned, studies covered only on the system of education and e-learning but did not reflect on the students attitude, observations and awareness on different tools of e-learning. Moreover, most of the studies were based on the urban regions. Hardly a few studies that was done among the students of rural areas particularly the flood affected areas. Thus, the present study has been carried out to fulfil the research gap.

OBJECTIVES OF THE STUDY

The main objectives of the present study are-

1. To analyze the level of college student's perception towards online education;
2. To understand the different modes of online learning used by the college students; and
3. To study the problems incorporated with the college students towards online learning.

METHODOLOGY

The Covid-19 pandemic effects all the stakeholders like teachers, administrators, guardians and the students adversely. Similarly, due to economic backwardness of the students living in the rural areas, most of the students were not able to cop up with the present digital learning techniques. As a backward region of Brahmaputra Valley of upper Assam, Lakhimpur district was selected by the researcher for the purpose of the present study. Both these secondary and primary data were used for carried out the study. Secondary data were collected from different articles from online news, journals, magazines and by google search. For collecting the primary information, 300 degree students from Lakhimpur Commerce College and Dhemaji Commerce College were randomly selected. The sample students were equally selected from Degree 1st year, Degree 2nd year and Degree 3rd year classes. Information were collected by preparing a questionnaire through Google form and by conducting Telephonic Interview methods. For analyzing the data statistical tools like simple average method have been applied.

RESULTS AND DISCUSSION

On Socio-Economic Background of the Students

1. Study revealed that 53.33 percent respondents were male students while 46.67 percent were female students.
2. An equal number of students i.e. 33.33 percent each represented the Degree 1st year, Degree 2nd year and Degree 3rd year under the study area.
3. The Degree students were the combination of the B. A and B. Com learners.
4. The selected respondents were from both the rural and semi-urban areas in the district under study.
5. Majority of the respondents i.e. 28 percent were belonging to other backward class which was followed by Scheduled Tribe (23.33 percent), Minority Students (20 percent), Scheduled Caste (14.67 percent) and only 14 percent were observed that they were belongs to the general category.
6. It was also observed that the ST students were have a majority in the study area and they were belonging to the rural and flood affected areas in the district.
7. Majority of the respondents i.e. 60 percent were live in the rural areas, while 40 percent were from semi-urban areas. The respondents belong to the rural areas were particularly from the flood affected areas in the district under study.

Discussion on the use of Online Tools for Learning:

The researchers has made an effort to find out the different tools and the perception of respondents on use of these online tools in the area under study. The relevant data in this regard has been presented in Table 1 below:

Table 1 Respondents according to use of Online Tools for Learning (Multiple Responses)

Sl. No.	Variables	Frequencies	Percentage
1	Able to use online tools	240	80.00
2	Have know about the tools	270	90.00
3	Have used online tools already	230	76.67
4	Not able to use online tools	60	20.00
5	Never hear about the online tools	30	10.00
6	Know but not enough scope to use it	50	16.67

Source: Field Survey

The analysis of the study has been found that majority of the respondents i.e. 90 percent were opined about knowledge of different online tools while 10 percent were never heard about the different online tools available for teaching-learning in the area under study. 80 percent of the respondents were able to use the online tools and 76.67 percent were already have used those online tools for learning. Unfortunately, 20 percent respondents have not able to use the online tools whereas 16.67 percent have not got the opportunity to use the online tools during the lockdown period. This was because of their low economic background of their households. It was a serious problem that has been observed during the course of the study.

Discussion on Awareness Level of Students on Online Tools for Learning:

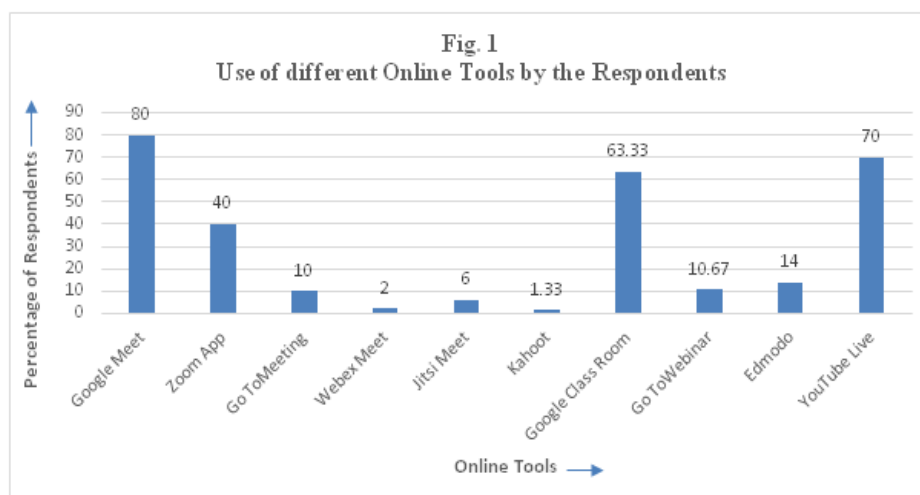
The researcher has also made an attempt to study the different tools that has been used by the respondents during the course of the study. The relevant data in this regard has been presented in Table 2 below:

Table 2 Awareness Level of Students on Online Tools for Learning (Multiple Responses)

Sl. No.	Online Tools	Frequencies	Percentage
1	Google Meet	240	80.00
2	Zoom App	120	40.00
3	Go ToMeeting	30	10.00
4	Webex Meet	06	2.00
5	Jitsi Meet	18	6.00
6	Kahoot	04	1.33
7	Google Class Room	190	63.33
8	Go ToWebinar	32	10.67
9	Edmodo	42	14.00
10	YouTube Live	210	70.00

Source: Field Survey

It was observed from the analysis of the study that Google Meet, Zoom App, Go To Meeting, Webex Meet, Jitsi Meet, Kahoot, Google Class Room, Go ToWebinar, Edmodo, YouTube Live were the major tools that has been used by the respondents.



Source: Field Survey

It was observed that 80 percent of the respondents were used the Google Meet for online education during the Covid-19 Pandemic situation in the area under study. It was followed by YouTube Live (70 percent), Google Class Room (63.33 percent), Zoom App (40 percent), Edmodo (14 percent), Go to Webinar (10.67 percent), Go To Meeting (10 percent), Jitsi Meet (6 percent), Webex Meet (2 percent) and Kahoot (1.33 percent). It was revealed that Google Meet, YouTube Live and Google Class room played an important role for online teaching-learning among the teachers and the students in the area under study.

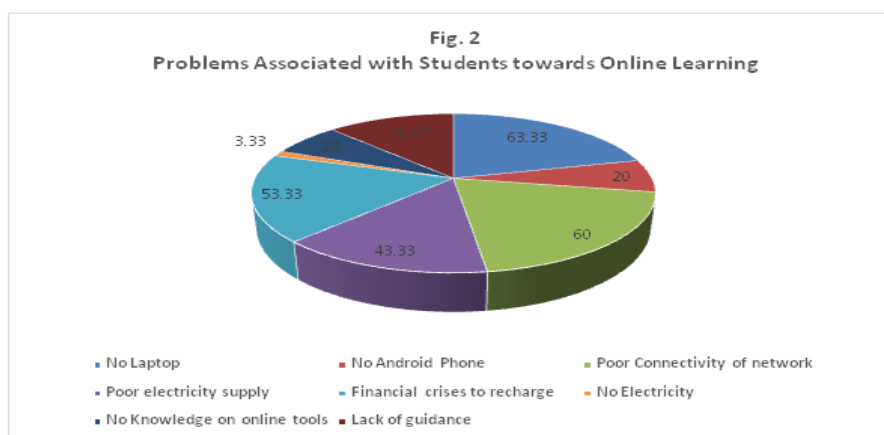
Discussion on Different Problems Associated towards Online Learning

An effort has been also been made by the researcher to find out the different problems that has been associated with students towards online learning in the study area during the pandemic period and the relevant data in this regard has been presented in Table 3 and Fig. 2 as below:

Table 3 Problems Associated with Students towards Online Learning (Multiple Responses)

Sl. No.	Variables	Frequencies	Percentage
1	No Laptop	190	63.33
2	No Android Phone	60	20.00
3	Poor Connectivity of network	180	60.00
4	Poor electricity supply	130	43.33
5	Financial crises to recharge	160	53.33
6	No Electricity	10	3.33
7	No Knowledge on online tools	60	20.00
8	Lack of guidance	110	36.67

Source: Field Survey



Source: Field Survey

It was observed from the study that 63.33 percent of the respondents opined about not having laptops for learning the online classes taught by their respective teachers. 60 percent opined about poor connectivity of network at their locality for getting the benefit of online education. 53.33 percent of the respondents have faced the problem of financial crises to recharge their device. The other problems that has been faced by the respondents in the area under study were poor electricity supply (43.33 percent), lack of guidance (36.67 percent), no android phones and No Knowledge on online tools (20 percent each) and not having the electricity supply (3.33 percent). These were the problems which effects the rural poor students in the process of learning during the period of Covid-19 pandemic and as a result equal teaching-learning has not been reached the poor students particularly live in the flood effected rural areas of Assam.

SUGGESTIONS

Based on the observations and findings of the study the following suggestions were given forward by the researcher:

1. Students should be properly guided by the teachers so that they will be able to use the online tools for learning.
2. Colleges should create fund for the poor students during this Covid-19 Pandemic situations and thereby provide some financial help to those needy students for online learning.
3. Government should take initiatives for those students living in the rural areas not having any device to take part in online learning.

CONCLUSION

The lockdown due to Covid-19 Pandemic creates the culture of work from home all around the World. Different online tools such as Zoom App, Google Meet, Go To Webinar etc. connected the employees as well as the students in a one platform to interact during this pandemic situation. But as regards to educational institution is concerned, only those institutions in urban areas can provide those facilities. The system has not reached the learners living in the rural areas. Different studies in different parts of the World said that learning is a continuous and ever-evolving process. The educational institutions in India, from schools to universities, can use this present adversity as a blessing to take the digital education a major part of the learning process for all learners in the future (*Kasrekar & Wadhavane, 2020*). Thus, the analysis of the present study concludes that there was a positive impact of online education on college students during this Covid-19 Pandemic situation except on the students living in the rural areas who were economically poor background families in the area under study.

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INNOVATIVE BANKING PRACTICES

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ABSTRACT

To stay relevant and connected with customer needs, banks must constantly evolve through innovation. Customers expect highly personalized experiences and real-time transactions across multiple interactive devices. This need for on-demand and bespoke service drives banks to adapt new business models and invest in the latest technology to stay engaged with customer needs. While banks recognize innovation as a need, many projects fail prior to launch. Lack of a unified vision, siloed communication, disparity among stakeholders, and inadequate planning are some of the key reasons innovation fails across an entire business. In order to successfully transform, banks must first identify where a bank's innovation stands in relation to the bank's primary pain points and business needs. This puts banks in a position to decide what type of innovation to invest in and create a universal plan for change. Then they should ideate through inter-departmental collaboration, iterate and incorporate feedback, before introducing new ideas to the market. The term Innovation means to make something new. Innovation is introduction of a new good, introduction of new method of production, the opening of a new market, the conquest of a new source of supply, carrying out of the new organization of any industry. Indian Banking Sector has witnessed a numerous change from decades.

Keywords: Information Technology, Innovative Banking, State Bank of India, IT Services.

INTRODUCTION

Indian Banking Sector has witnessed a numerous change from decades. Value creation is an essential element in present era as market is buyer oriented. Most of the banks have introduced innovative techniques in banking in order to create value for customers and to add more and more customers in its network. Since independence Indian banking has undergone a huge transformation in the years. The tremendous changes were particularly high in the 1990s and 2000s, when the introduction of innovations changed the facet of banking the way it was perceived as a result of induced and autonomous requirement of the environment. In the 1990s, when liberalization, privatization and globalization policies introduced the banking sector in India pronounced larger emphasis placed on innovation and technology. Banks started to use innovative technology to provide better quality of services at fast speed. Information technology has made it possible and convenient for customers to perform their banking activities from diverse places which was not possible earlier and to an extent remain uncovered. Out of all others banks State Bank of India is the largest public sector bank to become first bank that introduced the concept of information technology in banks. In this paper we have stated the various information technology services offered by State Bank of India. The main purpose of is to get familiar with varieties of IT services offered by banks.

Innovation should be approached with a clear plan and structure to manage ideas from the outset. Banks must envision the future state and create a comprehensive but flexible plan to achieve this end. The plan must include stakeholders, resources, required systems and processes, milestones, and contingency protocols. A cohesive, well-communicated plan helps to ensure budget is not reallocated elsewhere prior to project completion. Not all the details need to be secured from the onset of an innovation project, but the plan's framework should be established so details can be added as the idea takes form.

5 big Banking innovations

- Expanding Open Banking. ...
- Commitment to Physical and Digital Delivery. ...
- AI-Driven Predictive Banking. ...
- Customers are taking more control of their data. ...
- Cardless ATM service.

Value creation is an essential element in present era as market is buyer oriented. Most of the banks have introduced innovative techniques in banking in order to create value for customers and to add more and more customers in its network. In this paper we have discussed the various products & services offered by State Bank of India. SBI is a pioneer in providing various IT services. The research methodology adopted for this study is descriptive research study. The primary data is collected through interaction with the local branch managers of

SBI and with the staff dealing with the IT services of the Bank. The secondary data is collected to substantiate the primary data. The various brochures, reports on IT of SBI, and the related articles of the relevant topic were referred for the study

Innovation means something new or something which had not been done before. The same goes for banking section as well. There are many sections in banks which are going through or have gone through innovation in recent past. They are no longer restricted to age-old (traditional) methods. Thus, to increase the business avenues and capture the new market banks are resorting to innovation. This term innovative banking is being in use a lot nowadays.

Innovative Banking

There are many types of banking facilities that the banks have started in recent years. These are the following types of innovative banking used by the banks these days: Innovation means **something new or something which had not been done before**. Thus, to increase the business avenues and capture the new market banks are resorting to innovation. ... This term innovative banking is being in use a lot nowadays. Innovation in banking also **leads to Re-Engineering of Business Process and tackle issues** like, how to deliver best products and services to customers, how to design an appropriate organizational model to fully capture the benefits of technology, what all steps can be taken to change the business process, moreover how to ...

Mobile Banking

Mobile banking has been a revolution in the past few years. It has completely changed the way banking systems are working. Thus, it is a system that allows customers to perform many types of financial related services through a smartphone. These include services like ATM locations, bill payment alert, inter or intrabank payments, bill payments, and many more. So, services are available at the fingertips of every person. SBI provides the mobile/ phone banking services to their customers. It enable SMS alerts on debit/credit transactions and cheque returns on mobile of customer and also provide information on enquiries on account balance/cheque, foreign currency exchange rates and issuing of cheque book through phone etc.

A bank's innovation strategy can change over time so the business must stipulate how the different types of innovation fit into the overall business strategy and the resources needed for each. With our Innovation Platform, banks can not only generate great ideas, but enjoy an environment where innovation can thrive. Whether you are searching for new ideas, validating existing ones, or building a transformational process, our solutions and experts can help you realize innovation within banking.

Following are the types of innovative banking

Internet Banking. Internet banking is also known as online banking, Virtual Banking, and web banking. ...

- ❖ Mobile Banking. ...
- ❖ Wholesale and Retail Banking. ...
- ❖ Universal and Narrow Banking. ...
- ❖ Offshore and Multinational Banking.

Retail Banking

Retail banking is also known as consumer banking, is the services provided by SBI to individual consumers, rather than to corporations, companies or other banks. Services offered under retail banking include savings and transactional accounts, personal loans, mortgages, debit cards, and credit cards. The Retail Banking enables customers to Issue Demand Drafts online, Transfer funds to own and third party accounts, Credit beneficiary accounts using the VISA Money Transfer, RTGS/NEFT feature, Generate account statements, Setup Standing Instructions , Configure profile settings , Use e Tax for online tax payment , Use e Pay for automatic bill payments , Interface with merchants for railway and airline reservations and Avail DEMAT and IPO services

Retail and Wholesale Banking

Like other businesses, the banking sector to has evolved into retail and wholesale banking and it is also one of the parts of innovative banking. Here, retail banking refers to the banking in which the transactions which are done daily by the banks are executed with consumers. Thus, this is done instead of transactions with other banks or other corporates. The services under this are:

- Personal loans
- Savings accounts

- Checking accounts
- Debit card
- Credit card

Wholesale banking is completely the opposite of retail banking. It refers to the business being conducted with the business and industrial entities. Thus, in wholesale banking, trading houses, domestic companies, and multinational companies are included. So, there are many services which are included in the wholesale banking and these services are:

- Value-added services
- Fund based services
- Non-fund related services
- Internet banking
- Multinational and offshore banking

Multinational banking is the banks that are present in more than one country. The main services are available in more than one country in these services. Thus, these banks are also called international banks. The first bank to offer its services outside India was Indian bank in 1946. Currently, Bank of Baroda has the maximum number of the overseas franchise in India.

While under offshore banking, the banking activities are performed in the currencies that are different than the currency of the country in which the bank account is opened. The banking services in these banks remain the same though.

Internet Banking

State Bank of India (SBI) offers a wide range of banking products and services to its customers whether corporate or retailer. Internet banking service provided by SBI is available through the Bank's official website "<https://www.onlinesbi.com>". It is the Internet banking portal for State Bank of India that provides online access to accounts anywhere and anytime to its customers. With the use of the latest technology and tools the infrastructure has been developed that supports unified and secure access to banking services for accounts over its branches across India. The portal provides secured and rush free on-line banking services to its customers, including PSUs and Government Agencies. The SBIs Corporate Internet Banking is suited to Small, Medium and Large Corporates in transacting with Government Treasury and Accounts Departments too. To their retail customers SBI provides internet banking service to operate their accounts all across India removing the restriction of geography and time. It enables the customers to carry out their banking transactions from their desktop, aided by availability of the Internet. Availing the Internet banking services, the following banking transactions can be performed online like Funds transfer between own accounts, Third party transfers to accounts maintained at any branch of SBI, Group Transfers to accounts in State Bank Group, Inter Bank Transfers to accounts with other Banks, Online standing instructions for periodical transfer for the above, Credit PPF accounts across branches, Request for Issue of Demand Draft, Request for opening of new accounts, Request for closure of Loan Accounts, Request for Issue of Cheque Book and Earn reward points for transactions through Internet Banking.

Internet coverage in the last few years has increased drastically. This service is online banking, web banking, or virtual banking. Thus, this banking service allows its users to execute and perform any financial transaction or service with the help of the Internet. The banking facilities are provided traditionally at a local bank outlet. This includes bill payments, a deposit of money, borrowing of money, and other services are all available at one place. This service happens with the use of the Internet facility. In India, ICICI Bank was the first bank to avail it's customers the facility of Internet banking.

CONCLUSION

Out of all others banks State Bank of India is the largest public sector bank to become first bank that introduced the concept of information technology in banks. Internet Banking. Internet banking is also known as online banking, Virtual Banking, and web banking. ...Like other businesses, the banking sector to has evolved into retail and wholesale banking and it is also one of the parts of innovative banking. Here, retail banking refers to the banking in which the transactions which are done daily by the banks are executed with consumers. It enables the customers to carry out their banking transactions from their desktop, aided by availability of the Internet. Availing the Internet banking services, the following banking transactions can be performed online like Funds

transfer between own accounts, Third party transfers to accounts maintained at any branch of SBI, Group Transfers to accounts in State Bank Group, Inter Bank Transfers to accounts with other Banks, Online standing instructions for periodical transfer for the above, Credit PPF accounts across branches, Request for Issue of Demand Draft, Request for opening of new accounts, Request for closure of Loan Accounts, Request for Issue of Cheque Book and Earn reward points for transactions through Internet Banking. This service is online banking, web banking, or virtual banking. Thus, this banking service allows its users to execute and perform any financial transaction or service with the help of the Internet. The banking facilities are provided traditionally at a local bank outlet. This includes bill payments, a deposit of money, borrowing of money, and other services are all available at one place.

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TRANSFORMING HR PRACTICES WITH BEHAVIORAL ECONOMICS

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ABSTRACT

Behaviors Economics is presently a thriving field of research for many researchers. It offers a descriptive model of decision making which is entirely different from the traditional decision making models of economics. This research paper is an attempt to bring insights from Behavioral Economics which can help Human Resource personnel to address the issues like Dynamic Inconsistency and incentive design strategies. The author argues that the insight from Behavioral Economics can transform HR practices. HR managers and leaders stand to benefit from the emerging evidence from the lab and field of behavioral economics that calls for a rethinking of traditional decision making model.

Keywords: Behavioral Economics, Dynamic Inconsistency, Compensation Design, HR practices

INTRODUCTION

Behavioral economics, a field of economics that integrates economics and psychology in analyzing human Behavior, is important for explaining why individuals' decisions and Behavior may not reflect their best interests. A review of the literature has found that Behavioral economics has significance for its power to explain individual psychological aspects of the economic decision-making process, both among individuals and institutions. On the contrary the standard model of decision making have different characteristics. It is based on the believe that every individual is a rational thinker and decision maker and their preferences are consistent over a period of time and space, their choices are not influences by how the decisions are framed. But evidences are found that human preferences and beliefs are inconsistent (Della Vigna, 2009; Della Vigna & Malmendier, 2006; Rabin, 1998; Thaler, 2000); and choices are influenced by how the decisions are taken.

Behavioral Economics is a descriptive model of decision making which is just the opposite of Traditional Decision making model (Kahneman & Tversky, 1979). It is developed over a period of decade with the contribution of diverse group of economist and psychologists. Although the origin of BE is as old as economics. Technically speaking, behavioral economics was first acknowledged by Adam Smith back in the eighteenth century, when he noted that human psychology is imperfect and that these imperfections could have an impact on economic decisions. This idea was mostly forgotten, however, until the Great Depression, when economists such as Irving Fisher and Vilfredo Pareto started thinking about the "human" factor in economic decision-making as a potential explanation for the stock market crash of 1929 and the events that transpired after. Work on bounded rationality (Simon, 1955, 1957; Gabaix & Laibson, 2000) along with the psychological foundations of decision-making in the form of heuristics and biases programme (Kahneman & Tversky, 1979; Tversky & Kahneman, 1974) have fundamentally shaped the field.

The approach to the application of BE in real-world HR settings underscores the complexity of the problems and recognizes the possibility that problems are often ill-defined: goals are not well defined or knowledge about alternatives is limited. Furthermore, uncertainty and lack of knowledge about outcomes present a complex environment that Savage (1954) considered 'large world'. By contrast, 'small worlds' are characterized by knowledge of probabilities, outcomes, and consequences. It is within this large world' HR problems of interest that I draw attention to the significance of choice architecture, norms, social arrangements and intrinsic motivation of employees (i.e., employees undertaking activities in the absence of external rewards), among other factors that are often ignored in HR programs and policies. In what follows, I present the BE concepts that are relevant from HR management perspective.

BEHAVIORAL CHALLENGES FOR THE HR PROFESSIONALS**Dynamic Inconsistency**

Research into intertemporal choice and consistency of preferences over time has revealed violations of standard assumptions in neoclassical economics about preferences of individuals being time consistent. There is considerable evidence showing that when faced with an intertemporal choice, individuals demonstrate time-inconsistent preferences or dynamic inconsistency (Loewenstein & Prelec, 1991, 1992). For example, when choosing between 'Rs. 1,000 today' or 'Rs. 1,100 tomorrow', an individual may choose 'Rs. 1,000 today' but when offered a choice between 'Rs. 1,000, 365 days from today' and 'Rs. 1,100, 366 days from today', the individual may choose 'Rs. 1,100, 366 days from today'. Similarly, an individual may choose 'Rs. 1,100 tomorrow' in the first part of the problem and choose 'Rs. 1,000, 365 days from today' in the second part of the

choice problem above. Such choices demonstrate time-inconsistent preferences because had the individual been time consistent, the choices in both the options would have been the same (Prelec & Loewenstein, 1997). Dynamic inconsistency can be imagined as a decision-maker having different ‘selves’ pertaining to different points of time (e.g., present self and future self) that do not agree with each other. With time-inconsistent preferences or dynamic inconsistency, the assumption of constant discounting is replaced by alternative specifications such as hyperbolic discounting and quasi-hyperbolic discounting (Laibson, 1997) and how individuals weigh costs and benefits depends on the time horizon or delay in receiving rewards. In an organization, members constantly deal with self-control problems and the consequences of the inability to manage self-control are considerable (Lian et al., 2014).³ For instance, when an employee is contemplating putting in effort in the present, the costs of effort may appear large and the rewards may appear small. By contrast, the costs of effort may appear small and rewards may appear high if he/she is contemplating work in the future. Consequently, different ‘selves’ of the employee rationalize whether to work in the present or the future (imagine a tussle between the ‘present-self’ and the ‘future-self’ of the same individual).⁴ This results in a self-control problem that the employees should not only be cognizant of but also be sophisticated enough to address. In essence, mitigating such self-control problems may not only improve productivity but also be of help to the employees themselves.

Incentive Design

Although it is critical to align worker compensation with job expectations and organizational goals, it must be recognized that higher wages do not necessarily motivate employees (Lal & Srinivasan, 1993). Employees regulate their behavior in a manner that optimizes between the wages they receive and the effort they exert. In this mechanism, employees are anchored to their ‘reference wage’, and an increase in wages may influence effort if the wages are below the reference wage (Fehr & Goette, 2007). Incentive-based compensation plans (*incentive design*), that is, compensation conditional on meeting specific conditions, are widely deployed by organizations in a bid to influence employee performance (Churchill et al., 1985; Chung et al., 2014). Although they vary from piece-rate schemes to more sophisticated designs, the incentive designs are in essence extrinsic motivation.⁶ In industries such as apparel manufacturing, despite improvements in manufacturing systems, decades-old compensation systems such as piece-rate (Lazear, 2000) and group piece rates persist. Nevertheless, overtime is preferred to pay-for-time by both workers and managers in several manufacturing sectors.

A challenge for HR professionals in the context of incentive design is that the widely followed practices may not result in desired outcomes or these incentives may backfire. Why would certain incentives work and certain work, and whether incentives backfire is a topic that stands to gain from insights from BE.

Whether monetary compensation always generates the intended effects has been debated in psychology and economics literature over decades. In a well-known study, Titmuss (1970) showed that monetary compensation for blood donations negatively affected donors’ willingness to donate blood as the monetary incentive undermined their sense of duty to the community. It has also been argued that paying people to donate blood might affect the quality of blood as it attracts risky donors (e.g., those concealing their infectious disease) who are motivated by the monetary incentives (Goette et al., 2010).

BEHAVIORAL INSIGHTS FOR SOLUTIONS

Commitment Devices

How can HR managers tackle the problem of dynamic inconsistency? The fundamental way in which the self-control problem (a class of dynamic inconsistency) of employees be tackled is to change the immediate costs and benefits of the effort. At a basic level, regular compensations (instead of the month-end pay cycle, say) can be used to reduce the delay because it makes rewards to effort more immediate compared to business as usual. In addition, disproportionate penalties such as imposing work targets or artificial deadlines and penalizing heavily for even small deviations have been propounded as a solution (Kaur et al., 2010, p. 625) given their influence on increasing the cost of shirking significantly (O’Donoghue & Rabin, 2006).

As a solution to the self-control problem of individuals, several behavioral experiments have demonstrated the effectiveness of ‘commitment devices’—mechanisms that prevent peoples’ ‘future selves’ from making unwise decisions. For instance, commitment devices have worked in the case of procrastination in assignment submission by students (Ariely & Wertenbroch, 2002); solving under-saving (Ashraf et al., 2006); smoking (Giné et al., 2010);

HR managers can improve their understanding of the salience of group identities (Chen & Li, 2009), and social norms of groups or ‘tribe’ could be employed to influence employee behavior to align with the organization’s

goals. In a recent study, Afridi et al. (2020) simulate assembly line production in an experimental setup in which workers exerted real effort in teams whose members are either socially connected or unconnected and are paid according to the group output. They found that group output significantly increased by 18%, and coordination improved by 30%–39% when workers are socially connected with their co-workers. In another study on the effect of team bonuses, Friebe et al. (2015) found a positive effect of team bonuses on sales and show the importance of complementarities within teams that improve operational efficiency. While strategies aimed at relying on group cohesion or social networks within an organization may be promising, it is equally important to recognize that there could be considerable heterogeneities: in personalities (Becker et al., 2012; Hamilton et al., 2003); risk attitudes (Holt & Laury, 2002); cognitive reflection (Corgnet et al., 2015); time preferences (Frederick et al., 2002; Henrich et al., 2001, 2004) and pro-sociality (Fischbacher et al., 2001), among others. This is akin to prescriptions of conventional personnel economics (Lazear & Shaw, 2007), some behavioral solutions are likely to have a positive effect on the performance of employees with a particular predisposition but can be detrimental for others. Further, within the workplace, it is possible for pro-social behavior such as altruism (Bénabou & Tirole, 2006) to evolve under a set of conditions such as the existence of strategic complementarities among co-workers (Rotemberg, 1994).

Most importantly, HR managers should note that any innovative incentive design with the intention to increase productivity may be futile if there are trust issues between employees and management. Concerns about wage cuts following greater productivity may result in employees not increasing effort (Bloom & Van Reenen, 2011). Perceptions of the fairness of wages are an important consideration for workers (Cohn et al., 2015).

CONCLUSION

In this article, I have delved into insights from Behavioral economics for solving two fundamental problems that affect workplaces across the world—*dynamic inconsistency* and *incentive design*. Addressing these challenges is of considerable importance for HR professionals. Insights from BE suggest that self-control problem (a class of dynamic inconsistency problem) can be addressed by making available appropriate ‘commitment devices’ to employees specific to where the self-control problem hurts the organization the most. Furthermore, while introducing commitment devices, there is the considerable potential of employing norms and reciprocity in the workplace. There is a need to understand sensitivities to extrinsic motivation in a setting of intrinsic motivation. Furthermore, there is significant variation in impacts that could be had with not just the value of the gift but also ‘the thought that goes behind the gift’. While designing policies to address self-control issues, it should be borne in mind that there is no blanket solution to this problem. Work ‘environment cues’ (Laibson, 2001) may play an important role in restructuring the costs and benefits of effort in the present and the future, and hence the effectiveness of the interventions to mitigate self-control issues of employees. It is likely that underlying preferences of employees and their Behavior might be mediated by environmental cues. For instance, firms may cue different norms that may not be directly observable (Carpenter et al., 2005). Insights from BE also inform HR professionals about ideas to improve incentive designs. Findings from BE suggest that pro-social motivation between co-workers in socially connected teams is a fertile setting for HR managers to introduce incentive designs. Cumulative evidence from Behavioral experiments have established that financial incentives are not only ineffective but also counterproductive when employees are intrinsically motivated (Frey & Oberholzer-Gee, 1997). It is fascinating that BE also offers insights into an aspect of biases in performance evaluation. For instance, Swift et al. (2013) find that HR managers may be influenced by high nominal performance as evidence of high ability and fail to discount the ease of performance and candidates benefiting from favorable situations are more likely to be admitted and promoted than their equivalently skilled peers. Insights from BE have the potential to inform and shape the strategies of HR in any organization in a manner that serves its goals and mission. More importantly, there is considerable scope to apply these insights across the continuum of HR activities. There is also a need to develop a culture of evidence-based HR practice (Rousseau & Barends, 2011). Given the significant role of HR-professionals in the success of any organization, a deeper understanding of how BE principles can be applied to improve existing HR programs is critical. An added advantage of the BE paradigm put to practice is that it encourages evidence-based and scientific evaluation of what works and what does not. Although in this article I focus on two class of Behavioral issues that need to be addressed, there are several other biases and heuristics that can be strategically employed, and innovative combinations to tackle ‘large world’ HR problems. For instance, employees are also likely to have several other Behavioral biases such as *myopic loss aversion*, which may result in their making decisions ‘one day at a time’ (Camerer et al., 1997). There is no doubt that several aspects of HR management including hiring, employee motivation and employee development stand to benefit from rich insights from BE. Therefore, an improved understanding of how BE can transform HR practices of organizations have significant strategic implications. As organizations learn to rethink and redesign the

choice architecture to nudge employees at the workplace, organizations need to assess the possibilities of developing a culture of evidence-based evaluation of HR practices that could be of strategic relevance. Several field experiments have been providing considerable insights into the impact of broader managerial practices (Bloom et al., 2013) as well as minor changes in incentive structures. HR managers should adopt similar frameworks for constant evaluation of the impacts of the interventions in different settings. BE promises to be a powerful toolbox for HR managers and leaders. Nevertheless, the limitations of BE as an aide to attaining organizational goals should be recognized and the evidence on whether interventions have been effective in addressing issues of dynamic inconsistency and incentive design should be systematically documented and widely disseminated among HR professionals.

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INNOVATIONS IN DIGITAL TECHNOLOGY DURING PANDEMIC

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ABSTRACT

Technology has entered into every sphere of life. Globalization and obligation of services has encouraged the proprietors to adopt new technology which even consumer prefers. Information technology and communication network have revolutionized the working system of all the institutions all over the world. It is making dynamic changes in the society, its influence has felt more and more in education during pandemic and legal education is no exception. The technology in education opens up a huge world of possibilities. It has made the learning process very interesting and effective. The coronavirus pandemic became a push factor to understand all the attributes of higher education such as online presentation, online entrance, as well as online exams. Digital learning became more interesting, interactive and memorable than voluminous textbooks. It provides better context, a greater sense of perspective and more engaging activities than traditional education methods. This article through light on digital technology, use and misuse of digital technology and its impact on life.

Keywords: Digital Technology, Pandemic, Cyber-crimes and Cyber laws.

I. INTRODUCTION

The Covid-19 pandemic has brought dramatic change in all spheres of life. The 2020 was the worst year in the recorded history of human civilization. The little Corona with its silent declaration of war against humanity terrorized humanity. The Covid-19 pandemic has led to an inevitable surge in the use of digital technologies due to the government advisories like social distancing norms and nationwide lockdowns. People and organizations all over the world have had to adjust to new ways of work and life. Since the beginning of corona virus outbreak, it favored digital transitions in many industries and in society as a whole. The health care organizations have responded to the first phase of the pandemic by rapidly adopting digital solutions and advanced technology tools.¹ In the crisis of Covid-19, traditional learning suddenly changed to digital learning, which finally posed challenges to both teacher and students. An increase in digitalization in leading firms and educational institutions has shifted to work-from-home. Workplace monitoring and techno-stress issues have also become prominent with an increase in digital presence. Online fraud is likely to grow, along with research on managing security. The regulation of the internet, a key resource, will be crucial in post-pandemic. However, the technology in education especially in higher education opens up a huge world of possibilities. It has made the learning process very interesting and effective. This corona virus pandemic became a push factor to understand all the attributes of higher education such as online presentation, online entrance, online exams etc. during pandemic the digital learning became more interesting, interactive and memorable than the voluminous textbooks.²

II. Digital Technology

Digital technology refers to electronic tools, devices, and systems that process, transmit and store data in binary form. Unlike analog technology, which carries data in wavelength signals, digital technology encodes data as true or false, on or off. The term digital technology encompasses all the systems and devices that encode and use the binary number system to represent data. These devices range from digital watches and televisions to cutting-edge robotics and artificial intelligence. Digital technology has changed how we learn, communicate, work, and much more.³

Digital technology covers a majority of the tools and devices we use today. Laptops and smartphones are classic examples of digital technology. The internet is also part of this revolutionary technology. Here are a few other

¹ Golinelli D, Boetto E, Carullo G, Nuzzolese AG, Landini MP, Fantini MP. *J Med Internet Res*. 6th November, 2020; 22(11):e22280. Epub 6th November, 2020.

² De', R., Pandey, N., & Pal, A. (2020). Impact of digital surge during Covid-19 pandemic: A viewpoint on research and practice. *International journal of information management*, 55, 102171. Available at, <https://doi.org/10.1016/j.ijinfomgt.2020.102171>, accessed on 01.02.2022.

³<https://programminginsider.com/what-is-digital-technology/> accessed on 02.02.2022.

examples of digital technology: Websites E-Commerce, E-Books, Block chain, Technology Robotics and Artificial Intelligence, Social media Digital watches and smart watches, 3D printing, Cloud Computing.¹

III. Digital age and Sustainable Innovation

Today we live in the digital age, which often described as the era of fourth industrial revolution or digital transformation. The concept of Fourth Industrial Revolution originated in Germany for developing smart manufacturing. The core of Fourth Industrial Revolution is the convergence of advanced technologies for cyber connectivity of physical systems and automatic control of manufacturing processes. The concept of fourth industrial revolution or digital transformation has spread rapidly throughout the world and embraced as a means of sustainable innovation by all types of industries, governments, and nonprofit organizations.²

IV. Benefits of Digital Technology

Rapid sharing of Information: Advances in digital technology have ushered in new methods of communication such a video conferencing and social networking. Information can now flow from one person to another in a couple of seconds. Rapid sharing of information enables people to know in real-time issues happening all over the world. It also allows proprietors to communicate easily with their customers through the tools like email and SMS.

Automation of Processes and Systems: Digital technology paves the way for large-scale process automation across many fields. Digital systems enable control of home appliances at the touch of a button.

Digital Learning: Education has enjoyed many benefits because of digital technology. Digital learning during the pandemic is preferred choice for many teachers and students. Digital video conferencing and online chats provide instant feedback on the course material, answers to questions, and private tutoring. By utilizing these modern conveniences, educational institutions and students have reduced the costs on travel and supplies and focused on education.

Mass Storage of Information: Digital technology enables the storage and retrieval of tremendous amounts of data through devices like smartphones and PCs. It eliminates the need for bookshelves and cabinets. Cloud storage even reduces the need for local storage media.

Transportation: One of the most significant areas of advancement has been in the transportation industry. Digital technology brought vehicle automation to new heights, literally. Aircraft have advanced artificial intelligence to detect and mitigate problems. Likewise, car manufacturers are now testing entirely driverless models. The vehicles on the road today have sensors to detect problems and oncoming objects. Some also have GPS navigation systems to plot destinations and suggest the best routes of travel. Artificial Intelligence is as well prevalent in the transportation industry through self-driving cars and trucks.³

V. Impact of Digital Technology during Pandemic

The lockdowns across the country have entailed a rise in the use of information systems and networks, with massive changes in usage patterns and usage behavior. Employees are adjusting to “new normal” with the meetings going completely online, office work shifting to the home, with new emerging patterns of work. These changes have come across most organizations, whether in business, society, or government. The changes have also come suddenly, with barely any time for organizations and people to plan for, prepare and implement new setups and arrangements; they have had to adjust, try, experiment, and find ways that did not exist before.⁴

Increasing digitalization: As the use of video- and audio-conferencing tools increases significantly, organizations will ramp up their technology infrastructure to account for the surge. This will lead to increased investment in bandwidth expansion, network equipment, and software that leverages cloud services. With employees becoming acclimatized to the idea of work-from-home, meeting and transacting online, firms will

⁴Ibid.

⁵ Sang M. Lee, Silvana Trimi, “Convergence Innovation in the Digital Age and in the COVID-19 Pandemic Crisis” Journal of Business Research, Vol. 123 (2021) pp.14-22., available at <https://www.sciencedirect.com/science/article/pii/S0148296320306226>, accessed on 30.01.2022.

⁶<https://programminginsider.com/what-is-digital-technology/> accessed on 02.02.2022.

⁷ De', R., Pandey, N., & Pal, A. (2020). Impact of digital surge during Covid-19 pandemic: A viewpoint on research and practice. International journal of information management, 55, 102171. Available at, <https://doi.org/10.1016/j.ijinfomgt.2020.102171>, accessed on 01.02.2022.

shift to work-from-home as a norm rather than as an exception. This is being adopted by many firms, which have the digital infrastructure in place to handle the required load and bandwidth.

Education is another domain in which there a dramatic shift to the online mode of transacting. Since the beginning of the lockdown, schools, colleges, and universities around the world have shifted their classes to video conferencing platforms like Google Meet, Zoom, Skype, Webex, Microsoft Teams.¹ The digital education during this pandemic made teaching learning activity more interesting and provided an opportunity to both teachers as well as students to expertize themselves with the new developments taken place around them. Digital technology offers attractive possibilities of making education more and more effective and efficient by the usage of electronic books, e-journals, online database etc. This is the reason why now-a-days all the sectors are trying to be equipped with ICT facilities as much as possible.

Surveillance and privacy: Issues of surveillance and privacy are gaining prominence with digital usage during lockdowns. During the pandemic, many of the governments relied on digital means to monitor the spread of the pandemic by using the apps on smartphones to monitor infected persons and trace their contacts. These digital platforms are the most reliable and efficient way of tracking disease spread. However, the civil society organizations have raised privacy and state surveillance concerns.

Digital money: Digital payments and digital currencies have played key role in the pandemic situation. As digital payments are contacts-less. Hence, digital payments and digital currencies were considerably encouraged by many governments during pandemic

Online fraud: The usage of digital technologies has witnessed the rise in online frauds, intrusions, and security breaches. The pandemic has created a scenario of insecurity that is inviting fraudsters to exploit the crisis by extracting money or information or by creating vulnerabilities. Many organizations and governments are aware of this threat and taking countermeasures to curb fraud.

Internet governance: net neutrality and zero-rating: Heavy use of the internet during the pandemic, for various purposes, has raised people's data requirements. With a significant digital divide in societies, this surge in the Internet data requirement has revived the discussion on zero-rating plans. Zero-rating plans enable firms to let users' access data from their sites and services, without having to bear data charges. Usually, this is not strictly permitted as it violates the basic principles of net neutrality, where internet traffic has to have the same priority and cost.²

VI. Cyber Crime and Laws in India

The digital age is described as the era of fourth industrial revolution or digital transformation wherein almost all of us including small children's are now acquainted with using mobile phones, tablets, laptops, computers and other electronic gadgets. Since internet is easy to use, there are no geographical barriers, services can be afforded with minimal cost and we can get everything at the tip of our fingers with less effort, we have become more reliant on it. However, most of us are unaware of the insecurity of the internet, the websites or apps which we follow regularly. Due to this, the scammers get an opportunity to mislead innocent people and loot their hard-earned money. The main electronic gadgets through which cyber-crimes can be carried out are the internet, computer, mobile phones, email, etc. with intent to steal personal details, incur financial losses, damage to reputation, thereby infringing the right to privacy of netizens.

Some of the online financial frauds which become very common in the digital world are as follows:

Hacking: Hacking is an illegal access to one's computer or computer resource or destroying the information available in it.

Phishing: Phishing Emails from fraudsters representing them to be reputed companies to gain personal information.

Email or spoofing: Spoofing is a creation of email messages with a forged sender address.

Carding: Carding is stealing someone's credit card details and use for personal benefits.

Vishing: Vishing is a fraudulent practice of making phone calls or voice messages representing them to be reputed companies to steal personal information)

⁸ Ibid.

⁹ Ibid.

India got its first codified legislation on cyber-crimes in the year 2000, which is The Information Technology Act, 2000.¹ The cyber-crimes under Information Technology Act are always associated with the provisions under The Indian Penal Code, 1860. For example, data theft under section 43(b) read with Section 66 of IT Act is always associated with Section 379, 420 of IPC, hacking under section 43(a) read with Section 66C of IT Act is associated with section 379 IPC, credit card fraud under section 43(a), 43(b) read with section 66 of IT Act is associated with section 420, 467, 468, 471 of IPC, dishonestly receiving stolen computer resource or communication device under section 66B is associated with section 413, 414 of IPC, phishing under section 43 of IT Act is associated with section 379, 420 of IPC, embezzlement, that is diverting money to one's own account can be explained under criminal breach of trust, misappropriation of property under the Indian Penal Code, 1860. Section 379, 413, 414, 420, 467, 468, 471 IPC includes punishment for theft, habitually dealing in stolen property, assisting in concealment of stolen property, forgery of valuable security, will, forgery for the purpose of cheating, using as genuine a forged document, respectively.²

VII. CONCLUSION

The Covid-19 pandemic, envisage a dramatic shift in digital usage with impacts on all aspects of work and life. The global community is learning the most important lesson from the current global crisis of coronavirus, innovation is the product of urgency. Many organizations, regardless of their size, purpose, or location, have never seen such sense of urgency and purpose to find solutions to fight the virus and the massive economic and social disruptions that it has brought. How this change plays out remains largely dependent on our responses to and shaping of the emerging trends.

¹⁰ Upasana Ghosh, "Online Financial Frauds and Cyber Laws in India -An Analysis", *Voice of Research*, Vol. 10, Issue 1, (June 2021). available at

<https://www.stthomas.edu/publicsafety/prevention/fraudidtheft/phishingpharmingvishingsmishing/> accessed on 03.02.2022.

¹¹ *Ibid.*

TO STUDY OF BUSINESS MODELS OF FOOD DELIVERING PLATFORMS AND THEIR FINANCIAL PERFORMANCE OF DURING THE COVID-19 PANDEMIC SITUATION

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ABSTRACT

Food delivery is a courier service in which stores, restaurants, or third-party applications delivers food to consumers on demand. These days, orders are executed through mobile apps, websites or via telephone. Deliveries include cooked dishes as well as groceries from supermarkets. Other methods of food delivery include catering or wholesale.

The first recorded instance of a meal delivery comes from Italy in 1889. King Umberto and his Queen Margherita and called Raffaele Esposito, the creator of the Pizza Margherita, to deliver a pizza to their palace in Naples. The rise of the modern-day food delivery system was caused by economic necessity. During the 1950's, the growing American middle class was stuck to their homes, watching TV all day. This almost caused a collapse in the American restaurant industry and as a result had they adapt by creating the modern-day delivery services we all know. Reports from that time indicate that this adaptation boosted restaurant sales by over 50% in a short period of time.

Today, the market for food delivery is valued at \$122 billion. This is equal to 1% of the global food market or 4% of the food sold through restaurants. While many markets have already matured and identified companies to take on market leadership, the overall demand for food delivery is still increasing at a yearly rate of 3.5%. In the near future be prepared to have your food delivered by drones or robots as companies are already testing these delivery options. In fact; Yandex has already began using robots for food delivery in central Moscow. And if all goes according to plan, you will begin seeing food delivery robots in Dubai in late 2021.

As a restaurant owner now is the time to decide if you want to be named among the successful adapters to technology and the evolving food industry. The stories of restaurant owners we mentioned in this article prove that those who recognize changes and take actions early on are rewarded with more orders. If you are interested in embarking on the next generation of food delivery. This study topic about financial position of the food deliveries business post and pre pandemic situation in India. In that research paper I am using secondary data for solving my research problem. And second subtopic of this research paper preference towards online food delivery business of Indian customer, and growth of online food delivery business with various models.

Keywords: Online food delivery modes, financial performance customer preference.

INTRODUCTION

The on-demand food delivery business is on boom in the current COVID 19 crisis. As people fear to step out of their homes, they order the food online. And this gave rise to online food delivery start-ups. The fact is the food industry is an evergreen business which will remain till humans are present on the earth. Here is a well-known quote for the same. Starting an online delivery business with the perfect food delivery business model can prove to be successful in this crisis. To give you a better idea, we have mentioned a few statistics on the online food ordering business model Food delivery has become an integral part of our lives. One third of all Americans say that they order food online at least twice per week. By 2023, the worldwide market for online food delivery is projected to hit \$137 billion.

By 2021, Zomato from Gurugram and Bengaluru-based Swiggy emerged as the two big players on the food delivery market in India. Zomato acquired around ten companies worldwide, the most prominent being competitor UberEATS in India in early 2020. Swiggy, operated by Bundel Technologies Limited, focused on the domestic market, but acquired start-ups to offer a variety of other delivery services. Both companies received significant funding by Chinese investors at an early stage. In March 2021, Amazon Food entered the business in Bengaluru to rival Zomato and Swiggy.

Both Swiggy and Zomato reported net losses from their operations during the financial years 2019 and 2020. When the Indian government imposed a rigid lockdown to fight the coronavirus (COVID-19) pandemic, food delivery companies across India struggled to keep their operations running due to curfews and a shrinking demand. However, surveys from the second half of 2020 showed that the demand recovered quickly. Employees working from home, along with many first-time customers boosted the industry thereafter. While many full-service restaurants remaining closed during the pandemic or facing the risk of being closed due to

new restrictions, so-called ghost or cloud kitchens emerged as a new trend. Here, the food is prepared exclusively for delivery in a space that does not allow customer contact.

The market is currently witnessing growth on account of the increasing access to high-speed internet facilities and the boosting sales of smartphones. This, in confluence with the growing working population and inflating income levels, is propelling the online food delivery market growth in India. Although the players are mainly concentrated in the urban regions of the country, with Bangalore, Delhi and Mumbai representing the three largest markets, vendors are now also targeting smaller cities, as they have strong growth potential. Moreover, the rising trend of the on-the-go food items and quick home delivery models that offer convenience, ready-to-eat (RTE) and cheaper food delivery options are escalating the demand for online food delivery services in the country. Furthermore, owing to the rising cases of COVID-19, some of the leading players like Zomato, McDonald's Corporation and Domino's Pizza Inc. have introduced contactless delivery services. These services ensure that the food reaches the customer without being touched by bare hands and is delivered safely with adequate social distancing measures.

OBJECTIVES OF RESEARCH AREA

- To Detail study of Indian Food markets and its models.
- To evaluate financial performance of food industry of Indian country pre and post pandemic.
- To study of customer preference towards online food delivery system of Indian country.
- To understood pros and cons of the online business models.
- To know growth of the food delivery business for future investment purpose.

Food Delivery Business Model Examples

Food delivery businesses come in many shapes and forms. They range from platform that partner up with restaurants and drivers to a fully integrated model where everything is kept in-house.

- The Order Only Model
- The Order & Delivery Model
- The Fully Integrated Model

We're digital nomads, living a digital life! And one thing that we have learned over the course of this evolution is that whatever we want or need, can be obtained with just a few clicks on our beloved smart devices. Even the food - all kinds, to satiate our different cravings on different days of the week. It's really an era that has something for everyone - whether a consumer or a provider.

Given the changing scenarios, largely, consumers have come to expect the ability of a restaurant to allow them to place orders online. If you are in a restaurant business and yet to join the bandwagon of the restaurant online ordering system, you're already missing out on some great opportunities to grow your business exponentially. By adopting new technology, you don't just simplify the lives of your customers, but also ensure that your business is able to stand tall in the competitor market. When it comes to online ordering, the choice of technology isn't about the ability to order online, but also to reach the right people in the right places and at the right time.

➤ Advantages and importance of Food delivering business

• Makes the ordering process easier

Traditionally, people had to make calls to place orders or drive to the restaurants for a take-out, then wait for the food to be prepared and delivered. Sometimes, placing an order on the phone means that there could be mistakes in order. These aren't the best solutions to order food from restaurants especially for people with busy lifestyles.

The best solution is switching over to online ordering. Restaurant owners can create a website an app or both that will not only make the ordering process easier for customers but also streamline restaurant operations. Having an online ordering system can make day-to-day operations more efficient for a restaurant. On the other hand, when a customer places an order online, they take their time to browse the menu and get familiar with add-on deals and offers that your restaurant must be offering. This can lead to an exponential increase in the total sale value per order.

- **Efficient customer and order management**

An online ordering system for Restaurants helps enhance the customer-restaurant relationship by providing end to end Customer Relationship Management (CRM) system. It provides a complete sales dashboard with information about new/active/cancelled orders, lifetime sales details, etc.

It also comes with an order management system that streamlines the entire ordering process starting from order placement to final delivery. Whenever customers place an order, an efficient online ordering system sends notifications via email or SMS to help the restaurant staff make the order execution faster. On the other hand, such software is also equipped with GPS systems that help you capture the entire address that in turn ensure timely and fast deliveries.

- **Monitor your expenses incurred in real-time**

This is the greatest benefit of the online ordering system; it gives precise information about the cash flow in the restaurant. You get to keep track of costs incurred during preparing an order and compare it to the cost you are giving it to the customer, all this while keeping a track on the profitability. In a day when you receive hundreds of orders, an online ordering system will give you an accurate monetary translation of each order without having you look into cash registers.

- **Free and cheap marketing**

By enhancing your brand's online presence in the market, you can boost your sales with additional new and returning customers.

Having a strong online presence simply means being in front of your customers 24X7 without having to pay for expensive media advertising and billboards. How? Internet is a free community and all you need is a user-friendly website and a decent social media engagement on social platforms like Facebook and Instagram to reach your target audience. All this comes at a fraction of the cost that you would have spent on traditional means of marketing and promotions. You can also invest some time in creating a strong company profile on Google My Business so people looking out to order food in your area or in your delivery range can find your business with a quick search. Having a dedicated team that can post on social media regularly and engages with your customers will prove to be a good investment to drive traffic and sales on the website.

Pro Tip: Show the human side of the business and engage with the local community positively. Establish yourself as someone who really cares about the customers, and don't be shy to show it. Use these social platforms to their fullest.

- **Better customers data**

Who are your regular customers? What do they like about ordering from your restaurant? Which food items are popular? Are they aware of the promotions and offers on the website? Do they prefer ordering from a website or app? These and many other related questions can be answered using analytics and insights provided by a robust online ordering system for restaurants. This data is valuable since you can use it to send targeted promotions to your customers and entice them to keep coming back.

- **The convenience of mobile ordering**

From meetings to crowded areas, there are times when one may not be able to make a phone call to order food. Online ordering allows customers to order anytime, anywhere using their mobiles, tablets or other handheld devices. There is no need for the customer to reach out and make a call meanwhile disturbing their privacy or disrupting a meeting for a lunch order. With a mobile app, the customer can quietly place an order without the hassle of talking over the phone. A mobile-friendly website or app will make sure that you never lose a customer.

- **Stay ahead of the competition**

India is a vast country there were only 2-3% of restaurants in India that offer online Before 10 years But now the rate of food delivering company increase, as per research survey it is increasing from 2019 to 2022 15.4%. This is Good for the economy of Indian country. And it is also important for investors With the growing consumer demand for faster, more convenient ways to order, independent restaurants are investing in this new takeout technology to stay ahead in the competition.

- **Grow your bottom line**

The average revenue per user in the online foods delivery segment is projected to will be at 24% in 2022 and as per planning of the Indian food deliveries company's maximum growing in future at 2025.

• Greater reach

Swiggy is the top-rated and no 1 food delivery company in India and also zomato company increases their performance for growing capacity and financial performance in two or three years.

Limitation of food delivering business during covid pandemic

In the current COVID times, every day, thousands of restaurants are venturing into the digital space by launching their own in-house online ordering website or a mobile app. The potential of an online ordering system in a COVID impacted world is not unknown by anyone now. Restaurant owners have realized that investing a small amount of money every month on such technological solutions will not only ensure that they are able to survive the pandemic but also prepares them for future demands. People are going to get habituated of the convenience and safety that this model provides, and thus, would prefer engaging with restaurant brands that provide online ordering and doorstep delivery options.

Further to it, having an additional revenue stream for your business helps you cater to all kinds of demands of the changing market scenarios. Crisis or not, your restaurant will always be equipped to face uncertain situations, fulfil your customers' needs, as well as keep your staff feeling financially secure. Read how Online Ordering and Delivery can help your business see the other side of the pandemic.

FINANCIAL REPORT - ZOMATO LIMITED

Here is a summary of financial information of ZOMATO LIMITED for the financial year ending on 31 March, 2021.

- Revenue / turnover of ZOMATO LIMITED is Over INR 500 cr
- Net worth of the company has increased by 861.47 %
- EBITDA of the company has increased by 84.38 %
- Total assets of the company have increased by 194.05 %
- Liabilities of the company has decreased by -27.59 %

Zomato's food orders COVID-19 lockdown India 2020

Zomato had an order volume of over 200 million during the first half of the financial year 2020, almost four times the volume of the previous year. The food delivery company offered its delivery services in about 500 cities across India with over 200 thousand delivery partners at that time. Zomato is an Indian start-up whose business is mainly restaurant aggregation and food delivery services. The company was founded by Deepinder Goyal and Pankaj Chaddah in 2008.

Zomato Employee Code of Ethics

Employees of Zomato are expected to adhere to and uphold the highest standard of ethics and integrity. This includes acting by our core values and the below-listed policies at all times.

Zomato employees are prohibited from using their employee status to solicit discounts, freebies, or special treatment at restaurants. Unless visiting a restaurant for official business, Zomato employees are to refrain from identifying themselves as employees of Zomato. All Zomato employees in client-facing roles including but not limited to Sales, Sales Support, Neutrality, Media Content and Client Servicing across all transaction/business/functions at Zomato are prohibited from writing reviews and/or giving ratings for dining out experiences on Zomato from either their personal or Zomato accounts. They are also not permitted to influence others to write biased reviews or give ratings. Zomato's review and photo moderators are required to always act in favour of keeping Zomato a neutral platform. They are required to use their best judgment in implementing moderation guidelines and are prohibited from giving preferential treatment to restaurants. Deleting any authentic review from a restaurant page violates our policies. Similarly, keeping reviews, which are proven to be unauthentic, violates our policies.

Zomato's revenue grows to Rs 844 crore as losses widen 168% for April-June quarter

Revenue growth was largely on the back of growth in our core food delivery business, which continued to grow despite the serve covid-19 wave starting, but now they published their financial statement zomato said the loss increase losses is due is for largely on account of non-cash and also expenses increase in the financial year 2022, and then government include taxes, Customer delivery charge, and gross of all discounts effected on performance of zomato company trade. **Swiggy food orders COVID-19 lockdown India 2020**

Between March and July 2020, the most ordered dish on the Indian food delivery platform Swiggy was chicken biryani with over 550 thousand orders. Biryani was followed by the side dish butter naan as well as masala dosa.

During the nationwide lockdown in India due to the coronavirus (COVID-19) pandemic from March to May 2020, orders from food delivery platforms like Swiggy and Zomato shrank. After the lockdown, new work models such as working from home boosted the demand again.

Swiggy's food delivery revenue grew 56% from April to Sept, Prosus says

Swiggy's revenue from food delivery grew by 56% year on year in the April-September period, and up 91% from pre-Covid-19 levels (May 2020), its investor Prosus said in a regulatory filing while announcing the South African internet conglomerate's results.

"This was driven by higher demand during the second Covid-19 wave in India and expansion of According to the filing, Swiggy's focus on recovery "by reactivating users, increasing monthly frequency, and returning user conversion to pre-Covid-19 levels, "spurred the growth. It said Swiggy was doing 1.59 million orders per day, and its gross merchandise value (value of food and non-food orders) in the period was up 69% year on year to \$984 million on the back of higher average order values compared to pre-pandemic levels and higher revenues from delivery fees and advertisingreinforcingits artificial intelligence.

Swiggy had 128,000 restaurants on its platform, while rival Zomato had 173,000 active restaurant partners as of September.

While segmental reporting on rival Zomato is unavailable, the company said in July that it earned while segmental reporting on rival Zomato is unavailable, the company said in July that it earned 75% of its revenue from food delivery. Zomato's adjusted revenue — a combination of revenue from operations and customer delivery charges -- between April and September stood at Rs 2,580 crore, a 178.2% growth year on year, according to its second-quarter earnings report filed earlier this month.

Competitive Landscape

The competitive landscape of the market has been analysed in the report, along with the detailed profiles of the major players operating in the industry. Some of the leading players include **Zomato, Swiggy, Food panda, Bundl Technologies, Fasso's, Domino's**, etc.

Online food delivery assists individuals in ordering and receiving the desired food products at the doorstep. It involves browsing the website or application, selecting from a wide variety of cuisines available, and making the payment through different methods. The website/application updates the user about the expected duration of food preparation and delivery. These features, in confluence with attributes such as ease, speed, and precision of delivery, are increasing the demand for these services in India.

Compare Swiggy and Zomato See this side-by-side comparison of Swiggy vs. Zomato based on preference data from user reviews. Swiggy rates 4.0/5 stars with 89 reviews. By contrast, Zomato rates 4.3/5 stars with 101 reviews. Each product's score is calculated with real-time data from verified user reviews, to help you make the best choice between these two options, and decide which one is best for your business need

Swiggy clocks over 9,000 orders, Zomato crosses 7,000 orders per minute on New Year's Eve Both platforms clocked over 2 million orders each, compared to the 1.3-1.5 million they usually clock in a day India's dominant food tech platforms Zomato and Swiggy slugged it out on New Year's Eve, clocking record numbers, as many decided to party indoors and order food online amidst the Omicron scare. For the second year in a row, both platforms saw overwhelming demand online, beating their previous records. While Zomato touched a high of 7,100 orders per minute, Swiggy crossed the 9,000 orders per minute mark as of 8:20 pm on December 31, 2021. Both platforms typically clock over 1.5 million orders a day. While Zomato's previous record was over 4,000 orders per minute, Swiggy clocked over 5,000 orders per minute last New Year's Eve. Both platforms clocked over 2 million orders each, compared to the 1.3-1.5 million they usually clock in a day. We believe Swiggy is well funded to capitalise on recent momentum and well positioned to improve its platform's competitiveness by investing in product and technology, We believe Swiggy is well funded to capitalise on recent momentum and well positioned to improve its platform's competitiveness by investing in product and technology.

New Year 2022: Online Food Ordering to Get Costlier Due to Extra GST from January

Ordering delicious food from online food ordering platforms like Zomato, Swiggy could become more expensive soon as they would now have to collect and pay tax on behalf of all restaurants starting January 1, 2022. This move is a result of the update issued by the finance ministry where it has asked food aggregators to pay five percent of GST (Goods and Services Tax) for cooked food ordered on its platform. The new notification is not only expected to impact the consumers, but also smaller restaurants as well as the delivery service platform as they're now expected to have an additional compliance load due to change in the tax regime.

The circular said in a statement, “As ‘restaurant service’ has been notified under section 9(5) of the CGST Act, 2017, the e-commerce operator (ECO) shall be liable to pay GST on restaurant services provided, with effect from the 1st January, 2022, through ECO.” The update makes food aggregators liable for collecting and depositing GST from all restaurants on their platforms, where they’d be asked to maintain a separate GST entry for those restaurants.

FINDING

Amid state restrictions in large food services markets such as Maharashtra, Karnataka and Punjab sales through deliveries have surged over the last two weeks, overall 4.2 lakh crore restaurants include in food delivery business. On the New Year’s Eve, Zomato & swiggy reported over 4.5 million order. Swiggy and Zomato have to pay 5% GST starting from 1 Jan therefore delivery cost increase and also cost of veggies, edible oils, fuel have jumped 20% over last year.

CONCLUSION

The food delivery industry has emerged as one of the biggest online platforms with several new companies starting up in the past decade. The shape of the market is changing at a breakneck speed with players like Swiggy, Zomato, Food Panda, Uber Eats, and many others. With these giant players in the food industry market, the industry is flourishing not just in the metros but in tier II and III cities as well. The business of delivering and ordering food online is changing with rapid growth and these are attracting considerable investment. But the increased competition and unstable growth policies have caused some casualties along the way as well. Companies like Eat Fresh and Tiny Owl had to shut down due to massive losses. Even Food Panda, a giant food delivery marketplace available in 13 countries that went through multiple acquisitions first by Delivery Hero and then by OLA, is finding it difficult to survive in the online food delivery market.

Online food delivery in India is pretty much a duopoly. Zomato and Swiggy together fulfill over three-quarters of all orders. Between the two, Zomato has a slight edge. Its app is installed on 12% of all Indian smartphones, compared with Swiggy’s 10%, according to data shared with Quartz by the market research firm Monomer. The install base of rival apps, meanwhile, is in low single-digits. The penetration of these apps is also higher in tier-2 cities than in metros, Unomer’s data, collected from six million smartphone users in the country in

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**RETHINKING HIGHER EDUCATION BUSINESS MODELS WITH SPECIAL FOCUS ON
MANAGEMENT COLLEGES IN MUMBAI METROPOLITAN REGION****Khushboo Satardekar**

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ABSTRACT

Indian higher education sector has supplied some of the world's best talent. The CEOs of some of the biggest Fortune 500 companies - Microsoft, Google, MasterCard, and Adobe are a product of the Indian higher education system. The landscape has also expanded over the past decade from 436 universities in 2009–10 to 1000 in 2020 and from 26,000 colleges to over 39,000 approx. Student enrolment, at 36.6 million, is the third-largest in the world, next to China and the United States. The Steps toward a Disruptive Innovation Approach to Understanding and Improving Higher Education Outcomes with the special focus on Management College in Mumbai Metropolitan Region. The late 20th century was an era of social, economic, technological, and political change, resulting in significant shifts in the perception of enlightenment, knowledge, and education. The impact of these changes have become quite apparent in higher education where there is now mounting pressure for faculty to deliver high quality education to an internationally mobile cohort and where institutions are striving to attract funding, researchers, research grants, top students, and teaching staff. To cope with the many challenges, new business models are needed. Introducing change, however, is fraught with many problems; in particular, institutional barriers among disciplines, management commitment, socio-economic factors, and cultural issues. In this paper, we take a look at and discuss three Mumbai Metropolitan Region higher education institutions currently undergoing transformation—a Thane, Kalyan, and a Karjat—to draw attention to some of the inherent factors that higher education institutions face when they seek to implement new business models to manage the competitive environment for higher education.

Keywords: Higher education, Business model, Managing change, International perspective, socio-economic factors.

INTRODUCTION

Indian Higher education system happens to be the third largest higher education system in the world with more than 1040 universities and 39,800 colleges as per University Grants Commission data. An even more dramatic increase took place in technical and professional institutions. In India, 'Education' is in the concurrent list and therefore the centres as well as states have shared responsibility towards discharge of higher education in the states. Many states have constituted State Councils for Higher Education to act as buffer institutions between centre and state to manage state higher education institutions. But many of these councils are not playing their role properly in connecting Central Government, State Government, State Universities, and Colleges in the State to ensure smooth and seamless functioning. There is therefore a need to ensure greater participation of State Councils of Higher Education to enable them to act as effective bodies to ensure quality of higher education in the states. India is one of the fastest growing economies today, and its workforce is among the youngest, globally. In fact, by 2030, when majority of the countries will have middle-aged or elderly workforces, India will still have the advantage of a relatively young workforce. India is rich in the repertoire of traditional knowledge as well. For rethinking higher education institutions, all of us who are serving in the field of higher education should try to embrace the old wisdom and unite it with all that is new and fresh to stretch into new vistas of knowledge and application. It is a task to create something new from old culture. Culture too is continuously growing with some new angle of vision, some new organ of research and some new mirror of reflection. The most pronounced dimension of rethinking higher education institutions in India is to have future ready higher education institutions that nurture personal qualities such as breadth of mind, courage, self-reliance, flexibility, adaptability, and resilience in students so that they understand the complexities, deal with them, cope with them and respond to uncertainty. Efforts to improve the student learning experience and make it relevant to the dynamic environment of the 21st century necessitate business model innovation. In this paper, therefore, we review the literature on business models and apply the discussion to higher education institutions, in general, and business schools, in particular. To illustrate the degree of complexity of introducing new business models for business schools, we examine three higher education institutions in Thane, Kalyan, and a Karjat currently undergoing transitions.

Industry Growth & Size

The Indian Education sector is characterized by a unique set of attributes:-

- ❖ Huge market size both in terms of number of students and annual revenues

- ❖ A potential growth rate of 16% is expected over the next 5 years
- ❖ Significant activity in terms of new foreign entrants and participation is expected to be witnessed in the years ahead
- ❖ Accreditation is still not mandatory, however, reforms are in the pipeline to address this issue

The Indian education space is evolving, which has led to the emergence of new niche sectors like vocational training, finishing schools, child-skill enhancement and e-learning among others. Growth is driven by the increasing propensity of the middle class to spend on education and more aggressive initiatives by private entrepreneurs.

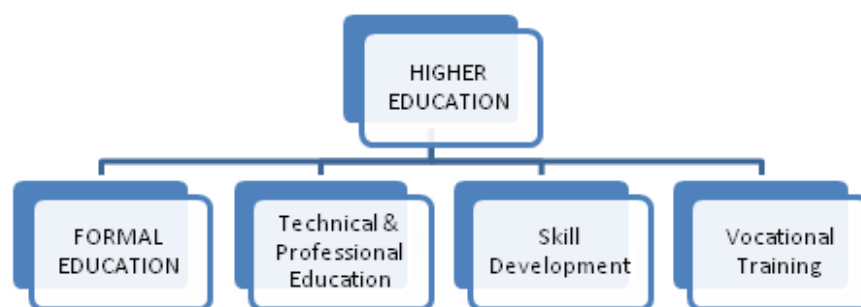
Higher Education in India

Current State of Play India possesses a highly developed higher education system, which offers the facility of education and training in almost all aspects of human creativity and intellectual endeavors like: arts and humanities; natural, mathematical and social sciences; engineering; medicine; dentistry; agriculture; education; law; commerce and management; music and performing arts; national and foreign languages; culture; communications etc. The institutional framework consists of Universities established by an Act of Parliament (Central Universities) or of a State Legislature (State Universities), Deemed Universities (institutions which have been accorded the status of a university with authority to award their own degrees through central government notification), Institutes of National Importance (prestigious institutions awarded the said status by Parliament), Institutions established State Legislative Act and colleges affiliated to the University (both government-aided and unaided).

There are three principal levels of qualification within the higher education system in the country

- I. Graduation level
- II. Post-graduation level
- III. Doctoral degree. Besides these three, there is another qualification called a Diploma. It is available at the undergraduate and postgraduate level.

At the undergraduate level, the duration of the course varies between one to three years; postgraduate diplomas are normally awarded after one year course, though some diplomas are awarded after two years of study. Structure of Indian Higher Education Sector. In our view, the higher education sector can be divided into 4 broad categories as listed below:



REVIEW OF LITERATURE: In view of rapid changes in almost all walks of life, higher education of today may not be applicable to the needs of tomorrow. Thus, the challenge in front of us today is to create future ready universities to take care of our upcoming generations and reap the benefits of its demographic dividend with which we are rich today but is not going to last forever. Some of the areas which need special attention of Indian Higher Education Institutions in this regard are bringing governance reforms, enhancing access and equity, ensuring best global teaching learning processes, promoting innovation and research, increasing employability and entrepreneurship, and internationalization of higher education. The measures which India need to take in these areas to create future ready higher education institutions in Mumbai Metropolitan Region.

Lambert (2015) has spoken to this lack of clarity when discoursing about business models. Specifically, a call is being made for a general, empirically derived classification to further the research agenda.

Nelles&Vorley, (2011) describe a business model describes an organisation's approach for creating, delivering, and capturing value and for generating the necessary revenue to cover costs, stakeholders' rewards, and reinvestment. To compete in a world where the shelf life of a business model is shortening, higher education managers need the tools, skills and experience to anticipate, test, and implement new business models to gain innovative momentum.

Zott, Amit, and Massa (2011) identify that the same term—business model—has been used to denote and explain a wide variety of phenomena such as e-business types, value creation, and innovation of technology to such an extent that the business model concept is now lacking in clarity.

Lindgren and Taran (2011) identify that “information and communication technologies appear to be of ever increasing importance to innovation, and will therefore provide the backbone of green business models in the future green society”. In attempting to make the campus ‘greener’, however, the challenge is often scarce resources and the necessary change in culture.

Crawford, and Soares (2012) advocate open innovation the use of both external and internal resources, multi-sided business models leveraging the interdependencies among stakeholders and unbundled models focusing on customer-relationship management, product innovation and infrastructure management.

Teece (2010) describes business model design as an ‘art’ where user needs, value chain, cost efficiency, timeliness, and outsourcing decisions are in focus. Digital technology has changed the way businesses deliver customer value and how they capture value from delivering new information services that users expect to receive free of charge. Thus, as businesses integrate interactive technology into their existing business activities, they migrate from traditional physical business models to blended physical and virtual models.

Ghaziani and Ventresca (2005) traces the term ‘business model’ over time, finding that the term has seen a dramatic increase in use even though its meaning became contested during a period of cultural change brought about by the new digital economy of the 1990s.

OBJECTIVES OF THE STUDY

The main objective of the study is to examine how new higher education business models could better harness recent advances in information technology and thereby achieve dramatic improvements in learning and credentialing, research and development, and business management.

- A student-centred learning environment, facilitating the development of the individual’s employability in a competitive, global graduate market.
- Research activity that has impact on international organizational performance, government policy, and/or transformational effect on stakeholders.
- An outward-facing approach to facilitate student learning, research, enterprise, and professional practice; the aim is to exceed student expectations, generate income, and contribute to the knowledge economy.
- Robust procedures facilitating sustainable income and operational efficiencies to enable the reinvestment in academic excellence and professional relevance

RESEARCH METHODOLOGY

The study carried out a survey design. Research is based on descriptive & causal research. Self-prepared questionnaires were administered to 200 respondents that comprised of educators, students, parents and policy makers selected from different cities of Maharashtra (**Mumbai Metropolitan Region**) with including Thane, Kalyan&Karjat through Convenience sampling. Due to the lockdown, the questionnaires were administered online using online survey platform. Also, secondary data were also generated from newspapers, journals, media and reports during the review of literature.

RESULTS AND ANALYSIS

Demographic Information of Respondents

Table 1: Distribution of respondents by Gender

Gender	Frequency	Percentage
Male	120	60
Female	80	40
Total	200	100%

Table 1 above depicts the distribution of respondents by gender. It can be inferred from the table that 60% of the respondents were males while 40% were females. This implies that majority of the respondents were males.

Table 2: Distribution of respondents by educational qualifications.

Educational Qualifications	Frequency	Percentage
Undergraduate	110	55
Post graduates	80	40

Others	10	5
Total	200	100%

Table 2 above shows the distribution of respondents by their educational qualifications. It can be inferred from the table that 55% of the respondents were undergraduates, 40% were postgraduates. While 5% of had other certifications. This implies that majority of the respondents were undergraduates.

Table 3: Distribution of respondents by Designations

Designations	Frequency	Percentage
Educators	80	40
Students	110	55
Others	10	5
Total	200	100%

Table 3 above shows the distribution of respondents by designations. It can be inferred from the table that 55% of the respondents were students, 40% were educators. While others were 5% this implies that majority of the respondents were students

FINDINGS OF THE STUDY

There are various dimensions of quality in education, including content, mode of delivery, infrastructure and facilities, employability, etc. Ensuring quality in higher education is amongst the foremost challenges being faced in India today, with few institutes having achieved global recognition for excellence.

Despite the huge potential in the higher education sector, not everyone has been able to achieve success. The challenges/threats, which the private sector players face in **Mumbai Metropolitan Region**, are significant and therefore, approaching the market with a well thought-out strategy is advisable.

<p>Strengths</p> <ul style="list-style-type: none"> • Few globally renowned educational institutions • Growing economy with numerous employment opportunities • Growing middle class with increasing incomes • Huge demand for Indian students in overseas markets 	<p>Weaknesses</p> <ul style="list-style-type: none"> • Lack of infrastructure • Shortage of trained faculty to meet the increased demand • Highly complex and unclear regulatory framework at Central & State level <ul style="list-style-type: none"> • Regional imbalances • “Not for profit” tag in formal education
<p>Opportunities</p> <ul style="list-style-type: none"> • Unsaturated demand for quality global education • Low focus on R&D 	<p>Threats</p> <ul style="list-style-type: none"> • High time lag in introduction of reforms due to various reasons • Deterioration in quality of education specially in private sector due to lack of availability of trained faculty • Over regulation – Control over course curriculum, entrance tests, fees etc.

CONCLUSIONS

In this paper we traced the evolution of business model rethinking in higher education institutions, many of which face immense pressure to be more innovative and more ‘digital’, to provide contemporary and higher quality education, to become more international, to cut costs, etc. Our paper contributes to the literature on business models by reviewing and synthesising the extant literature. We recognize that, at present, there is a lack of clarity concerning the meaning of the business model concept. An interesting question addressed in the study is the emerging role of students as key stakeholders in higher education, and the need to involve them in the design of new business models. While tracing the current trends in managing business schools, we observe the new emphasis on integrating notions of sustainability and environmentalism in order to achieve corporate social responsibility. The Mumbai Metropolitan Region (MMR) wants to create world-class universities, necessitating extensive reform in the higher education system. It discusses the impact of large-scale transformation in one of the biggest federal budget educational institutions in MMR, reflecting the difficulties of managing higher education in an era of diminishing federal funding, widening demographic gap, and the inflation of higher education value. This opportunity is in itself positive. In reality, however, since the introduction of these exchange trips, MMR have been losing students once they get acquainted with the foreign

education system and discover its advantages. Therefore, efforts need to be made to understand the expectations of this internationally mobile cohort in order to attract and retain them. To create world-class universities in MMR, a new business model is needed to navigate away from the long-standing 'unique national model of education', dismissing any calls for comparisons with universities abroad, toward 'national research universities'. Ongoing upheaval can be expected as decision makers work out how to reposition the country in the world market, how universities should rebuild their business model in order to retain the brightest staff and students, and how to be successful in attracting staff and students from foreign countries. Looking at the Finnish Government, they stress quality, efficiency, equity and internationalism in education. The extent to which these changes are likely to be successful depends on whether the new focus of block delivery is indeed commensurate with student and future employer needs and expectations and whether it provides participants with the required global skill sets. Indeed, what is considered to be 'successful' is also an issue worth considering as success can mean different things to different stakeholders or 'customer' types. In all the above cases, it can be seen that there is a need for Business Schools to develop and implement new business models to ensure that they can survive. Whether they should be reactive or proactive is another issue and worthy of further study. There is no doubt, however, that 'standing still' is not an option. Training for employability skills should be in-built into the curriculum of the academic programs, and should not be imparted as a separate short-term skill development course after graduation. Such short-term courses may at the best serve as refresher courses, but definitely not help the graduates to acquire those skills in the first place. There are many successful universities in our country as well which must be taken as role models by other universities to improve the employability of graduates in their universities.

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AN ANALYSIS OF THE CAUSAL RELATIONSHIP BETWEEN EXPORT, IMPORT AND ECONOMIC GROWTH OF BRICS COUNTRIES

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ABSTRACT

Economic growth is one of the significant measures of a nation's well-being. Over the years, substantial number of empirical studies have examined the relationship between economic growth and its various determinants. The main objective of this study is to examine the causal relationship between exports, imports and economic growth of Brazil, Russia, India, China and South Africa (BRICS) using time series data from 1995 to 2020. The stationarity of the variables is verified using Augmented Dickey-Fuller and Phillip-Perron tests to basically analyze whether the variables, exports, imports and GDP, contain a unit root. It was determined, that all the variables were stationary at their first difference. To investigate the causal relationship between the variables of each of the BRICS countries, Johansen co-integration test and Vector Error Correction Model (VECM) had been employed specially to test long run association of the select variables. The overall outcome of this study proves that there exists long-run causality relationship from exports and imports to GDP of Brazil only, while the rest of the BRICS countries do not demonstrate any long-run causality relationship from exports and imports to GDP of their respective economy.

Keywords: Exports, Imports, Economic Growth, Co-integration, BRICS

INTRODUCTION

As globalization and liberalization dawned upon the world, international trade has undeniably sprung out to be the main driving force which has led to economic growth of many countries globally. International trade plays a vital role in increasing the growth as well as development levels of several nations. Economic growth acts as a reward to international trade. This relationship between economic growth and trade has gained much attention from numerous economists who have endeavoured to provide several studies on the same. Over the past few decades regional integration agreements and blocs have flourished and connected nations even more closely, building up ties and cementing mutual relations which undoubtedly increases the trade between such nations. Once such major and significant grouping is BRICS which comprise of the leading incipient economies of the world, the Federative Republic of Brazil, the Russian Federation, the Republic of India, the People's Republic of China and the Republic of South Africa. These economies encompass 41 percent of the world population, 24 percent of the world GDP, around 16 percent share in the world trade and hold a total combined area of 29.3 percent of the total land surface of the world (World Bank, 2019). The objective of this study is to analyse the long-run causal relationship between exports, imports and economic growth of Brazil, Russia, India, China and South Africa (BRICS).

REVIEW OF LITERATURE

From a theoretical perspective, several empirical have analysed the causal relationship between economic growth and its determinants. Yuksel and Zengin (2016) conducted a study to analyse the causal relationship between import, export and growth rate in developing countries (Argentina, Brazil, China, Malaysia, Mexico and Turkey) for the period 1961 to 2014 using the Engle Granger co-integration analysis, Vector Error Correction Model and Toda Yamamoto causality analysis and concluded that the relationship between import, export and growth rate is not same for all developing countries. Nweze (2014) examined the causal relationship between of Nigeria's foreign direct investment (FDI) and economic growth, measured by the gross domestic product (GDP) for the period 1980 to 2010. The study utilized the Johansen Cointegration test to establish short and long run relationship between the two variables. Further, the ordinary least square (OLS) technique was used to assess the degree of influence the variables have on each other. The study also incorporated the Granger causality was used to test the study direction of causality between the variables. Findings of the study concluded that the contribution of FDI to economic growth is significant. Paswan and Jha (2021) studied the short run and long run relationship among GDP, export and import in India for the period 1991 to 2018. They applied the Johansen's cointegration test followed by the Granger causality test and found existence of short-run unidirectional causality from GDP to export and bidirectional causality between import and GDP. However, there exists no directional causality between export and import in India. Mishu, Chowdhury and Zayed (2020), in their study, attempted to analyse the causal relationship among economic growth, export and import in Bangladesh for the period 1980 to 2017, by employing the ADF test, Johansen long run co integration test, ECM (error correction model) and Granger casualty test. Their findings revealed significant bilateral causality

between import and GDP. They also found significant unidirectional causal relationship exports to GDP. Alimi (2014) examined the role of export in the economic growth process in Nigeria using causality tests within the error-correction framework for the period 1970 to 2009. The Johansen cointegration test results confirmed the existence of long run equilibrium relationship between the two variables. While the Granger causality testes demonstrated evidence of bi-directional causality between export and economic growth in Nigeria. The study suggested presence of bi-directional causality in case of Nigeria, which runs from export to economic growth and vice-versa. Yildiz (2020) conducted a panel study and found a bidirectional causality relationship between the variables. The results, however differed when the study was country-based. Gupta and Bose (2019) analysed post-BRICS impact on Indian trade as well as impact of major macro-variables and found that among various macroeconomic variables, only GDP and inflation rate had an impact on the Indian trade with other BRICS nations. Uysal and Sat (2019) examined the direction of the causality relationship between economic growth and export in Russia for the period 2003 to 2018. They performed the Engle Granger Cointegration test and determined that there was a long-term relationship between the variables. Emphasizing on the existence of a unidirectional causality between economic growth and export in Russia. Mehta (2015) examined the relationship between GDP, export and import in India using for the period 1976 to 2014. The study utilized the ADF unit root test, Johansen co-integration and Vector Error Correction techniques to investigate the long run causality between the variables. Results revealed a long run co-integrating relationship between the variables, evidence of unidirectional causality running from GDP to export, no causality between GDP and import, and unidirectional causality running from export to import. Fannoun and Hassouneh (2019) studied the relationship between exports, imports and economic growth of Palestine for the period 2000-2018. The Johansen's approach and vector error correction technique were used. Findings confirm presence of long-run equilibrium relationship between the variables, existence of bidirectional long-run causality between exports, imports and output growth.

Data, Methodology and Model specification

The study analyses time series data for the period 1995 to 2020 for all five BRICS countries. The data set entails observations for GDP, exports (current US\$), and imports (current US\$). Data for the select variables is procured from UNCTADstat. To identify stationarity in the series, the two most significant tests, the Augmented Dickey-Fuller (ADF) and Phillips-Perron (PP) tests were used to determine if the selected time series contains a unit root. Integrated in the first difference the study further examines and determines the cointegration between the variables. To obtain the lag length, the VAR lag order selection criteria has been utilized. The Johansen's cointegration test utilized confirms the presence of a cointegration relation between the different variables studied and subsequently the model VECM was used to interpret the presence of short- and long-term relationship between the select variables. The analysis of this study was conducted within the framework of the EViews program.

$$GDP_t = \beta_1 + \beta_2 EXP + \beta_3 IMP + u_i$$

EMPIRICAL RESULTS

In order to test for causality, it is of prime importance to run the Augmented Dicky Fuller (ADF) test and Phillip-Perron (PP) test verify the stationarity of the variables. The null and alternative hypothesis are as follows;

H0: $\delta = 1$ unit root (Variables are not stationary)

H1: $\delta < 1$ no unit root (Variable are stationary)

Analysis of the results of the stationarity tests for all the BRICS countries reveal that all variables were stationary at their first differences in both ADF and PP tests.

Country-wise analysis of data is performed as follows:

1) BRAZIL

a) In order to obtain the lag length, the VAR lag order selection criteria for GDP, exports, and imports of Brazil.

Lag	LogL	LR	FPE	AIC	SC	HQ
0	-243.0843	NA	3027309.	23.43660	23.58582*	23.46898
1	-230.6321	20.16075*	2209584.	23.10782	23.70469	23.23735
2	-221.1261	12.67457	2247754.	23.05963	24.10415	23.28632
3	-210.5931	11.03465	2306233.	22.91362	24.40580	23.23746
4	-192.7073	13.62722	1440073.*	22.06736*	24.00719	22.48836*

The above table reveals a majority, that is FPE, AIC, and HQ statistics having chosen lag 4 for each endogenous variable in their autoregressive and distributed lag structures in the estimable VAR model. Therefore, lag of 4 is used for estimation purpose.

b) Result of the Johansen's Co-integration Test

i) Johansen Test for Co-integration (Trace Test)

Unrestricted Cointegration Rank Test (Trace)

Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	0.05 Critical Value	Prob.**
None *	0.865231	67.43653	29.79707	0.0000
At most 1 *	0.548081	27.35273	15.49471	0.0005
At most 2 *	0.436385	11.46767	3.841465	0.0007

ii) Johansen Test for Co-integration (Maximum Eigen value Test)

Unrestricted Cointegration Rank Test (Maximum Eigenvalue)

Hypothesized No. of CE(s)	Eigenvalue	Max-Eigen Statistic	0.05 Critical Value	Prob.**
None *	0.865231	40.08380	21.13162	0.0000
At most 1 *	0.548081	15.88506	14.26460	0.0275
At most 2 *	0.436385	11.46767	3.841465	0.0007

Both, the Trace test as well as Maximum Eigen value test indicates 3 cointegrating equations at 0.05 level of significance. The null hypothesis of having no cointegration between the select variables is rejected, signifying that there is cointegration between the variables and thus suggesting that there is a long run relationship between GDP, exports and imports of Brazil.

Presence of co-integration relation between the different variables studied, confirms the usage of the Vector Error Correction Model (VECM).

c) Vector Error Correction Model (VECM)

	Coefficient	Std. Error	t-Statistic	Prob.
C(1)	1.246716	0.432508	2.882531	0.0121

Since probability of coefficient C1 is less than 0.05, we can reject the null hypothesis that there no long run cointegration and can conclude that there is long-run causality relationship from exports and imports to GDP of Brazil.

2) RUSSIA

a) In order to obtain the lag length, the VAR lag order selection criteria for GDP, exports, and imports of Russia.

Lag	LoqL	LR	FPE	AIC	SC	HQ
0	-233.7697	NA*	1246790.*	22.54950*	22.69871*	22.58188*
1	-225.6251	13.18661	1371556.	22.63096	23.22783	22.76049
2	-220.3481	7.035991	2087212.	22.98553	24.03005	23.21222
3	-217.5597	2.921144	4477679.	23.57711	25.06929	23.90095
4	-209.7518	5.948894	7300729.	23.69064	25.63047	24.11164

The above table reveals a majority, that is FPE, AIC, SC and HQ statistics having chosen lag 0 for each endogenous variable in their autoregressive and distributed lag structures in the estimable VAR model.

b) Result of the Johansen's Co-integration Test**i) Johansen Test for Co-integration (Trace Test)****Unrestricted Cointegration Rank Test (Trace)**

Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	0.05 Critical Value	Prob.**
None *	0.995603	130.1784	29.79707	0.0000
At most 1 *	0.531453	21.63997	15.49471	0.0052
At most 2 *	0.276662	6.477572	3.841465	0.0109

ii) Johansen Test for Co-integration (Maximum Eigen value Test)**Unrestricted Cointegration Rank Test (Maximum Eigenvalue)**

Hypothesized No. of CE(s)	Eigenvalue	Max-Eigen Statistic	0.05 Critical Value	Prob.**
None *	0.995603	108.5384	21.13162	0.0000
At most 1 *	0.531453	15.16239	14.26460	0.0360
At most 2 *	0.276662	6.477572	3.841465	0.0109

Both, the Trace test as well as Maximum Eigen value test indicates 3 cointegrating equations at 0.05 level of significance. The null hypothesis of having no cointegration between the select variables is rejected, signifying that there is cointegration between the variables and thus suggesting that there is a long run relationship between GDP, exports and imports of Russia.

Presence of co-integration relation between the different variables studied, confirms the usage of the Vector Error Correction Model (VECM).

c) Vector Error Correction Model (VECM)

	Coefficient	Std. Error	t-Statistic	Prob.
C(1)	0.079397	0.677478	0.117195	0.9084

Since probability of coefficient C1 is more than 0.05, we fail to reject the null hypothesis that and can thus conclude that there is no long-run causality relationship from exports and imports to GDP of Russia.

3) INDIA

In order to obtain the lag length, the VAR lag order selection criteria for GDP, exports, and imports of India.

Lag	LogL	LR	FPE	AIC	SC	HQ
0	-221.9172	NA*	403233.9	21.42069	21.56990*	21.45307
1	-212.5640	15.14337	395356.4*	21.38704	21.98391	21.51658
2	-204.7412	10.43041	472110.2	21.49916	22.54368	21.72585
3	-195.8703	9.293316	567476.7	21.51145	23.00363	21.83529
4	-180.6591	11.58944	457144.9	20.91992*	22.85974	21.34091*

The above table reveals a majority, that is AIC, and HQ statistics having chosen lag 4 for each endogenous variable in their autoregressive and distributed lag structures in the estimable VAR model. Therefore, lag of 4 is used for estimation purpose.

b) Result of the Johansen's Co-integration Test**i) Johansen Test for Co-integration (Trace Test)****Unrestricted Cointegration Rank Test (Trace)**

Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	0.05 Critical Value	Prob.**
None *	0.996391	129.0249	29.79707	0.0000
At most 1 *	0.557628	16.54043	15.49471	0.0347
At most 2	0.011352	0.228329	3.841465	0.6328

ii) Johansen Test for Co-integration (Maximum Eigen value Test)**Unrestricted Cointegration Rank Test (Maximum Eigenvalue)**

Hypothesized No. of CE(s)	Eigenvalue	Max-Eigen Statistic	0.05 Critical Value	Prob.**
None *	0.996391	112.4845	21.13162	0.0000
At most 1 *	0.557628	16.31210	14.26460	0.0234
At most 2	0.011352	0.228329	3.841465	0.6328

Both, the Trace test as well as Maximum Eigen value test indicates 2 cointegrating equations at 0.05 level of significance. The null hypothesis of having no cointegration between the select variables is rejected, signifying that there is cointegration between the variables and thus suggesting that there is a long run relationship between GDP, exports and imports of India.

Presence of co-integration relation between the different variables studied, confirms the usance of the Vector Error Correction Model (VECM).

c) Vector Error Correction Model (VECM)

	Coefficient	Std. Error	t-Statistic	Prob.
C(1)	0.082619	0.430364	0.191975	0.8505

Since probability of coefficient C1 is more than 0.05, we fail to reject the null hypothesis that and can thus conclude that there is no long-run causality relationship from exports and imports to GDP of India.

4) CHINA

In order to obtain the lag length, the VAR lag order selection criteria for GDP, exports, and imports of China.

Lag	LogL	LR	FPE	AIC	SC	HQ
0	-219.7113	NA	326826.6	21.21060	21.35982	21.24298
1	-199.7586	32.30442	116772.4	20.16748	20.76435*	20.29702
2	-186.9790	17.03949*	86970.98*	19.80752*	20.85204	20.03421*
3	-179.3364	8.006477	117512.8	19.93680	21.42898	20.26064
4	-170.7796	6.519466	178411.9	19.97901	21.91884	20.40000

The above table reveals a majority, that is LR, FPE, AIC, and HQ statistics having chosen lag 2 for each endogenous variable in their autoregressive and distributed lag structures in the estimable VAR model. Therefore, lag of 2 is used for estimation purpose.

b) Result of the Johansen's Co-integration Test**i) Johansen Test for Co-integration (Trace Test)****Unrestricted Cointegration Rank Test (Trace)**

Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	0.05 Critical Value	Prob.**
None *	0.898901	58.63307	29.79707	0.0000
At most 1	0.471836	12.79988	15.49471	0.1224
At most 2	0.001644	0.032913	3.841465	0.8560

ii) Johansen Test for Co-integration (Maximum Eigen value Test)**Unrestricted Cointegration Rank Test (Maximum Eigenvalue)**

Hypothesized No. of CE(s)	Eigenvalue	Max-Eigen Statistic	0.05 Critical Value	Prob.**
None *	0.898901	45.83319	21.13162	0.0000
At most 1	0.471836	12.76696	14.26460	0.0850
At most 2	0.001644	0.032913	3.841465	0.8560

Both, the Trace test as well as Maximum Eigen value test indicates 1 cointegrating equations at 0.05 level of significance. The null hypothesis of having no cointegration between the select variables is rejected, signifying that there is cointegration between the variables and thus suggesting that there is a long run relationship between GDP, exports and imports of China.

Presence of co-integration relation between the different variables studied, confirms the usage of the Vector Error Correction Model (VECM).

c) Vector Error Correction Model (VECM)

	Coefficient	Std. Error	t-Statistic	Prob.
C(1)	-0.172251	0.149671	-1.150863	0.2691

Since probability of coefficient C1 is more than 0.05, we fail to reject the null hypothesis that and can thus conclude that there is no long-run causality relationship from exports and imports to GDP of China.

5) SOUTH AFRICA

In order to obtain the lag length, the VAR lag order selection criteria for GDP, exports, and imports of South Africa.

Lag	LogL	LR	FPE	AIC	SC	HQ
0	-240.1440	NA	2287937.	23.15658	23.30579*	23.18896
1	-228.7301	18.47973*	1843497.*	22.92668	23.52355	23.05621*
2	-225.9251	3.739981	3550104.	23.51668	24.56120	23.74337
3	-216.7150	9.648738	4131553.	23.49666	24.98884	23.82050
4	-201.3096	11.73742	3267279.	22.88663*	24.82646	23.30762

The above table reveals a majority, that is LR, FPE and HQ statistics having chosen lag 1 for each endogenous variable in their autoregressive and distributed lag structures in the estimable VAR model. Therefore, lag of 1 is used for estimation purpose.

b) Result of the Johansen's Co-integration Test

i) Johansen Test for Co-integration (Trace Test)

Unrestricted Cointegration Rank Test (Trace)

Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	0.05 Critical Value	Prob.**
None *	0.646314	34.35027	29.79707	0.0140
At most 1	0.489389	13.56336	15.49471	0.0957
At most 2	0.006003	0.120428	3.841465	0.7286

ii) Johansen Test for Co-integration (Maximum Eigen value Test)

Unrestricted Cointegration Rank Test (Maximum Eigenvalue)

Hypothesized No. of CE(s)	Eigenvalue	Max-Eigen Statistic	0.05 Critical Value	Prob.**
None	0.646314	20.78691	21.13162	0.0558
At most 1	0.489389	13.44294	14.26460	0.0671
At most 2	0.006003	0.120428	3.841465	0.7286

The Trace test indicates 1 cointegrating equation at 0.05 level of significance. However, as well the Maximum Eigen value test indicates no co-integration among the variables. Since the Trace test rejects the null hypothesis of having no cointegration between the select variables is rejected, it can conclude that there is cointegration between the variables and thus suggesting that there is a long run relationship between GDP, exports and imports of South Africa.

Presence of co-integration relation between the different variables studied, confirms the usance of the Vector Error Correction Model (VECM).

c) Vector Error Correction Model (VECM)

	Coefficient	Std. Error	t-Statistic	Prob.
C(1)	-0.610916	0.826115	-0.739505	0.4718

Since probability of coefficient C1 is more than 0.05, we fail to reject the null hypothesis that and can thus conclude that there is no long-run causality relationship from exports and imports to GDP of South Africa.

FINDINGS AND CONCLUSION

The main aim of this paper was to econometrically analyse and examine the causal relationship between GDP and trade of each BRICS country. The study contributes to making understood cointegrating and causal relationship between economic growth, exports and imports of the BRICS countries. The study used the ADF and PP unit root test, Johansen co-integration and Vector Error Correction techniques to investigate the long run a causality between GDP, exports and Imports of BRICS countries. From the above study, it can be concluded that the ADF and PP unit root tests show that GDP, export and import series become stationary when first difference are considered. The empirical results reveal that with the exception of Brazil the rest of the BRICS countries do not demonstrate any long run causal relationship between the select variables, exports, imports and GDP, that is, in the long-run exports and imports do not lead to GDP for Russia, India, China and South Africa.

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ONLINE AND DIGITAL EDUCATION

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ABSTRACT

When used efficiently, generation can significantly make contributions to developing fairness in colleges. It gets rid of boundaries to gaining knowledge of substances, helps college students in which they're involved to gain knowledge of contexts and needs, and offers educators extra perception into the gaining knowledge of environments they're developing. However, we are able to simplest recognize those fairness-targeted blessings whilst we use generation in modern and effective methods. In that method we shouldn't simply use tech to update worksheets, run "drill and kill" exercises, or crunch evaluation overall performance numbers. To higher recognize how the use of generation can create fairness in colleges, we'll define how generation creates extra equitable conditions within side the schoolroom. And that will help you higher recognize how you may use generation to create equitable conditions for your school room, college, or district, we'll communicate approximately districts who're already the use of generation in an effective manner to boom fairness for or her college students. Three methods generation can assist boom fairness in colleges Technology isn't the simplest device we are able to use to create equitable gaining knowledge of environments, however, there are some methods it may help in that mission. In this paper I would like to present my views on digital education based on real teaching situation in the classroom via different mode of communication.

Keywords: Education, Digital, technology, Communication

INTRODUCTION

Digital Education is a technique or method of learning which involves technology and digital devices. This is a new and broad technical sphere which shall help any student attain knowledge and gain information from any corner across the country. It is believed that Digital Education in India is the future of education and learning.

Various channels have been defined by the Government of India for a widespread of the sources and means to provide education to different corners of the country. Discussed further in this article are the channels and initiatives taken up by the Government for Digital Education in India.

Aspirants can also know the advantages, objectives and challenges of the Digital India campaign launched by the Government of India at the linked article. Ministry of Human Resources Development (MHRD) – Initiatives for Digital Education

1. A comprehensive initiative called PM eVidya was announced on May 17, 2020, which aims to unify all efforts related to digital/online/on-air education to enable equitable multi-mode access to education.
2. It is envisaged that it will benefit nearly 25 crore school going children across the country.
3. One of the most important initiatives of MHRD is DIKSHA (Digital Infrastructure for Knowledge Sharing).

DIKSHA (Digital Infrastructure for Knowledge Sharing): e-Learning

1. As part of PM eVidya announced under the Atma Nirbhar Bharat programme, DIKSHA is the 'one nation; one digital platform' for school education in India.
2. It was launched in 2017
3. It is a national platform available for schools in all states
4. DIKSHA is available for grades from 1 to 12.
5. DIKSHA can be accessed through mobile application and web portal.

DIKSHA (Digital Infrastructure for Knowledge Sharing) – What Does it Contain?

1. Courses for Teachers, quizzes and others
2. Lots of e-content will be provided which are aligned with the curriculum. Large number of case studies and solutions will be provided with the help of Energised Textbooks (ETB's) which are QR coded.
3. VidyaDaan was launched in April, 2020.

4. It is a content contribution program at national level, that makes use of the DIKSHA platform and tools, it allows donation or contribution of e-learning resources for school education by experts, private bodies, and educational bodies.

Swayam Prabha – TV Channels

1. This mode of education is for people who do not have access to education.
2. High quality educational programmes are telecasted.
3. There are a total of 32 channels to meet the requirements.
4. Different channels are used for higher education and school education.
5. The Department of School Education and Literacy also tied up with private DTH operators like Tata Sky & Airtel to air educational video content to enhance the reach of these channels.
6. Number of TV channels for school education will increase from 5 to 12 to transform into ‘one class, one channel’, that is, one channel each for all grades from 1 to 12 channels.
7. To ensure asynchronous usage at anytime, anywhere, and by anyone, the same content will be organised by chapter & topics on DIKSHA.

To know more about SWAYAM – Study Webs of Active Learning for Young Aspiring Minds, candidates can visit the linked article.

E-textbooks

1. e-Pathshala mobile app (Android, iOS, Windows), and web portal can be used to access e-textbooks.
2. It can be accessed by students, teachers and parents.
3. 3,500 pieces of audio and video content of NCERT are available.
4. It is available in different languages – English, Sanskrit, Urdu, and Hindi.

For the differently-abled

1. For hearing impaired students, one DTH channel is available with sign languages.
2. Study material has been developed in Digitally Accessible Information System (DAISY), for hearing and visually impaired.

Radio Broadcasting

1. The radio broadcasts focus on activity-based-learning.
2. For broadcasting content related to National Institute of Open Learning – NIOS (grades 9 to 12), 289 community radio stations have been used.
3. This mode of education is particularly useful for students who are living in remote areas, particularly for grades 5 to 1.
4. Shiksha Vani is a Podcast of the Central Board for Secondary Education (CBSE)
5. Shiksha Vani is used by learners of grades 12 to 9.
6. There are more than 430 pieces of audio content for all subjects from grade 12 to 1, in Shiksha Vani.

OBJECTIVES OF PAPER

1. To study the views of experts shared on digital education
2. Critical analysis of digital education based on digital education

Delimitations of paper

1. Only digital education has been taken into consideration
2. Only Educational aspects has been taken into consideration

Views of experts shared on digital education:

1. Students can get entry to gaining knowledge of substances outdoor of college. One of the maximum trustworthy methods that generation contributes to fairness in colleges is making sure that each pupil has to get entry to gaining knowledge of substances, even outdoor of the schoolroom. Students have fewer boundaries to gaining knowledge of whilst they could use their capsules or laptops now no longer simplest

to locate homework instructions, examine e-books, and proportion essential records with their families, however to create and paintings on unbiased projects, studies subjects that hobby them, and hook up with problem experts.

2. Students and educators have extra gear to create a gaining knowledge of surroundings that fosters personalized gaining knowledge of Edtech—specially edtech with a narrow, unique cognizance—can assist create a customized gaining knowledge of enjoy, making sure that, via a differentiated approach, all college students can get entry to records at their personal tempo and in a manner that's high-quality proper to their gaining knowledge of needs. Supporting learner variability preferably method that extra college digital education which is based on my own teaching experiences. students turn out to be deeply engaged of their gaining knowledge of and less college students are left behind.
3. Educators and district leaders can use records to make knowledgeable choices Outside of preserving song of check scores, educators can use generation to get beneficial insights and extra efficiently make records-knowledgeable choices. Connecting steady datasets along with absenteeism and homework of of entirety with formative arithmetic assessments, for example, permits educators to do not forget why problems can be happening, determine on a route of supportive action, after which use records to decide effectiveness. Technology will assist create fairness in colleges whilst it's used powerfully Providing get entry to to generation is essential however now no longer an entire answer in regard to putting off systemic disparities due to problems like profits inequality, geographic isolation, or discrimination. Ensuring college students have possibilities to apply generation in an effective method may also make contributions to developing extra equitable gaining knowledge of environments. Digital Promise's League of Innovative Schools consists of college districts that're the use of generation to create extra equitable gaining knowledge of reports.

According to Census Bureau records from 2016, almost eighty-two percentages of all families within side the U.S. have a web subscription of a few kinds. However, the simplest seventy four percentages of families in nonmetropolitan regions have a web subscription, in comparison to eighty-three percentage of families placed in metropolitan regions. And simplest fifty-nine percentage of families with an annual profits of much less than \$25,000 have a web subscription, in comparison to 89 percentages of families making among \$50,000 and \$99,000 in step with year. To bridge gaps in net get entry to amongst college and home, districts have become innovative to make Wi-Fi to be had to college students as regularly as viable.

Morris School District in suburban New Jersey companions with Everyone On to provide all district families low-value net get entry to. In rural Alabama, Piedmont City School District helped offer college students with net get entry to via way of means of putting in a city Wi-Fi community in 2011 the use of a federal E-price grant. The district has due to the fact transitioned to presenting Wi-Fi gadgets for every pupil to make sure their net get entry to be uninterrupted, even if Wi-Fi connections stay spotty in a few regions. Providing actual 24/7 get entry to to gaining knowledge of method extra than dispensing gadgets and presenting net connections within side the school room. It method taking a near have a take a observe pupil reports once they go away the school room and giving them each possibility to keep gaining knowledge of each time they want, anywhere they could be. Investing in expert improvement so instructors efficiently customize the gaining knowledge of enjoy for his or her college students To empower instructors to apply generation in a manner that enhances a customized gaining knowledge of surroundings, expert improvement, academic coaching, peer-to-peer teaching, or a mixture of all 3 will make sure that the generation has substantial ROI.

In suburban Illinois, Gurnee School District fifty six determined to take their dedication to personalized gaining knowledge of one step similarly via way of means of presenting personalized expert improvement to educators. Teachers have get entry to workshops, in-elegance coaching, and building-primarily based totally tech facilitators at some point of the college year. In the summer, the district runs the Summer Tech Academy, in which instructors can hone their talents and research extraordinary methods to combine generation of their classrooms.

Providing get entry to this sort of PD now no longer simplest allows instructors research new things, however additionally emphasizes the effectiveness of personalized gaining knowledge of for educators who enjoy it. Effective and effective use of generation within side the school room must contain supporting instructors sense each cushy with strange tech, and obsessed on new possibilities to create modern gaining knowledge of reports that meets freshmen in which they're. Using records to cognizance on measures outdoor of check scores finally, the use of pupil records to create a holistic photograph of the modern kingdom of your gaining knowledge of surroundings and a entire photograph of your freshmen—consisting of intellectual and bodily fitness—is extra

powerful than actually monitoring evaluation records. Ensure that records are cautiously and securely accrued and that wonderful privations practices are in place. In Connecticut, Meriden Public Schools (MPS) makes use of a district-created “Climate Suite” to measure, song, and enhance college students’ reports in its colleges.

The district collects records via a School Climate Survey, a Getting to Know You Survey, and an MPS Cares self-reporting device. Using this records, MPS is higher capable of cater to the social-emotional fitness of its college students. As a end result of moves taken the use of this records, MPS has visible a ninety three percentage lower in expulsions and a 23 percentage lower in persistent absenteeism. Start the use of generation to create fairness for your colleges. Access to generation by myself isn’t enough. Creating actual fairness in colleges calls for a dedication to growing get entry to gaining knowledge of gear for college students and their families, equipping instructors with the know-how and talents to apply new tech powerfully, and the use of pupil records efficiently to make knowledgeable choices approximately enhancing their gaining knowledge of reports. Planning, implementing, and evaluating innovative initiatives in schools and districts

Innovative districts have many groundbreaking ideas, from new models for curriculum, instruction, and teacher training, to reimagining the design of school schedules, learning spaces, and the way students progress through the system. But districts can face challenges ranging from getting stakeholders on board with new approaches, to implementing these changes on time and on budget, to evaluating the impact of new programs. Districts also strive make sure that new initiatives are based on evidence, and that they involve collaborative with community members. Explore the challenges related to Systems Change -- Change Management, School Redesign, Community & Public Relations, Data-Informed Decision-Making, and Student Pathways & Progression –

Change Management

Districts working to implement new initiatives often face obstacles related to change management – the people side of change. It can be challenging to get buy-in from school- and district-level leaders, teachers, and other staff on new programs and ways of working. How can districts meet resistant people where they are and support them through the transitions necessary for adopting needed changes?

School Redesign

Innovative school systems are experimenting with novel approaches to curriculum, instruction, teacher training, school schedules, and the design of learning spaces. But experimentation can be difficult in the context of bureaucratic operations. It can also be time-consuming, expensive, and risky to make changes, especially on the large scale required for impact. In this context, how can districts balance equity and innovation to ensure that new initiatives are positive for all?

Community & Public Relations

Schools belong to the communities they serve and districts strive to build and earn community buy-in around initiatives and goals. But it can be challenging to communicate how stakeholders – including local businesses, service providers, and individual community members – can get involved, and to engage the community through feedback loops, partnership opportunities, and collaborative decision-making. How can schools build intentional community partnerships?

Data-Informed Decision-Making

Districts strive to ensure that programs and initiatives are effective in their specific context with their particular population of students and teachers. They need evidence to validate decisions and to continuously assess and improve programs. But for districts with several innovative programs in place, it can be difficult to break apart the data to figure out which interventions are helping move the needle. How can districts effectively collect and analyze data in order to make timely evidence-based decisions?

Student Pathways & Progression

Many districts are working at the systems-level to implement new competency-based progressions throughout K-12 schools to allow students to advance according to their mastery of subjects, as opposed to a linear progression through grade levels based on age. But it can be challenging to provide pathways for students beyond standard sequences of required courses. How can district implement new, student-centered ways for individual learners to advance through their education?

CONCLUSION

Teachers must make pedagogical decisions every day, from introducing tools and materials for learning to facilitating engaging classroom experiences. Making these decisions on how best to support their students’ learning is an ongoing challenge, as teachers balance content, skills, student needs, and resources. Specifically, educators are tasked with differentiating lessons for the full variability of learners in their classrooms, while also

integrating active learning throughout curriculum. As they seek to achieve these goals, educators are also learning how to integrate technology tools to create these compelling learning opportunities for all of their students. Explore the challenges related to Instructional Approaches -- Teaching with Technology, Personalized Learning, and Real World Learning

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CO-RELATIONAL STUDY OF EMOTIONAL INTELLIGENCE AND ATTITUDE TOWARDS E-LEARNING

Neeraj Bala¹ and Dr. Satish Kumar²¹M.Ed. Student and ²Assistant Professor, School of Education, Lovely Professional University, Punjab (India)**ABSTRACT**

The present study was investigated to explore “Emotional intelligence and attitude towards e-learning among prospective teachers”. The study is based on descriptive research design and selected 191 prospective teachers from private and public institutes of Himachal Pradesh with the help of purposive sampling. For the purpose of data collection two separate tools were used -Test of e-Learning Related Attitudes (TeLRA) scale developed by D. H. Kisanga and G. Ireson (2016), it comprises of 36 items with four factors, named, respectively: (Challenges of e-learning, Benefits from e-learning, Attitude on using computer systems and Leisure interest on e-learning innovations and use of computers) whereas Trait Emotional Intelligence Questionnaire (TEIQue) scale was developed by K. V. Petrides (2016), it included 30 items with 15 facets (Adaptability, Assertiveness, Emotion expression, Emotion management (others), Emotion perception (self and others), Emotion regulation, Impulsiveness (low), Relationships, Self-esteem, Self-motivation, Social awareness, Stress management, Trait empathy, Trait happiness and Trait optimism). For analysis of data descriptive statistical techniques, t-test and Pearson product moment correlation have been used. Results revealed that female prospective teachers have slightly higher emotional intelligence as compared to male prospective teachers. From the study, it is investigated that there is no difference in the level of emotional intelligence and attitude towards e-learning among prospective teachers with respect to the stream. Further, the results revealed that emotional intelligence is positively correlated with attitude towards e-learning.

Keywords: Emotions, emotional intelligence, learning, e-learning

INTRODUCTION

Learning is a process of achieving knowledge, skills, values and ability to make decisions which leads to behavioural changes. As we know the present era is an era of technology, we are moving from the physical to virtual world and technology is playing an important role in the development of education all over the world. E-learning is an effective way of learning by using electronic devices like cell phones, computers, laptops, tablets etc. in the presence of the internet.

E-learning Definition

E-learning (electronic learning) is a process of achieving skills, knowledge and ability with the help of electronic technologies and media (<https://e-student.org/what-is-e-learning/>). The E-learning term was coined by Elliott Massie in 1999. It is an innovative technique of ICT (Information and Communications technology) used to provide learning experiences to the learners with the help of internet services or computers. There are three ways of e-learning- online (synchronous), hybrid/blended and e-enhancement.

In this regard, e-learning may call for the services of the advanced electronic information and communication media like CD-ROMs, DVDs, teleconferencing, video-conferencing, computer based conferencing, e-mail, live chat, surfing on the internet and web browsing, online reference libraries, video game-style simulation, customised e-learning courses and web blogs.

According to **Rosenberg** (2001), “e-learning refers to the use of the internet technologies to deliver a broad array of solutions to enhance knowledge and performance”.

According to statistics, the most used teaching methods (53%) have been using educational CDs in 1999, but e-Learning placed first in education in 2004 (Kombod, 2006). Due to the influence of information technology on education, the traditional institutes have used technology approaches to intercept the segregation of their education system in the last decade (Mitchell and Batorski, 2009). An educational system where the learner and the trainer are isolated by physical distances, they are now linked by using e-learning (Thiele, 2003). A study stated that due to rapid growth of technology, the use of e-learning in higher institutions has increased and mainly focuses on the correlation between e-learning and academic performance of the students, while the absolute use of e-learning is correlated by their attitude and behaviour. This study focused on how the e-learning approach helps the students to increase their learning efficiency by providing e-learning sessions (Oye et al, 2012).

Emotional Intelligence

Emotions are related to learning mainly in the skills which require high encouragement, self-monitoring, and effective self-management accompanying social skills such as formation of productive learning partnerships and refrain from the damage of antisocial behaviours (Zeidner et al. 2009). In the education sector, emotional intelligence has a high effect on the learning process and psychological intelligence of the pupils (Lee, 2008). So, the emotions of a learner not solely influence the learning process but also have an effect on the learning that occurs by the usage of computers or technology.

Emotional intelligence (EI) is the capability to observe one's own and others' feelings and emotions, to discriminate among them and to use this information to monitor one's thought process and actions. Goleman (1996) had defined that it is a capability to manage self and others' emotions so that it is advantageous to them and their surroundings. He depicts that emotional intelligence plays an important role in the success of a person.

Serrat (2009) said that emotional intelligence helps in the increasing of stability, unity and understanding among the people and maintain the harmony in human relationships. It also assists to develop balance in one's education (Behnke and Greenan, 2011). The students who have good emotions management knowledge are more prone to engage in learning (Berenson and Weaver, 2008). A study has shown that the students who possess a high level of emotional intelligence were found to be highly encouraged, oriented and achieve (Mayer et al, 2008).

REVIEW OF LITERATURE

Kamarulzaman et al. (2011) examined the attitude towards e-learning among 144 undergraduate students from Malaysian Public University. They have collected the data from the students who are using Moodle e-learning system and it was found that students possess positive attitude towards e-learning and are motivated to continue the use of Moodle e-learning system. According to the findings of Mehra and Omidian (2011), 24% of students possess a negative attitude, 76% of students possess a positive attitude towards e-learning and 57% of students were in favour of receiving e-learning among 400 post-graduate students from Punjab University.

Behnke and Greenan (2011) examined the relation between EI and attitude towards computer-based instruction among 92 students and revealed that emotions and emotional intelligence have direct relation on their motivation level. They have found students are favoured in the interactive computer-based instruction although students showed low-average emotional-social intelligence and negative attitude in relation to emotional-social. In support of this, a study was conducted on 33 postsecondary students to examine their emotional intelligence and attitude towards e-learning. The students were assessed by using Bar-Ons' EQ-i:s. They found that students with average-high emotional-social intelligence showed more positive attitude towards e-learning after providing computer based instructions (Behnke, 2012).

Kumar et al. (2012) had examined emotional intelligence and attitude towards computers among polytechnic engineering students and found emotional intelligence of students was average and showed positive attitude towards computers. They revealed emotional intelligence and attitude towards computers is positive but weak and differs with respect to students' gender.

Brumini et al (2013) conducted a study to measure the attitude towards e-learning among 386 university dental students in Croatia. A questionnaire was distributed among them to collect the data which included 12 questions and 22 statements about attitude towards e-learning. They have found that dental students showed a positive attitude towards e-learning and also suggested that teachers encourage the students to use e-learning in education. In support of similar results, Suri and Sharma (2013) conducted a study to examine the attitude towards E-learning with respect to gender. They have collected data from 477 students and found that there is no sufficient relationship between the attitude towards e-learning and gender of the students.

Dhiman et al. 2014 conducted a study to examine the attitude towards e-learning of university students in West Bengal. They have distributed a questionnaire and taken data from 308 students of four different universities by applying random sampling techniques for the selection of samples. It was found that there is no significant difference in the attitude towards e-learning among the students with respect to their locality, gender and stream.

Buzdar et al. (2016) examined the performance of students in online learning environments with respect to their emotional intelligence as a determinant of their readiness. They had taken 432 learners as a sample and investigated students' show more readiness towards e-learning. But Kumar (2016) found the opposite results from Dhimi's study that there are no differences among the students' attitude towards e-learning with respect to their locality and gender. The study was conducted on undergraduate students of Aligarh Muslim University.

The same attitude scale was used from previous studies to measure the attitude of students towards computers. In this study, all students showed favourable attitudes while rural girls showed less favourable attitudes compared to urban girl students.

Xhaferi et al (2018) conducted a study on 49 lecturers to investigate attitudes toward integration of e-learning in higher education in Macedonia. In this study, a questionnaire was used for the collection of data and statistical techniques such as t-test, one way ANOVA and correlation for data analysis were used. They have revealed that lecturers showed high scores on attitude towards e-learning and it does not differ with respect to their age and gender but showed differences based on their teaching and e-learning experiences.

Bhuvneswari and Dharanipriya (2020) conducted a study on 277 students of Agriculture College and Research institute from Coimbatore. A questionnaire was distributed among the students to collect the data. In this study, it is revealed that students showed moderate to highly positive attitudes towards e-learning. Rafiq et al (2020) have found that male students showed a higher level of attitude towards e-learning technology than female students which was based on e-learning technology i.e., Technology Acceptance Model (TAM).

Nachimuthu (2020) conducted a study on 130 prospective teachers by using google forms. The study has found that there is no significant difference between male and female student's attitude towards online learning. According to Bawaneh and Bawaneh (2021), the students' satisfaction level and attitudes towards e-learning and virtual classes are strong in general with varying degrees between items.

Although there are studies on the attitude towards e-learning, very few studies have been conducted on the present study, especially on prospective teachers. The review of literature has shown that there is no study being conducted in Himachal Pradesh state. Therefore, further study is needed to examine the correlation between emotional intelligence and attitude towards e-learning.

SIGNIFICANCE

The finding of this study will benefit society considering that having a positive attitude towards e-learning plays an important role in using and learning by technology. The greater demands for graduates with a background of e-learning justify the need for more effective life with changing teaching approaches.

The findings of the study will assist and guide educators, administrators and policy makers to take significant steps towards the implementation of e-learning in higher education in order to promote and develop student's attitude toward e-learning technology as well as to scaffold their academic achievements.

For the researchers, the study will help them uncover critical areas in the educational process. Thus; a new theory on learning about e-learning may have arrived.

OBJECTIVES

The purpose of this study is to investigate the relationship between emotional intelligence and attitude towards e-learning. The objectives of the study are as follow:

- To investigate the difference between emotional intelligence and attitude towards e-learning of prospective teachers in relation to their gender and stream.
- To examine the relationship between emotional intelligence and attitude towards e-learning of prospective teachers in relation to their gender and stream.

HYPOTHESIS

Ho1. There exist no significant difference between emotional intelligence and attitude towards e-learning of prospective teachers with respect to gender and stream.

Ho2. There exist no significant relationship between emotional intelligence and attitude towards e-learning of prospective teachers with respect to gender and stream.

METHODOLOGY

The purpose of the present research is to study emotional intelligence and attitude toward e-learning among prospective teachers. The survey method is used to conduct the study.

Population and sample

The population in the present study comprises prospective teachers studying in teacher education institutions affiliated to Himachal Pradesh University, Shimla.

The target sample units were selected from Government Teacher Education College, Dharamshala and Priyadarshini College of Education, Chamba and Sharan College of Education, Kangra which are run via

private management. The final sample consisted of 191 prospective teachers from which 24 target sample units were from Government Teacher Education College, Dharamshala and 164 respondents were from above-mentioned private colleges.

SAMPLING

In the present study, for the purpose of sample selection purposive sampling was used for selection of institutes. The target respondents from the selected colleges were selected by applying simple random techniques.

RESEARCH TOOL

The following two tools were used for data collection:

- A. Test of e-Learning Related Attitudes (TeLRA) scale developed by D. H. Kisanga and G. Ireson (2016).
- B. Trait Emotional Intelligence Questionnaire (TEIQue) developed by Petrides (2016).

ANALYSES AND INTERPRETATION OF THE RESULTS:

The present study was conducted via online and collected data from 191 prospective teachers. For the purpose of the survey the researcher had used two different tools and tools were composed of overall 66 items. First tool named TeLRA was divided into four factors and had 36 questions and the second scale named TEIQue included two items from each of the 15 facets. After the data collection the researcher analysed it with different statistical techniques taking into consideration the objectives and hypothesis of the study.

Table 1 Distribution of students on the base of their profile characteristic

Variable	Classification	Frequency	Percentage
Gender	Female	168	88%
	Male	23	12%
	Total	191	100%
Stream	Science	117	61%
	Arts	74	39%
	Total	191	100%
Total	191		100%

The above table 1 reveals that the present study consists of 23 male students and 168 female students. So, the data comprised 88% of female students and 12% male students. Among 191 students, 117 were having science pedagogy (61% of the sample) while 74 were having arts pedagogy (39% of the sample).

DATA ANALYSIS

The collected data was examined quantitatively to prove the objectives and to examine the null hypotheses, the study has been examined as given below:

To examine the difference between emotional intelligence and attitude towards e-learning of prospective teachers with respect to gender and stream

The following hypothesis was formulated:

Ho1. There exist no significant difference between emotional intelligence and attitude towards e-learning of prospective teachers with respect to gender and stream.

Ho1 (a). There is no significant difference between the levels of emotional intelligence among prospective teachers with relation to gender.

Ho1 (b). There is no significant difference between the levels of emotional intelligence among prospective teachers with relation to stream.

Ho1 (c). There is no significant difference between the attitude towards e-learning of prospective teachers with relation to gender.

Ho1 (d). There is no significant difference between the attitude towards e-learning of prospective teachers with relation to stream.

Table 2 “t-ratio” for difference in the scores of emotional intelligence between female and male

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
EI	Equal variances assumed	.558	.456	3.198	189	.002	13.608	4.255	5.215	22.002
	Equal variances not assumed			3.099	27.835	.004	13.608	4.392	4.610	22.607

It is evident from Table 2, degree of freedom was 189. The calculated value of ‘t’ is 3.19 which is more than the table value 1.64 at 0.05 level of confidence. The p-value is more than 0.05 i.e. 0.456 which indicates that there is no significant difference between the emotional intelligence of female prospective teachers and male prospective teachers. Therefore, Ho1 (a). “There is no significant difference between the levels of emotional intelligence among prospective teachers with respect to gender” is accepted at 0.05 level of confidence.

Table 3 “t-ratio” for difference in the scores of emotional intelligence between science and arts

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
EI	Equal variances assumed	3.72	.055	.969	189	.334	2.821	2.911	-2.921	8.564
	Equal variances not assumed			.930	134.725	.354	2.821	3.033	-3.178	8.820

It is evident from Table 3, degree of freedom was 189. The calculated value of ‘t’ is 0.96 which is less than the table value 1.64 at 0.05 level of confidence. The p-value is more than 0.05 i.e. 0.055 which indicates that there is no significant difference between the emotional intelligence of science prospective teachers and arts prospective teachers. Therefore, Ho1 (b). “There is no significant difference between the levels of emotional intelligence among prospective teachers with respect to stream” is accepted at 0.05 level of confidence.

Table 4 “t-ratio” for difference in the scores of attitude towards e-learning between male and females.

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
EA	Equal variances assumed	.015	.902	-.51	189	.611	-.867	1.702	-4.224	2.490
	Equal variances not assumed			-.53	29.141	.599	-.867	1.632	-4.205	2.471

It is evident from Table 4, degree of freedom was 189. The calculated value of ‘t’ is -.51 which is less than the table value 1.64 at 0.05 level of confidence. The p-value is more than 0.05 i.e. 0.902 which indicates that there is no significant difference between the attitude towards e-learning of female prospective teachers and male prospective teachers. Therefore, Ho1 (c). “There is no significant difference between the levels of attitude towards e-learning among prospective teachers with respect to gender” is accepted at 0.05 level of confidence. This finding is similar to the findings of Nachimuthu (2020).

Table 5 “t-ratio” for difference in the scores of attitude towards e-learning between science and arts.

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
EA	Equal variances assumed	.706	.402	-.074	189	.941	-.084	1.138	-2.328	2.160
	Equal variances not assumed			-.073	149.202	.942	-.084	1.151	-2.360	2.191

It is evident from Table 5, degree of freedom was 189. The calculated value of ‘t’ is -.074 which is less than the table value 1.64 at 0.05 level of confidence. The p-value is more than 0.05 i.e. 0.402 which indicates that there is no significant difference between the attitude towards e-learning of science prospective teachers and arts prospective teachers. Therefore, Ho1 (d). “There is no significant difference between the levels of attitude towards e-learning among prospective teachers with respect to stream” is accepted at 0.05 level of confidence.

To analyse the relationship between emotional intelligence and attitude towards e-learning of prospective teachers

The following hypothesis was formulated:

Ho2. There exists no significant relationship between emotional intelligence and attitude towards e-learning of prospective teachers with respect to gender and stream.

Table 6 Description of level of emotional intelligence and attitude towards e-learning of prospective teachers

	Mean	Std. Deviation	N
EI	137.80	19.597	191
EA	94.76	7.639	191

Above table 6 reveals that the total number of observations are 191 with respect to emotional intelligence and attitude towards e-learning. Table reveals that there is a difference in mean value (EI = 137.80 and EA = 94.76) of emotional intelligence and attitude towards e-learning among prospective teachers. It can be concluded that prospective teachers have higher emotional intelligence and a positive attitude towards e-learning. Standard deviation of emotional intelligence among prospective teachers is 19.59 while standard deviation of attitude towards e-learning among prospective teachers is 7.63, which shows the spread of score is higher for emotional intelligence than it is for attitude towards e-learning.

Table 7 Coefficient of Correlation between emotional intelligence and attitude towards e-learning among prospective teachers

		EI	EA
EI	Pearson Correlation	1	.039
	Sig. (2-tailed)		.597
	N	191	191
EA	Pearson Correlation	.039	1
	Sig. (2-tailed)	.597	
	N	191	191

A perusal of table 7 indicates that the coefficient of correlation between emotional intelligence and attitude towards e-learning is .039 which is very weak and non significant because the p value obtained here is 0.597 which is greater than 0.05.

So, Ho2, this implies that the null hypothesis that, “there is no significant relationship between emotional intelligence and attitude towards e-learning among prospective teachers” is accepted.

FINDINGS

The present study was conducted to examine the emotional intelligence and attitude towards e-learning of male and female, science and arts prospective teachers. The purpose of the present study was to know the impact of emotional intelligence on attitude towards e-learning among prospective teachers. The findings of the present study revealed that there is no significant difference between the levels of emotional intelligence among prospective teachers with respect to gender and stream. Further the it has found that there is no significant difference between the levels of attitude towards e-learning among prospective teachers with respect to gender and stream. The present study found that there is no significant relationship between emotional intelligence and attitude towards e-learning of prospective teachers.

SUGGESTIONS FOR FUTURE STUDY

1. This study was delimited to Himachal Pradesh state only, so it can be further integrated in other states and also comparison between two states can be done like comparison between Punjab and Himachal Pradesh.
2. The present study delimited to prospective teachers from science and arts streams only, hence for further studies different levels of learners can be chosen for studies like secondary school learners, students of other professional courses or learners from different streams.

3. This study can be expanded on a larger number of sample sizes.
4. The present study was delimited to emotional intelligence and attitude towards e-learning only, it can be conducted by taking different influencing variables like academic anxiety, self-monitoring, academic dishonesty etc.

CONCLUSIONS

Due to COVID19, all the education institutions are running classes via online. There are many students and teachers who might have faced problems with regard to their online classes. The purpose of the present study was to know the impact of emotional intelligence on attitude towards e-learning among prospective teachers. The results of the study have revealed that female prospective teachers have slightly high emotional intelligence as compared to male prospective teachers. It is investigated that there is no difference in the level of emotional intelligence and attitude towards e-learning among prospective teachers with respect to the stream. Further, the results revealed that emotional intelligence is positively correlated with attitude towards e-learning.

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PERFORMANCE EVALUATION OF NATIONAL PENSION SYSTEM (TIER-I)

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ABSTRACT

NPS was initially meant for government employees and was later extended to all citizens of India. Recognising the need to provide income security to marginal income earners and to people from poor sections of society, a scheme has been launched exclusively for such sections of society namely APY and NPS-Lite Yojana. NPS is a contributory system under which both the employer and employee will have to contribute certain amount from their salary and employee will be provided regular income from their contribution after retirement. National Pension System is a government of India initiative which has become a widely popular and effective way for the investors to participate in financial markets at low-cost and in an easy way while reducing risk characteristics by spreading the investment across different types of securities, also known as diversification, as they play an important role in an individual's investment strategy. The present study analysed the performance of various pension fund managers operating equity scheme under NPS.

Keywords: National Pension System, diversification, financial markets, investment, marginal

INTRODUCTION

The Indian economy witnessed a sluggishness in terms of growth in GDP and this decline in GDP has mainly due to weakness in movements of industry and manufacturing part was found to be vermillion. Year over year the Indian economy showed a momentum in growth with the upcoming of sectors such as financing, insurance and real estate business services. With context to nourishing the economy worldwide, a recurring recoil in trade across globe and predominantly vigorous in financial turmoil, the performance of Indian economy showed a toughness to its macroeconomic counterpart and that situation posed a hindrance to growth in GDP in its real terms as there was flip-flop in capital formation and activities related to construction, agricultural production. The conjunction of constant inflation for consequent fifth year in 2017-18 along with huge finances from public and the enactment of GST have stiffened the growth prospects for 2018-19 too. The concrete silhouette in the international prices of goods such as crude oil also tightened financial conditions across the globe along with great number of political tensions with huge restrictions on trade barriers and thereby large number of banks be the sufferers. The platform is ready for escalation of reforms in systematic way that will open up contemporary magnification zest and put up the economy of India with an ambit of growth at a faster pace. Adamant advancement in renovating the banking system and in emphasising the corporate debt for re-intervening financial flows with fruitful aim that are necessary for maintaining the boost in growth both at financial and macroeconomic level. The years 2018-2020 emerged to be the most conjugations in the growth pattern of Indian economy without being much affected by the repercussions of demonetisation and the GST implementation. The growth in GDP will be showed from a 13-quarter low of 5.6 per cent in Q1 to 7.7 per cent in Q4. Although the production of agricultural products such as foodgrains and horticulture were seemed to be the high during 2017-18 but excess imports of the major crops such as rice, wheat, pulses and oil-seeds lead to trade erosions in the farming sector. However, the service sector seemed to be at glorifying rate of growth. Activities related to infrastructure being the catalyst for boosting the middle-class group of countries have gained momentum with the emerging projects in smart cities such as smart command and control centre, smart metering, smart buildings, intelligent transport systems and smart parks.

Covid-19 outbreak has brought the entire economy on its knees. The pandemic has struck global economies, social fabric, individual moral and over-all sense of well-being. People around the globe are struggling to come to terms with this enormous disruption and looking for support to help them deal with this never before kind of crisis. As the economy is heading in a complete economic and health crisis situation in which no one knows what exactly how we will come out of this, but few changes that economist and researchers feel might be unsettling or unfamiliar for the world and might take months or years to settle us down. The global pandemic has been a risk for decades, covid-19 has come as a shock to the society. It has had many negative and positive effects on the living being. For instance, it has created a high-risk scenario where politics could turn toxic to people as government may fail or struggle to control the speedy growth of the virus. The closing of borders and amendment of foreign rules will make the restart of trade and travel very difficult which might increase the anger and anxiety amongst the people. Many people even the richest counties do not have adequate housing facilities, reserves or food to face the difficult times. This will increase their expectations from the government

which the same won't be able to deliver. Thus, the political and economic forces will fuel up the fear and conflict which may deepen the economic damage and rule out the possibility of growing out of the situation.

The risk to recovery of the Indian economy during 2021-22 has increased with the second round of Covid-19, though the economy had shown steady recovery in activities continued in the fourth quarter of 2021 driven by expansion in manufacturing sector, service sector and progress in vaccine rollout. Retail inflation rate in February 2021 rose to 5.03% as compared to 4.06% in January 2021. The prices of several commodities, including food and beverages; clothing and footwear; housing; fuel and light; pan, tobacco and intoxicant, and miscellaneous have increased in February 2021 as compared to January 2021. Exports grew strongly in the fourth quarter of 2021 but are still meagre to prevent to a looming financial crisis. Union Budget 2021-22 has provided a strong fillip to the capex momentum with clear emphasis on infrastructure investment as a key sector to revive demand and overall growth. Setting up the National Bank for Financing Infrastructure and Development (NaBFID)- a special Development Financing Institution (DFI)- and aiming to achieve lending of Rs. 5 lakh crore in 3 years to infrastructure projects is a prime measure. The limit of foreign investment in Indian insurance companies has been raised from 49% to 74% which is same as in private banking sector. This will enable global insurance companies to take strategic and long-term view on the insurance sector in India which lead to inflow of long-term capital, global technology, processes, and international best practices in the domestic market.

FDI: FDI in the first ninth months of 2020-21 was USD 67.54 billion with an increase of 22% as compared to USD 55.14 billion in corresponding period of 2019-20. FDI equity inflow in India stood at USD 51.47 billion as compared to USD 36.76 billion with an increase of 40 per cent.

Equity: Indian equity market exhibited recovery in FY 2020-21 with a growth of 71% in Nifty 50 and 68% in Sensex as compared to previous fiscal year reflecting brighter growth outlook, surplus liquidity, expansion in investment by FPI which amounted USD 36.2 billion during 2021 and reflecting positive impetus from Union Budget 2021-22.

Debt: Yield on 10-year G-Sec firmed up to 6.38% on 12th March 2021 from 6.12% on 5th February 2021. Yield on 10-year AAA corporate bond also increased to 7.11 % in March from 6.98% in February.

About NPS

NPS is a contributory system under which both the employer and employee will have to contribute certain amount from their salary and employee will be provided regular income from their contribution after retirement. The amount of contribution invested in pension funds will depend upon the guidelines prescribed by PFRDA. In order to promote, develop and regulate the pension market in India, PFRDA was established in 2003 and this development authority provides the right to beneficiaries/subscribers to choose any sort of pension funds and investment patterns and it is quite clear that the expected risk and returns depends upon the type of portfolio taken by the subscriber. It is a fact that larger the contribution, higher the returns earned and longer the period of investments, higher will be the retirement benefits available to the employees.

Working of NPS

PFRDA has been appointed as a nodal agency managed through a set of Intermediaries who have experience in their own areas of operations. They are as follows:

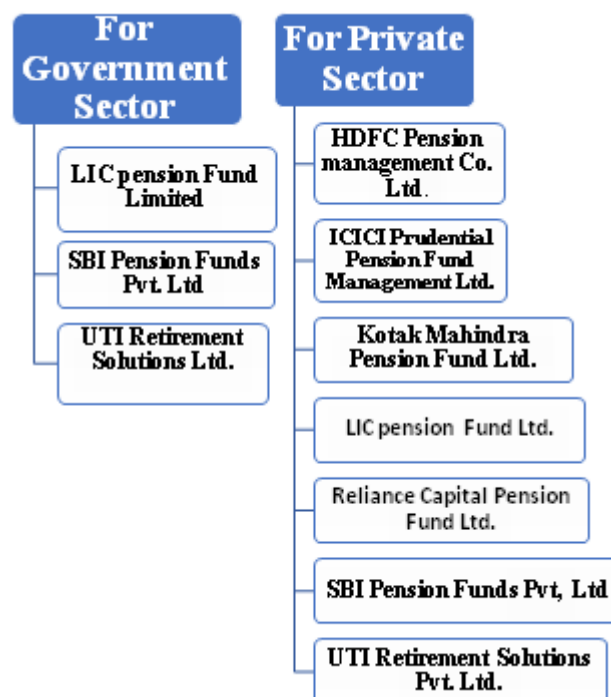
Points of Presence (POP) and POP-Service Provider (POP-SP)-

These are the banks and non-banking financial companies registered with PFRDA for registration and providing services to NPS subscribers.

CRA : for NPS is NSDL e-Governance infrastructure Ltd. Its main funs includes: maintaining subscribers record, administering and customer service functions, issuing PRAN to each subscribers, acting as an interface between various intermediaries of NPS, providing timely fund transfer to fund managers and measure PF performance using NAVs declared by PFM.

NPS Trust & Trustee Bank- the NPS Trust : (established by the PFRDA) handles the funds aspect of the transactions between various entities. Axis Bank Ltd. is the designated bank to facilitate fund transfers across subscribers, fund managers and annuity service providers based on the instructions received from CRA.

Pension Funds Managers- intermediaries appointed to invest the contributions received from various subscribers.



Annuity Service Providers

Are appointed by the PFRDA to provide annuity to the subscribers through their various schemes. It is the will of subscribers to choose any of the Annuity Service Providers for buying an annuity and thus, delivers monthly pension to their subscribers.

Custodian- handles the security side of the transactions. The PFRDA has appointed the Stock Holding Corporations of India Ltd as the custodian

GLIMPSE of EQUITY SCHEME - NPS

There are different transitions under NPS and corporate debt scheme is considered to be one of the majorly part of all India citizen model. The investors who have opted for such scheme are free to choose their own investment mix as well as their PFMs. The investors have two choices either they should go for “Auto Choice” or “Active Choice”. Whatever the amount received from the investors, they will go into different classes of securities which are basically known as A, E,C,G securities and if anyone of the subscriber opted for auto choice then automatically their funds goes into different type of securities depending upon the age of that particular investor which are known as conservative, moderate and aggressive life funds. But if investor doesn't go for any of the above mentioned two options then automatically his funds will move into LC-50. The selection of an investment under active choice will be based upon the choice of that investor as there are not strong boundations under that active mode for corporate debt and government securities except the equity one.

RELEVANCE OF THE STUDY

As per the Population Census 2011, the elderly population accounted for around 8.6 per cent of total population in 2011. With increase in per capita income better quality of life and better medical services, life expectancy is gradually increasing and consequently both the share and size of elderly population is increasing over time. In fact the rate of increase of elderly population (60+ years of age is higher than the general rate of increase of population. The elderly population (60+ years of age) has increased at the rate of 35.10 percent between 1991 and 2001 and at the rate of 35.51 percent between 2001 and 2011 against the increase of total population of 21.53 percent between 1991 and 2001 and 17.64 percent between 2001 and 2011. Consequently, the share of elderly population in total population has increased from 6.8 percent in 1991. to 7.4 percent in 2001 and subsequently to 8.6 percent in 2011. As per the report on Ageing in 21st Century jointly brought out by United Nations Population Fund (UNFPA) and Help Age International in 2012, the number of elders, who have attained 60 years of age, will shoot up by 360 per cent between 2000 and 2050. India had around 100 million elderly populations up to 2012 and the number is expected to increase to 323 million, constituting 20 per cent of the total population, by 2050.

It is very true that India is a country which doesn't have much access to social security which will be universally applicable to its entire citizen. With such objective keeping in mind, the government of India set up

an expert committee in 1998 to devise a new pension system for India. Project Oasis, which was chaired by S.A. Dave, submitted its report in 2000 and the result of the report found to be the fixture of pension system in India based on individual retirement accounts (IRAs) which allow individual to save his income till his entire working life. After that an individual can use this saving, which he had used in buying annuities from ASP in the form of monthly pension. This was a paradigm shift, from the existing defined returns philosophy to a defined contributions philosophy.

It was recommended by committee to create a system which is professionally managed including maintaining a large data base of all the subscribers through centralized record keeping agency. Thus, National Pension System which was a government of India initiative was launched in 2004 and thus, in 2009, made compulsory for all the citizens of country.

OBJECTIVE OF THE STUDY

The main objective of the present study is to know about the National Pension System and further tried to review the performance of the Pension Fund Managers operating NPS Scheme-E.

HYPOTHESIS

There is no statistically significant difference in the Sharpe ratio, Treynor ratio and Jensen's alpha of equity (tier-I) scheme under NPS.

RESEARCH METHODOLOGY

The study is descriptive cum analytical in nature and is based on secondary data collected from various sources such as PFRDA reports, NPS trust.org and other concerned websites. Various statistical tools along with risk-adjusted ratios are applied in order to achieve the objectives of the study.

STATEMENT OF THE PROBLEM

According to the report provided by United Nation's population division World's life expectancy will going to be increased from 65 years to 75 years by 2050 and this increasing life expectancy improve the burden on other such as regular expenses will increase as the cost of living increases and thereby lead to increase in medical aid. Thus, to have some social security after retirement NPS was launched to provide some money in a systematic way through a long term investment. Different companies are offering the NPS. The NPS income depends on which the fund is chosen for investment. This study is an attempt to comprehend the performance of the different pension fund managers over a period of time, from its inception. This study will help the citizen of India to choose the best pension fund manager to plan their post retirement income accordingly.

Actual Annual Returns of Equity Scheme (Tier-I)-NPS

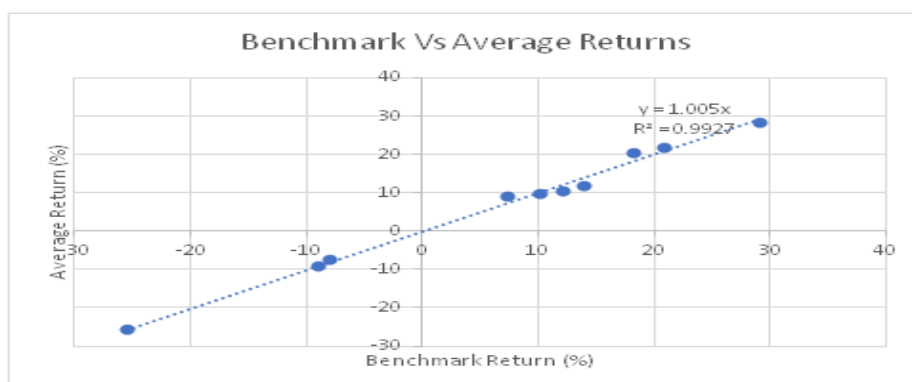
PfMs	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	Average	S.D.	CAGR	Rm
ICICI	11.83	-7.75	9.05	21.18	28.65	-7.37	21.42	9.95	12.59	-26.32	7.32	15.74	6.05%	6.91
Kotak	11.89	-10.23	11.52	19.48	28.41	-6.88	22.23	11.2	10.29	-25.08	7.28	15.61	6.04%	6.91
SBI	8.05	-7.18	8.24	20.68	28.37	-7.16	21.83	10.33	13.1	-25.02	7.12	15.30	5.93%	6.91
UTI	8.35	-10.58	7.42	21.29	29.74	-6.72	22.93	11.18	12.93	-27.81	6.87	16.55	5.46%	6.91
HDFC					28.63	-7.47	22.96	11.48	13.32	-23.45	7.58	17.88	5.96%	6.91
LIC					27.51	-7.91	21.23	9.05	10.25	-28.47	5.28	18.71	3.43%	6.91
Birla									11.28	-23.6	-6.18	17.46	-7.82	6.91

										4			%	
Average	10.0 3	- 8.94	9.06	20.6 6	28.5 5	- 7.25	22.1 0	10.5 3	11.9 7	- 25.6 8				
S.D.	1.83	1.49	1.53	0.72	0.65	0.39	0.68	0.85	1.23	1.80				
Benchmark	10.0 9	- 8.96	7.28	18.2 5	29.1 4	- 8.07	20.8 7	12.0 9	13.9 6	- 25.5 6				

Source: npstrust.org.in and Researcher's calculations

Note: the blank cells represent no value that is PFMs were not operational during those years.

The analytical table portrays the actual annual returns of equity scheme (tier I) operated by various private fund managers during the period under study (2010-11 to 2019-20). The performance of ICICI pension fund manager in terms of average returns was seen to be 7.32 per cent (highest being 28.65 during 2014-15 & lowest being (-26.32 per cent during 2019-20) with 15.74 dispersion from mean returns and the compound annual growth rate for same was found to be 6.05 per cent. It was also analysed from the table that ICICI pension fund manager was able to beat benchmark returns of 6.91 per cent. The Kotak Pension fund manager showed with the average returns of (7.28 per cent) and the standard deviation was found to be 15.61. The performance in terms of compound annual growth rate was observed to be of 6.04 per cent. Similarly, the mean return of SBI pension fund manager turned out to be 7.12, the worst performance was observed during the year 2019-20 with a negative annual return of (25.02 per cent) and the highest being 28.37 per cent (2014-15). The standard deviation of SBI pension fund manager was found to be 15.30 with 5.93 compound annual growth rate. Although the fund was capable to generate more average returns than the benchmark of 6.91 per cent. The average return of UTI fund manager was found to be 6.87 per cent with maximum returns of 29.74 per cent (2014-15) and the lowest was observed with a negative return of (27.81 per cent) during 2019-20, the standard deviation being 16.55 with 5.46 per cent growth rate compounded annually. Although the pension fund manager was able to score more average returns than the benchmark returns of 6.91 during the period under study. The average returns of HDFC pension fund manager were noticed to be 7.58 with a spark in actual returns (28.63 per cent) during 2014-2015 and the lowest being -23.45 per cent (2019-2020). The analysis in terms of deviation from mean returns was witnessed to be 17.88 and it registered a growth rate of 5.96 per cent compounded annually. As it can be seen from the analytical table that the fund was found to be competent in beating its benchmark. The average returns of LIC pension fund manager for the period under study was noticed to be 5.28 per cent, the highest annual returns generated by the pension fund manager was observed to be 27.51 (2015-16) and the lowest being negative (28.47 per cent) during 2019-20. The deviation from mean returns of LIC pension fund manager was found to be 18.71 per cent with a compound annual growth rate of 3.43 per cent which is far below the standard returns (6.91 per cent). It was observed that the Birla pension fund manager generated annual returns of 11.88 per cent (2018-19), -23.64 per cent (2019-20). The highest average returns manifested by all the pension fund managers during the period under study had been 28.55 per cent (2014-2015) followed by 22.10 per cent during 2016-2017, 20.66 per cent during 2013-2014 and still on till six years figure and the lowest average returns were recorded -25.68 per cent during 2019-2020. The maximum deviation from mean returns had been recorded during 2010-11 (1.83) followed by 1.80 (2019-2020) and the lowest being 0.39 (2015-16) respectively. It has been observed through the analysis that the average returns by all the pension fund managers had been more than the benchmark returns during 2011-12, 2012-13, 2013-14, 2015-16, 2016-17 and for rest of years the average returns were less than the benchmarks. It was evident from the study that the private pension fund managers are doing better compared with public pension fund managers.



As may be seen from the scatter plot diagram, the average returns shown by the equity Tier-I scheme are mostly explained by the benchmark returns as R-squared is 0.994 (good fit). Also, the returns given by the equity Tier-I scheme are on an average more than the benchmark returns as the slope coefficient is 1.005 (which is greater than 1). Accordingly, the active investment strategy by the pension fund managers of the equity Tier-I scheme was found to be effective.

Risk Adjusted Performance Measures of Equity Scheme(Tier-I) -NPS

PFM	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	Rm	Rf	Sharpe	Beta	Treynor	Alpha
ICICI	11.83	-7.75	9.05	21.18	28.65	-7.37	21.42	9.95	12.59	-26.32	6.91	7.74	-0.03	0.50	-0.83	0
Kotak	11.89	-10.23	11.52	19.48	28.41	-6.88	22.23	11.2	10.29	-25.08	6.91	7.74	-0.03	0.55	-0.83	0
SBI	8.05	-7.18	8.24	20.68	28.37	-7.16	21.83	10.33	13.1	-25.02	6.91	7.74	-0.04	0.74	-0.83	0
UTI	8.35	-10.58	7.42	21.29	29.74	-6.72	22.93	11.18	12.93	-27.81	6.91	7.74	-0.05	1.04	-0.83	0
HDFC					28.63	-7.47	22.96	11.48	13.32	-23.45	6.91	7.74	-0.01	0.19	-0.83	0
LIC					27.51	-7.91	21.23	9.05	10.25	-28.47	6.91	7.74	-0.13	2.96	-0.83	0
Birla									11.28	-23.64	6.91	7.74	-0.80	16.75	-0.83	0
Benchmark	10.09	-8.96	7.28	18.25	29.14	-8.07	20.87	12.09	13.96	-25.56						
Rf	7.90	8.40	8.20	8.40	8.30	7.80	7.00	7.00	7.70	6.70						
Sharpe	1.16	-11.64	0.56	17.08	30.97	-38.35	22.35	4.15	3.46	-18.00						
Beta	0.97	1.00	-0.93	1.24	0.97	0.95	1.09	0.69	0.68	1.00						
Treynor	2.19	-17.36	-0.92	9.85	20.84	-15.87	13.87	5.09	6.26	-32.26						
Alpha	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						

Source: Researcher's Calculations

The analytical table displays the performance in terms of risk weighted exposure for NPS Equity (tier I) operated by different private pension fund managers during the period under study (2010-11 to 2019-20). ICICI pension fund manager showed negative risk-reward measures when seen in terms of Sharpe ratio (0.03) with lowest performance in terms of beta 0.50. The treynor measure was although found to be negative with an index (0.83) with alpha of zero. The Kotak pension fund managers showed the negative Sharpe ratio (0.03) relative to the amount of investment risk (7.74), its beta coefficient was also seen to be (0.55). The treynor measure was found to be negative with an index (0.83) and Jensen's alpha was found to be zero. The risk adjusted

performance measure in terms Sharpe, beta, treynor and Jensen's for SBI pension fund manager was observed to be negative with (0.04) Sharpe index although beta was noticed to be 0.74 with negative treynor index (0.83) and alpha was seen to be zero. Similarly, UTI pension fund manager has a negative Sharpe index of (0.05), beta being 1.04 indicating that coefficient moved in same direction compared with market returns and vice versa. The performance in terms of treynor ratio and alpha was noticed to be negative with an index of (0.83) and coefficient zero which means that the performance of fund manager was quite satisfactory for the risk (7.74) taken. HDFC pension fund manager has a negative Sharpe index of (0.01), beta being 0.19 indicating that coefficient moved in same direction compared with market returns and vice versa. The performance in terms of treynor ratio and alpha was noticed to be negative with an index of (0.83) and coefficient zero which means that the performance of fund manager was quite satisfactory for the risk (7.74) taken. The Sharpe ratio of LIC pension fund manager was discovered to be negative with an index (0.13). The beta coefficient was found to be 2.96 with negative treynor ratio of (0.83), although alpha was discovered to be zero. The Sharpe ratio of Birla pension fund manager was found to be negative with an index (0.80), beta being (16.75) and negative treynor ratio of (0.83) with zero alpha. It has been viewed from the analytical table that the highest Sharpe ratio generated by all pension fund managers during the period under study had been 30.97 during (2014-15) followed by 22.35 (2016-17), 17.08 (2013-14), 4.15 (2017-18), 3.46 (2018-19), which means that the funds were producing more returns than risk free rate when compared with years (2011-12), (2015-16), (2019-20) which showed negative Sharpe measure. The highest performance in terms of beta for private pension fund managers had been during the year (2013-14) with coefficient of 1.24 followed by 1.09 (2016-17), 1.00 (2011-12), 1.00 (2019-20), and it was found negative (0.93) for the year (2012-13). It has been further noticed from the analytical table that higher positive value of treynor measure was observed during the year 2014 -15 (20.84) followed by 2016-17 with an index of 13.87 per cent, 2013-14 (9.85), 2018-19 (6.26) as compared to the year 2011-12, 2012-13, 2015-16, 2019-20 which showed negative index of 17.36, 0.92, 15.87, 32.26. The Jensen's measure of equity tier-I scheme was found to be zero for all the years. It was observed from the analysis using one sample t-test that there is no statistically significant difference in the Sharpe ratio of equity (tier-I) scheme as its p value was found to be 0.859 which is more than 0.05. It was further analysed from the study that no statistically significant difference was observed in the treynor ratio of equity (tier I) scheme during period under study as its p value was found to be 0.875 which is more than 0.05. Similarly, there exist no statistically significant difference in the Jensen's measure of NPS equity (tier I) scheme as it was calculated as zero which indicates that the security was fairly priced, and the returns were sufficient for the risk taken by the pension fund managers.

7. LIMITATIONS

- The study is limited to apprehend the performance of PFM's operating equity scheme only.
- The study is considered for Tier I account.

RESULTS AND DISCUSSION

- It has been observed through the analysis that the average returns by all the pension fund managers had been more than the benchmark returns during 2011-12, 2012-13, 2013-14, 2015-16, 2016-17 and for rest of years the average returns were less than the benchmarks. It was evident from the study that the private pension fund managers are doing better compared with public pension fund managers.
- The average returns shown by the equity Tier-I scheme are mostly explained by the benchmark returns as R-squared is 0.994 (good fit). Also, the returns given by the equity Tier-I scheme are on an average more than the benchmark returns as the slope coefficient is 1.005 (which is greater than 1). Accordingly, the active investment strategy by the pension fund managers of the equity Tier-I scheme was found to be effective.
- It was observed from the analysis using one sample t-test that there is no statistically significant difference in the Sharpe ratio of equity (tier-I) scheme as its p value was found to be 0.859 which is more than 0.05. It was further analysed from the study that no statistically significant difference was observed in the treynor ratio of equity (tier I) scheme during period under study as its p value was found to be 0.875 which is more than 0.05. Similarly, there exist no statistically significant difference in the Jensen's measure of NPS equity (tier I) scheme as it was calculated as zero which indicates that the security was fairly priced, and the returns were sufficient for the risk taken by the pension fund managers.

CONCLUSION

The role of NPS in the economy and capital market can be examined in terms of accumulation of institutional capital, development of capital market through creation of demand for financial instruments, support to improve financial market research, risk rating standard

corporate governance etc. which not only gives momentum to growth but also lead towards economic development of the country. It has been observed from the study that Indian debt market showed continued decline in terms of investment purpose which was only

3.2% in 2007, in GDP terms but gained a lead with the introduction in pension reforms i.e. NPS.

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ACQUAINTANCE OF MALE AND FEMALE AMONG THREE GENERATIONS DURING COVID-19

Nishi Dixit¹ and Meenakshi Singh²¹Research Scholar and ²Associate Professor, Institute of Home Science, Bundelkhand University, Jhansi (U.P.), India**ABSTRACT**

With continuous increase in the population, it is pertinent to have equality among the genders. Even though the government is organizing several program/campaigns to bring the equality on track, yet there is urgent of change of mindset in the society. In today's highly accelerating life, family members are finding it difficult to spare time for each other. The outbreak of COVID-19 pandemic has put entire world under lockdown and hold the pace of fast-growing lives to contain the spread of virus. Inadvertently, this has established an opportunity for family members to stay together and give time which had lost for earning of livelihood. Present study comprises of the bonding and attachment among three generations (Young generation, Middle generation & Old generation). Data has been collected from the region of Bundelkhand in Uttar Pradesh. Main focus was on the four major districts of the state wherein 360 respondents were approached to identify their views on fifteen aspects enabling to assess the relationship/bonding of male and female among three generation Percentages and chi-square methods were used for analysis There is one aspect i.e., Love Most was found associated ($\chi^2 = .044$) and other aspects were not found having any association with generations. Findings portrays that in context of sex, love most aspect was more visible in middle generation according to all the three generations in comparison male shows more dominance among young and old generation while, female shows more dominance in middle generation love most to middle generation.

Keywords: Gender, Generation gap, Family bonding

INTRODUCTION

In India, Gender equality seems to be a distant dream for us. With the economic development, advancement and educations, India is not separated from the other nations in terms of the culture of gender inequality. Apart from India, other countries also fall in the category where discrimination between men and women has been going for so long. Gender equality in India or any other part of the world will be achieved when men and women, boys and girls are treated equally as persons and not genders. Firstly, this equality should be practiced in homes. Women feels safe and the fear of violence does not haunt them is also included in gender equality. Distinction between a boy and a girl affects the relationship in the family where boys have freedom and girls have restrictions. In present time due to busy life, family member doesn't have a time for each other. But COVID-19 is a period of drawbacks and advantages where lockdown forced the family members to live together. Due to this, family members got a chance to spend time with each other and test their relationship. **Spenille et al (2020)** in their results reported that parents' problems in dealing with quarantine show additional stress which results in increases the children's problems. So, the present study was planned to assess the acquaintance of male and female among three generations during COVID-19

METHODOLOGY

Survey method used for data collection based on self-structured questionnaire. Data was collected from the four districts of Bundelkhand region of Uttar Pradesh, India. The target population was male and female from different age groups. Equal percentage of respondents were taken from both the genders. Chi-square test was used for data analysis with the help of Statistical Package for the Social Sciences (SPSS).

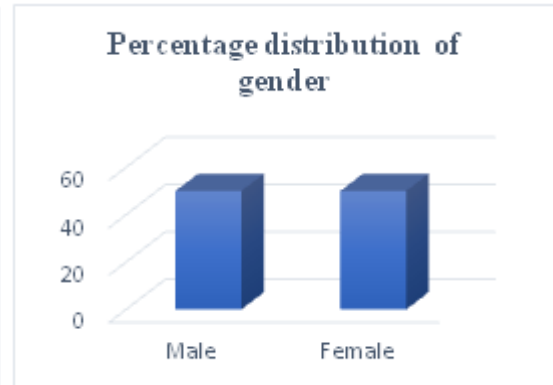
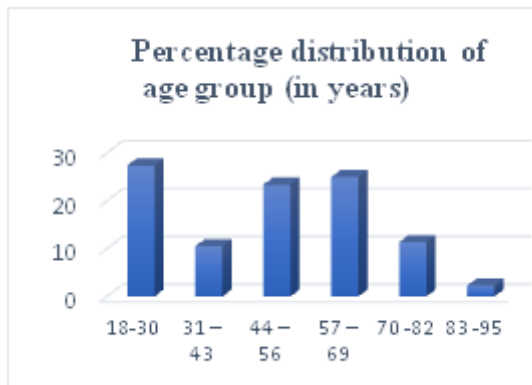
RESULTS**Profile of respondents**

Result in table 1 represents the percentage distribution of personal profile of respondents. Data depicted that 27.4 percent respondents were from 18-30 years followed by 57-69 years (25%), 44-56 years (23.4%), 70-82 years (11.4%), 31-43 years (10.5%) and 83-95 years (2.3%). Equal percentage was taken from both genders i.e. - male (50%) and female (50%).

Table-1 Percentage distribution of personal profile of respondents

S. No	Personal Variables	Frequency (N=360)	Percentage
1.	Age group		
	18 - 30	99	27.4
	31 – 43	38	10.5
	44 – 56	84	23.4

	57 – 69	90	25
	70 -82	41	11.4
	83 -95	8	2.3
2.	Gender		
	Male	180	50
	Female	180	50



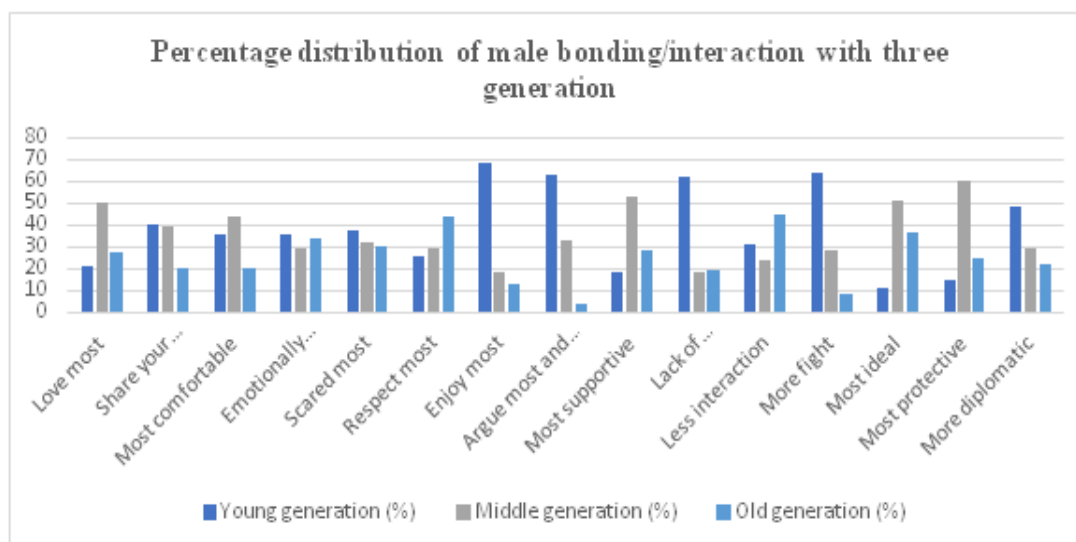
Bonding/interaction of male with three generation

Perusal of results in table 2 showed the distribution of aspects of bonding / interaction of male with three generation. The data portrayed that young generation have their inclination towards eight aspects of bonding/interaction with other generations i.e. Enjoy most (68.3%), More fight (64.4%), Enjoy most (68.3%), Lack of understanding (62.2%), More diplomatic (48.3%), Share your personal matters (40.0%), Scared most (37.8%) and Emotionally

Table-2 Distribution of bonding/interaction of males with three generation

S.No	Aspects of Bonding/ Interaction	Males N= 180		
		Young generation	Middle generation	Old generation
1	Love most	39 (21.7)	91 (50.6)	50 (27.8)
2	Share your personal matters	72 (40.0)	71 (39.4)	37 (20.6)
3	Most comfortable	64 (35.6)	80 (44.4)	36 (20.0)
4	Emotionally attached	65 (36.1)	53 (29.4)	62 (34.4)
5	Scared most	68 (37.8)	58 (32.2)	54 (30.0)
6	Respect most	47 (26.1)	53 (29.4)	80 (44.4)
7	Enjoy most	123 (68.3)	33 (18.3)	24 (13.3)
8	Argue most and more conflicts	113 (62.8)	59 (32.8)	8 (4.4)
9	Most supportive	33 (18.3)	96 (53.3)	51 (28.3)
10	Lack of understanding	112 (62.2)	33 (18.3)	35 (19.4)
11	Less interaction	56 (31.1)	43 (23.9)	81 (45.0)
12	More fight	116 (64.4)	51 (28.3)	16 (8.9)
13	Most ideal	21 (11.7)	92 (51.1)	67 (37.2)
14	Most protective	27 (15.0)	108 (60.0)	45 (25.0)
15	More diplomatic	87 (48.3)	53 (29.4)	40 (22.2)

attached (36.1%). Middle generation had showed their preference towards five aspects i.e. Most protective (60.0%), Most supportive (53.3%), Most ideal (51.1%), Love most (50.6%) and most comfortable (44.4%) while old generation mostly prefers only two aspects i.e., Less interaction (45.0%) and Respect most (44.4%). **Blaauboer et al. (2010)** concluded in their study that family background affects women than men.



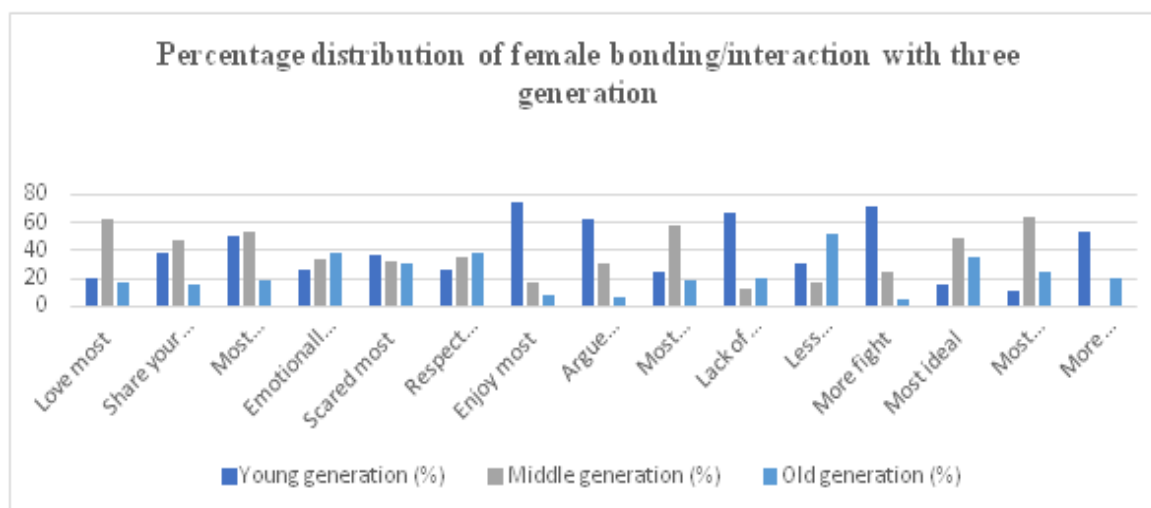
Bonding/interaction of female with three generation

Results in table 3 depict the female bonding/interaction with three generation. The data portrayed that young generation showed their preferences towards six aspects of bonding/interaction with other generations i.e.- Enjoy most (74.4%), More fight (70.6%), Argue most and more conflicts (62.2%), Scared most (36.7%) and Respect most (25.6%). Middle generation had showed their preference towards five aspects i.e. Most protective (64.4%), Love most (62.2%), Most supportive (57.2%), Most ideal (49.4%) and share your personal matters (46.7%) while old generation mostly prefers only two aspects i.e., Emotionally attached and Respect most (38.9%).

Table -3 Distribution of female bonding/interaction with three generation

S.No	Aspects of Bonding/ Interaction	Female N=180		
		Young generation	Middle generation	Old generation
1	Love most	36 (20.0)	112 (62.2)	32 (17.8)
2	Share your personal matters	69 (38.3)	84 (46.7)	27 (15.0)
3	Most comfortable	91 (50.6)	96 (53.3)	33 (18.3)
4	Emotionally attached	48 (26.7)	62 (34.4)	70 (38.9)
5	Scared most	66 (36.7)	59 (32.8)	55 (30.6)
6	Respect most	46 (25.6)	64 (35.6)	70 (38.9)
7	Enjoy most	134 (74.4)	32 (17.8)	14 (7.8)
8	Argue most and more conflicts	112 (62.2)	56 (31.1)	12 (6.7)
9	Most supportive	44 (24.4)	103 (57.2)	33 (18.3)
10	Lack of understanding	120 (66.7)	24 (13.3)	36 (20.0)
11	Less interaction	55 (30.6)	32 (17.8)	93 (51.7)
12	More fight	127 (70.6)	44 (24.4)	9 (5.0)
13	Most ideal	28 (15.6)	89 (49.4)	63 (35.0)
14	Most protective	20 (11.1)	116 (64.4)	44 (24.4)
15	More diplomatic	95 (52.8)	50 (27.8)	35 (19.4)

Bhatia (2012) reported that childhood is a time when they realize and deal with the physical world. They don't bother with minor things like family relationship as they identify them as kingpin of their family. They watch their parents, grandparents, siblings and family members dealing with each other.



Association between gender regarding bonding/interaction among three generations

Table 4 unveiled the association between genders regarding bonding/interaction among three generation. Out of fifteen aspects of bonding/interaction, only one aspect love most ($\chi^2 = .044$) was found significant. Rest of the aspects were having no association with gender.

Table.4 Association between gender and bonding/interaction among three generations

S.No	Aspects	Young generation		Middle generation		Old generation		χ^2 df = 2
		Male	Female	Male	Female	Male	Female	
1	Love most	39	36	91	112	50	32	.044*
2	Share your personal matters	72	69	71	84	37	27	.257
3	Most comfortable	64	51	80	96	36	33	.217
4	Emotionally attached	65	48	53	62	62	70	.154
5	Scared most	68	66	58	59	54	55	.976
6	Respect most	47	46	56	64	80	70	.425
7	Enjoy most	123	134	33	32	24	14	.210
8	Argue most and more conflicts	116	112	56	56	8	12	.643
9	Most supportive	33	44	96	103	51	33	.059
10	Lack of understanding	112	120	33	24	35	56	.425
11	Less interaction	56	55	43	32	81	93	.294
12	More fight	116	127	51	44	13	9	.419
13	Most ideal	21	28	2	89	67	63	.556
14	Most protective	27	20	108	116	45	44	.512
15	More diplomatic	87	95	53	50	40	35	.680

Intergenerational communication and contentment with social support were significantly associated with family working (Tam.et.al, 2021) According to Serinken (2012), children confidence should be winning by parents with love and support. Adults should create an atmosphere of opportunity for children to choose.

CONCLUSION

Above results concluded about the bonding/interaction between genders regarding three generations. Results shows that females love most to middle generation in comparison of male. Females shares personal matters with middle generation other side male shares personal matters with young generation. Each gender feels comfortable themselves with middle generation and also, they think they are most supportive and most protective. Regarding young generation both genders enjoy with young generation but there are many aspects which shows less bonding/interaction with young generation, females have an emotional attachment with old generation weather males are in favour of young generation. At the end young generation have need to improve relationship quality with both genders.

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ENTERPRISE RESOURCE PLANNING

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ABSTRACT

*In today's fast paced Business environment **Enterprise Resource Management systems** are **critical** for managing thousands of businesses of all sizes and in all industries. To these companies, ERP is as **crucial** as the electricity that keeps the lights on.*

*ERP systems ties together a multitude of business processes and enable the flow of data between them, by collecting an organization's **shared transactional data** from multiple sources, ERP systems eliminates duplication of data by providing data integrity with a **single source** of truth.*

*It is the combined process of accumulating and managing business data via one **integrated software** suite or individual point solutions incorporated together for effectively running an organisation.*

ERP can further be referred to a type of software that organizations use to manage day-to-day business activities such as accounting, project management, risk management, procurement, compliance, and supply chain operations. A complete ERP suite also includes enterprise performance management, software that helps in planning, budgeting, forecasting, and reporting on an organization's financial results.

*An ERP software comes with applications that **streamline various business** functions such as Production, Supply chain, Services, Marketing, Finance, Human Resource and more.*

*Often referred to as the **system of record** of the organization. Unlike past, where ERP systems were intended only for large scale manufacturing companies, ERP systems have become **crucial** for all types of organizations. Along with large scale organizations, mid-size and small business firms are also looking for ERP solutions to manage their operations. ERP isn't just for global enterprises. Irrespective of location or size, ERP solutions are designed for all kind of businesses and has become key requirement for every business process.*

Keywords: Shared transactional data, Single source, Integrated software, Streamline various business, System of record, Crucial.

OBJECTIVE OF THIS STUDY

- ✚ To discuss the role-played ERP Systems for integration of various business units.
- ✚ To understand working of ERP Systems.
- ✚ To discuss Key Features, Benefits & Challenges associated with its use.
- ✚ To understand various ERP modules & their application.

Enterprise Resource Planning

ERP can well be defined as “**The central nervous system of an enterprise,**” that provides integration and automation along with the intellect that is essential to efficiently run all day-to-day business operations.

ERP system helps accelerating business growth by providing tailor made solutions which connects every aspect of the enterprise, according to the need of organisation, thereby increasing the output.

ERP can be further expounded as:

- ✚ A Software that helps in integration of all the processes that are needed to run a company.
- ✚ Aids in Simplifying individual activities across a business organisation.
- ✚ ERP solutions are customised to the individual organisational need.
- ✚ ERP applications also allow the different departments to co-ordinate and share information more effortlessly with the rest of the company.
- ✚ ERP systems have evolved over the years from traditional software models that make use of physical client servers to cloud-based software that offers remote, web-based access.

What is an Enterprise resource planning (ERP)?

Enterprise resource planning (ERP) consists of systems and technologies which are used by the companies to manage and integrate their core business processes. ERP software offers single system solutions that combines processes across the business. It enables users to interact within a single interface, sharing information, thereby facilitating multi-functional collaboration.

The Evolution of ERP

During 1960's, Mainframe computers were used for fast and accurate management of accounting and finance, even though these computers were quite useful & more accurate than manual accounting, they were more costly and slow.

In the mid 1980's, competition in the manufacturing sector was bursting and new tools were required. New Manufacturing Resource Planning (MRP) II software, integrated accounting and finance, inventory, sales, purchasing, manufacturing, planning, and scheduling – providing the manufacturer with an integrated system.

Near the end of the 1990's, ERP was introduced. ERP transformed the technology sector by serving a wider range of industries and by combining human resources, project accounting, and end-user reporting.

In the beginning of 21st century, the introduction of browser-based software, new development tools and availability of faster internet speed, paved the way for cloud ERP software, a breakthrough that has increased both, the reach and the functionality of ERP solutions.

Today – in the era of digital revolution – modern ERP systems are increasingly taking advantage of new intelligent technologies such as Artificial Intelligence (AI), Machine Learning (ML), Robotic Process Automation (RPA), the Internet of Things (IoT), Natural Language Processing (NLP), and In-memory databases. ERP systems provide ability to operate business, more efficiently.

How Does ERP System work?

An **ERP system** – also called an ERP suite – is made up of integrated modules or business applications that interact with each other and share a common database.

Each ERP module typically focuses on one business area, but they work together using the same data to meet the needs of the company.

Finance, Accounting, Human Resources, Sales, Procurement, Logistics, and Supply Chain are popular starting points. Companies pick and choose most suitable module as per the requirement and can add on, and scale as needed.

ERP systems also assists in industry-specific customization, either by carrying part of the system's core functionality or through application extensions that seamlessly integrate with the suite.

ERP software can be bought using a cloud subscription model (software-as-a-service or SaaS) or a licensing model (on premise).

An ERP promotes the free flow of communication across the organization and resulting in increased synergies between different business areas and increased efficiencies. The information is readily accessible to those that need it; and cutting down costs associated with outdated and ineffective technology.

With the explosion of the Internet of things (IoT), Internet-driven or cloud-based applications are on the rise. As a result, more companies are moving away from on-site ERP systems to adopt the swifter, cloud-based ERP system, managed, and maintained by the host or vendor.

Today's ERP systems are delivered via the cloud and use the latest technologies – such as Artificial Intelligence (AI) and Machine learning – to provide smart automation, superior efficiency, and instant insight across the business. Modern ERP software also connects internal operations with business partners and networks around the world, helping companies in collaborations, maintaining speed, and tackling the business competitions. Advanced ERP systems are making themselves easier for users. At the same time, they are upgrading their technologies to provide more accurate data and customised features for different sectors.

According to the **statistics** provided by **G2**, the global demand for ERP systems in the current market scenario can be further elaborated as:

- The worldwide ERP software market per year is more than \$25 Billion, which grows 10-20% every year.
- 53% of businesses believe ERP is one of the priority sectors for investments.
- The global ERP software market is projected to reach \$78.40 billion by 2026, growing at a CAGR of 10.2% from 2019 to 2026.
- The average budget per user for ERP software is \$9000.
- By 2021, The Aerospace and Defence industries will have experienced the highest ERP software adoption growth rate.

Benefits of ERP

An ERP promotes the seamless communication across an organization and results in increased synergies between different business areas, increased proficiencies as processes are streamlined and information is readily available to those that need it; and reduced costs associated with outdated and ineffective technology. Adopting and applying an ERP may be a costly endeavour, but the Return on Investment (ROI) may be attained promptly. The benefits realized (e.g., increased productivity and reduced administrative costs) may be far greater than the costs to bring in an ERP.

A well-developed ERP System offers numerous benefits ...

- **Enhanced productivity:** Effective use of technology lowers administrative cost which automatically results in higher productivity, various business functions when integrated together, reduces the costs.
- **Improved Swiftness:** The integrated ERP solutions provides agility to work effectively by timely identifying and reacting to new opportunities.
- **Deeper understanding:** ERP system acts as single source of information with deeper understanding, which further assists in getting fast answers to critical business questions.
- **Accelerated Reporting:** Aids in accelerating business and financial reporting further improving real time performance.
- **Minimising Risks:** By providing strong control over Business functions, ensuring compliance with regulatory requirements ERP systems helps in predicting and minimising risks.
- **Simpler IT:** By using integrated ERP applications that share a database, an organisation can simplify Information Technology and give everyone an easier way to work.

ERP in different Industries

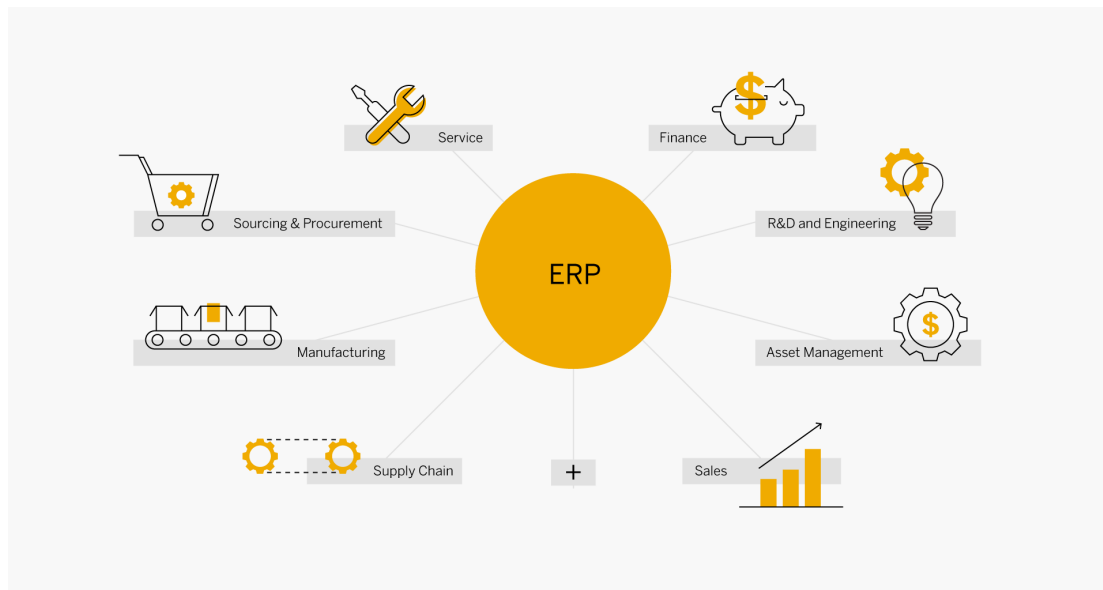
Regardless of types of industries, reliance on ERP software has considerably increased for accurate, Real-time information to compete and bloom in business processes.

- **Utilities** need to constantly review their capital assets, not only to meet demand for future services but also for the replacement of aging assets. Without ERP, the effort to prioritize these major asset investments would be difficult. ERP also helps solve another critical utility company issue: forecasting of spare parts. Not having the right parts during an outage can create a significant customer service issue. On the other hand, having too many spare parts means unnecessary costs and outdated stock.
- **Manufacturers** count on ERP and supply chain systems to meet product quality goals, manage asset utilization, control overtime costs, handle customer returns and more. Manufacturers can also gain end-to-end inventory control by monitoring stock movements, analysing top and underperforming products, and managing procurement more efficiently.
- **Wholesalers, importers, direct store delivery**, etc; needs effective ERP systems, since on-time delivery is key to business success, The Wholesalers, Delivery stores, etc., establishments want to reduce distribution costs, increase inventory turns, and shorten order-to-cash time. To achieve these goals, they need integration of Inventory Management, Purchasing, and Logistics functionality, as well as automated processes that are customized to their needs.
- **Service Industry** – including Engineering, Tax, Accounting, Legal, IT, and other professional services firms – require powerful, Real-Time mobile ERP technology to balance service delivery commitments with financial health. Key to professional service success is the ability to stay on schedule while managing project profitability, Resource Utilization, Revenue recognition, Recurring revenue Objectives, and Growth opportunities.
- **Retail industry** has undergone a massive revolution. Now that e-commerce has merged with other sales channels as well as Brick-and-Mortar operations, the ability to provide self-service options for identifying, configuring, purchasing, and shipping products is dependent on integrated data. A modern ERP also helps retailers reduce cart abandonments, improve Web site conversions, boost average order value, and increase customer lifetime value.

Common ERP modules

ERP systems include a variety of different modules. Each module supports specific business processes – like Finance, Procurement, or Manufacturing – and provides employees in that department with the transactions and

insight they need to do their jobs. Every module connects to the ERP system, which delivers a single source of truth and accurate, shared data across departments.



Source: <https://insights.sap.com/what-is-erp>

Finance requires an ERP to quickly close the books. Sales needs ERP for managing all customer orders. Logistics count on well-running ERP software to deliver the right products and services to customers on time. Accounts payable needs ERP to pay suppliers correctly and on time. Management needs instant visibility into the company's performance to make timely decisions. And Banks and Shareholders require accurate financial records, so they count on reliable data and analysis made possible by the ERP system.

The most widely used ERP modules include

1. **Finance:** The accounting and finance module is the backbone of most ERP systems. In addition to managing the general ledger and automating key financial tasks, it aids businesses track Accounts Payable (AP) and Accounts Receivable (AR), close the books efficiently, generate financial reports, comply with revenue recognition standards, mitigate financial risk, Billing and Costing and more.
2. **Human resources management:** Most ERP systems include an HR module that provides important capabilities such as time, attendance, and payroll. Add-ons, or even entire Human Capital Management (HCM) and Human Resource Accounting (HRA) suites, can connect to the ERP and deliver more strong HR functionality,– everything from workforce analytics to employee performance and experience management.
3. **Sourcing and procurement:** The sourcing and procurement module helps businesses procure the materials and services they require to manufacture their goods or the items they want to sell. The module automates and centralizes purchasing, including requests for quotes, creation of contract, and approvals. It can minimize underbuying and overbuying, improve negotiations with the suppliers using AI-powered analytics, and even seamlessly establishing connection with buyer networks.
4. **Sales:** The sales module keeps detailed record of communications with prospective buyers and customers – and helps reps use data-driven insights to boost sales and target leads with the correct promotions and upsell opportunities. It includes functionality for the order-to-cash process, including order management, billing, contracts, sales performance management, and sales force support.
5. **Manufacturing:** This module can be termed as key planning and execution component of ERP software. It facilitates companies to simplify complex manufacturing processes and ensure production is in line with demand. This module typically includes functionality for Material Requirements Planning (MRP), Manufacturing execution, Production Scheduling, Quality Management and many more functions.
6. **Logistics and supply chain management:** The supply chain module tracks the movement of goods and supplies throughout an organization's supply chain. One of the key components of ERP systems - Logistics and Supply Chain Management, this module provides tools for real-time inventory management, transporting operations, storage and warehousing operations, and logistics – it also helps increase supply chain visibility and strength.

7. **Service:** The Service module in ERP systems helps in delivering the reliable, personalized customer services, as expected by the customers. The module can include tools for in-house repairs, field service management, spare parts, and service-based revenue streams. It also provides analytics to help service reps and aids technicians to rapidly solve customer service-related problems, resulting in improved loyalty.
8. **R&D and engineering:** Advanced ERP systems include an R&D and engineering module. This module provides tools for Product Design and Development, Product Compliance, Product Lifecycle Management (PLM), and more – so companies can swiftly and cost-effectively create new innovations.
9. **Enterprise asset management:** Strong ERP systems can include an EAM module – which helps asset-intensive businesses which further minimize downtime and keep their machines and equipment running at highest efficiency. This module includes functionality for prognostic maintenance, asset operations and planning, scheduling, Environment, Health and Safety (EHS), and more.

Modern ERP systems can be implemented in several ways: in a public or private cloud, on premise, or in various hybrid scenarios that combine environments. Here are some of the advanced benefits of each that helps in identifying the ERP deployment option which makes the most sense for business.

Cloud ERP

With cloud ERP system, the software is hosted in the cloud and delivered over the Internet as a service that a business has subscribe to. The software provider generally takes care of regular maintenance, updates, and security on behalf of the client. The lower upfront costs, greater scalability and agility, easier integration makes cloud ERP the most popular deployment method.

On-Premises ERP

This is the traditional model for deploying software where the business controls everything. The ERP software is typically installed in the data centre at the locations of the organisation. The installation and maintenance of the hardware and software is staff's responsibility.

For the sake of modernizing and upgrading, many companies are moving from on-premises ERP systems to cloud deployments. This requires careful planning as well as a thoughtful process of evaluating ERP software and deployment options.

Hybrid ERP

Sometimes this is referred to as two-tier ERP. Companies that want a mixture of both models to meet their business requirements, there is the hybrid cloud ERP model. This is where some of the ERP applications and data will be in the cloud and some on premise.

The future of ERP

In the Digital revolution era – ERP is at the core. Enterprises adopt digital technologies in every part of the business, they are fundamentally changing the way they operate. Companies are already demanding more robust ERP systems for eliminating any negative force that slows down the business.

Following are major trends that build on the momentum we see today:

1. **Cloud ERP:** Inclination for cloud ERP will continue to intensify as more and more companies discover the benefits – including “anywhere” access, greater security, reduced cost of hardware and technical support and integration with other systems, to name just a few.
2. **Vertical integration:** A fully integrated ERP system with vertical extensions allows companies to get the exact functionality they need, without any integration issues and shift toward ever greater flexibility, business processes are tailored to individual company needs.
3. **User personalization:** The work force, customers, and suppliers all want content and functionality that matches their specific needs or interests and makes them more productive. Users can also expect customized dashboards, Artificial Intelligence-driven search, customized chat, and personalized workflows across devices.

Top 10 ERP Software

1. ERPNEXT
2. Focus 9
3. Newton ERP
4. ODOO ERP SOFTWARE

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5. ORACLE ERP
 6. ORION ERP
 7. PCSOFT ERP Software
 8. Sage 300cloud
 9. SAP ERP
 10. Strategic ERP

With the development of cloud-based ERP platforms, more and more companies are implementing ERP solutions. However, the rate of adoption varies by industry. Manufacturers are the most likely to utilize ERP software. Generally, mid-size businesses that outgrow the limits of basic spreadsheets and entry-level accounting software are more likely to adopt ERP software.

ERP CHALLENGES

There are various challenges seen with ERP systems, many a times business organisations do not choose the correct software which ultimately leads towards improper planning, high costs, and difficulties in functionality. The users should choose the systems wisely that provide maximum business solutions at minimum cost.

CONCLUSION

With lot many uses and advantages outgrowing some limitations, ERP systems are vital for managing thousands of businesses of all sizes and in all industries. ERP Solutions serves as integrated management of business processes and applications, to gain strength and flexibility with real-time agility, paving way for growth of business organisations.

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WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS (SHGS) – A REVIEW OF LITERATURE

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ABSTRACT

Women are amongst the poorest and the most vulnerable population of our society. They are not able to reap the benefits of the various developmental schemes launched by the government for their betterment. For raising their socio-economic conditions, the scheme of Self-Help Groups was started many years ago in India. In various parts of the country, Self-Help Groups, which are an informal association of women in any rural or semi-urban area, are working very well with the objective of empowering women economically, socially, politically, institutionally and spiritually. Thousands of the women in India are building their lives, their families and their society through Self-help groups. The broad goals of a self-help group are to bring about socio-economic change in the lives of its members and society.

The present research paper seeks to review various Literature published in various Journals and researcher has considered 30 such published papers for the review and found out the Research Gap from such literatures.

Keywords: Self-help groups, Women Empowerment, Microfinance, A review of SHGs

INTRODUCTION

Self-help groups are the informal groups consisting of 15 to 20 poor women of the same area. Each group decides the choice of its members and the name of the group. Regular meetings are conducted and all members participate in the meetings where the member's savings are collected and loans are disbursed among the members of the groups based on the need of the person and the purpose of the loan. Loans are provided to the Self- help groups group for buying cattle, shop or some other small micro-entrepreneurial activity. The repayment period or instalments are fixed by the group members. The members of the group maintain a cashbook, general ledger, individual member's ledgers, minutes' book, etc. Each group has a bank account operated and the excess savings are deposited in a bank account. Each group acts as a financial institution owned and managed by the poor for their betterment and upliftment.

The sources of funds for the Self-help groups are internal as well as external, the internal sources are the member's savings inclusive of the common fund, interest on their loans and loan repayment and the external sources are loans from grants/subsidies from government and NGOs. Each group collects savings from all members for lending to the needy members. In addition to that, it collects administrative fees and membership fees from the member. With the availability of micro-finance, self-help groups and credit groups have also started in India. Thus, the movement of SHG has spread out to provide micro-finance to the people in the rural areas in India

OBJECTIVES OF THE STUDY

- 1) To know different concepts related to women empowerment through Self-Help Groups.
- 2) To review the literature published in research papers in leading international and national journals; and
- 3) To find out the research gap based on the review of literature.

METHODOLOGY

For the purpose of the present study, the authors have searched journal literature and 30 selected research papers are reviewed to find out research gap. The collected literature is reviewed briefly as under.

ANALYSIS OF STUDIES

The researcher has taken 30 research publications and it is presented in Tabular form.

Researchers	Conclusion
Vasanthi MK and Dr. A. Jaya Kumar Shetty (2019)	They concluded that Microfinance programmes are currently being promoted as a key strategy for simultaneously addressing the problem of poverty, women's empowerment and inclusive growth. Where financial service provision leads to the setting up or expansion of micro-enterprises there are a range of potential impacts. They also explained that Micro finance Institutions and Self- help groups is a productive tool for raising the social and economic status of the poor and the underprivileged people.

Parul Agarwal and Pallavi Mathur (2019)	They explained that Empowerment of women is the key issue in protecting women's interests and in overall development of Nation. They studied how SHG model relates with women Empowerment. They used Kabeer's Conceptualization of empowerment in putting forward their argument that SHGs provides women empowerment and is a strategy for Indian women.
Mohile Rahul S (2019)	It was concluded from the study that Self-help groups has created good impact in rural development. It was found from the study that Self- help group members are lacking information about the schemes provided by government. It was also seen that fishing has generated more Income as compared to other sectors as concerned.
Gujar Nisha (2019)	The researcher concluded that women have achieved social and economic status after being involved in Self- Help groups. ASMITA SHGs has not only made them economically independent but has created good confidence among women.
Das Tiken and Guha Pradyut (2019)	It was concluded from the study that 95% of the Self- help groups functioning in this area are performing better. The study also recommended for enlargement of the scope of semi-formal financial Institutions in Assam.
Saha Soma (2019)	It was concluded that these groups had a significant impact on the socio-economic development of the rural poor. SHG programmes have also helped the rural poor to gain access to credit from various other financial agencies. It was also concluded that SHGs improves food security and non-food expenditure and increases the standard of living of the members.
Barman Jogeswar (2019)	It was concluded that SHGs helps to overcome the negative social pressure and gender biases on women and guide each other.
H.A. Manvar, J.B. Kathiriya and D.S. Thakar (2019)	They concluded from the study that Self-help groups has created significant impact to enhance women's health through increased knowledge and awareness on health issues.
Siddhartha Sultaniya, Mahiraj Shaikh, Raghunandan HJ (2019)	It was concluded that Micro-credit has provided lifeline to the borrowers by granting loans at lower interest reducing the need of the moneylender and thereby improving the standard of living.
Muttesha N, Ashwini K (2019)	It was concluded that SHGs are one of the supportive instruments for the women which helps for overall development of the society and the overall development is possible due to SHGs.
Partakson Romun Chiru (2019)	It was concluded form the study that Self-help groups play a very significant role for economic development right from the village levels and beyond. It was also shown that SHGs has and Alleviation of Poverty show strong positive correlation.
Dilruba Khanam, Muhammad Mohiuddin, Asadul Hoque and Olaf Weber (2019)	They concluded the study that micro loans have statistically significant positive impact on the poverty alleviation and improved the standard of the borrowers by increasing the level of income of the members.
Priyanka Kumawat and Vishakha Bansal (2018)	It was concluded that the women of the SHGs were facing problems in Joining of the self-help group and certain measures should be taken to improve these problems.
Dr. S. Prema (2018)	It was been concluded that Self- help groups have become a powerful tool in bringing women together in the remote rural areas and has helped the women members to improve their status thereby creating economic, social and personal empowerment of women through SHGs.

Sharif Mohd (2018)	It was being concluded that micro finance in India is playing a vital role for socio-economic upliftment of poor and low-income people and government also takes certain measures to create awareness among the people to avail the services of micro finance.
Dr.Indrajit Goswami, Dr. Nigel D'Silva, Dr. Vijeta Chaudhary (2018)	The researcher used the convenient sampling technique to draw 83 women respondents from 18 SHGs across six villages in Aurangabad. The Reliability test was used using Cronbach Alpha and it was concluded that SHGs has created a significant impact on Women Empowerment.
Mr. Madanant Naik and Dr. Anthony Rodrigues (2017)	It was being concluded that the participation of women in SHGs has enriched their Income, Savings and empowerment. Self- help groups are one of the best mediums through which there can be better improvement of status of women in the rural area.
Princy P James (2017)	It was being concluded that micro finance has proved an effective instrument in alleviating poverty and empowerment of the rural population.
V.S.Kannan Kamalanathan (2016)	It was concluded that micro finance has made tremendous progress in India and Self-help groups has become the common vehicle of development process of women.
Dr Devaraja Badugu and Vivek Kumar Tripathi (2016)	It was been concluded by the researcher that micro finance is widely accepted and micro finance must involve the people in examining the problems and creating solutions. It was further seen that the number of Micro finance Institutions have increased.
Rekha Yadav, M.P. Sagari, Hema Tripathi, Parveen Kumar, B.L Balaraju, Sushil Kumar Sinha and Nukala Ramesh (2016)	It was concluded that the results can be used as Input to planners, Policy makers, NABARD for framing policies to empower the women through Self-help groups.
Dr Devaraja Badugu and Vivek kumar Tripathi (2016)	They concluded that Micro finance is a very Capital-Intensive business and there is large demand supply gap. The research was based on Secondary data and it was analysed that micro finance is an important tool for eradication of poverty.
Rahul Mohile (2016)	The researcher studied the Initiatives by Banks in Rural Area where State Bank of India was taken for study. The total sample selected for the study was 70. The data collected was analysed by simple percentage basis and it was being concluded that Micro finance provided by SBI is highly beneficial to all the needy people in Dahanu area as this is the only bank providing this facility here. It was been concluded that the persons who were not having basic documents were not able to get this facility.
Taiwo Jn, Onasanya A Yewande and Agwu m Edwin (2016)	The Primary data of 15 small business across Lagos state was analysed and it was further concluded that small Business in Nigeria need access to funding for their business to flourish on sustainable Basis. Micro financing has huge potential for increasing the performance of small business activities.
Ranjana M. Chavan, Prakash M. Herekar, Shrikrishna S. Mahajan (2016)	It was being concluded from the study that after Joining SHGs, decision making power for the groups has increased considerably. The respondents also helped other women to provide enough Knowledge related to Banking and Financial Services.
K. Santosh, Dr. S. E. V. Subrahmanyam & Dr. T. Narayana Reddy (2016)	It was found from the study that it is necessary to improve the financial inclusion by extending and delivering the financial services through micro finance and bank in the rural areas.
Ms. Kavita Kumra and Dr. Vijay Kumar	It was being concluded from the study that SHG Bank linkage model is the

Sharma (2016)	largest micro finance programme in the world.
Sneha G Upadhye and Dr. Rupnawar BS (2016)	It was being concluded that the Income generating activities leads to economic empowerment of the respondents and there has be substantial growth in the Income level of Respondents after joining the SHGs. They have taken one district for study but ignores the role of MFIs in women Empowerment.
Pawanjot Kaur & Rooppal Kaur (2015)	It was being concluded from the study that government should take certain Initiatives for empowerment of women and growth of SHGs which helped in women Empowerment.
Alexander Newman, Susan Schwarz & David Ahlstrom (2015)	It was being concluded that Micro finance helps the small Entrepreneurs to start their own business and for poverty alleviation

CONCLUSION

With the help of above-mentioned numerous reviews, Considering the present scenarios of Self-Help Groups, it is found there is a strong need to study the scope of micro-finance institutions and self-help groups in India. Though, there are many studies undertaken by research scholars and authors towards understanding the importance of micro-finance institutions and self-help groups, whereas the role of them in socio-economic development of the economy in depth is not considered in any of the studies. So further research can be taken on it. Many authors have contemplated that in developing nations like India, microfinance holds a significant position that helps in solving problems related to economy, literacy, rural, dependency, and many others.

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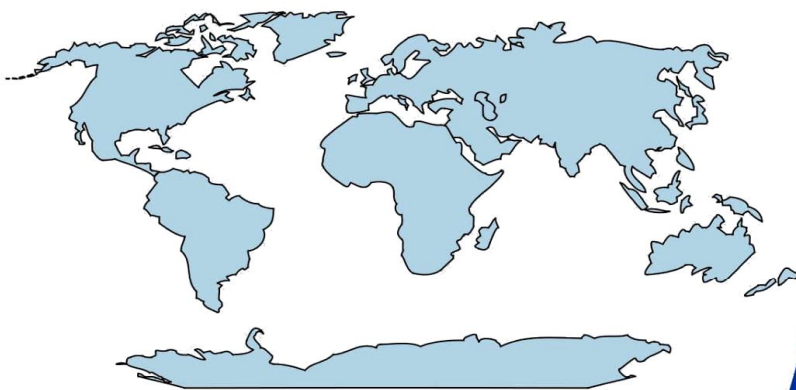
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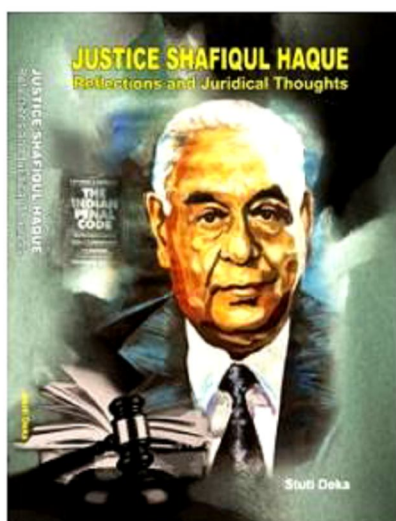


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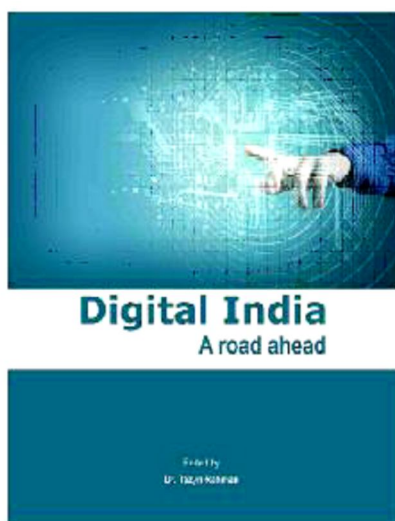
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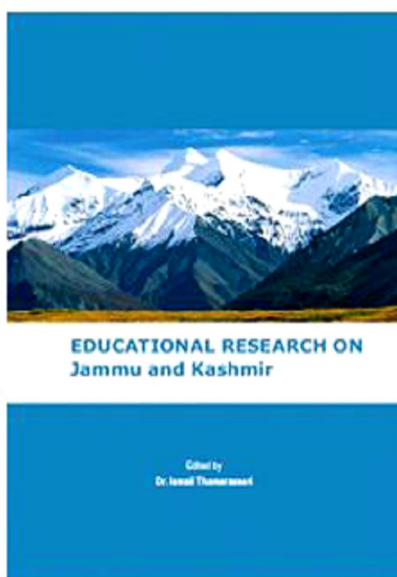
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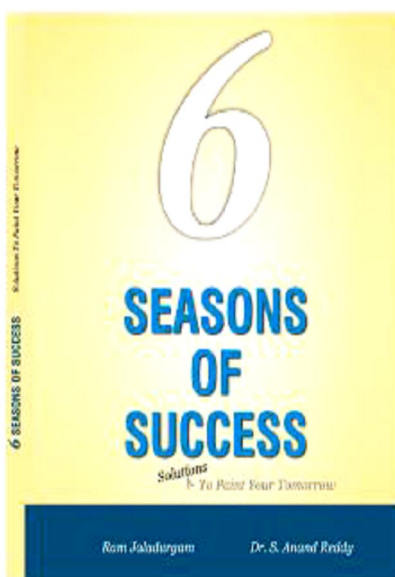
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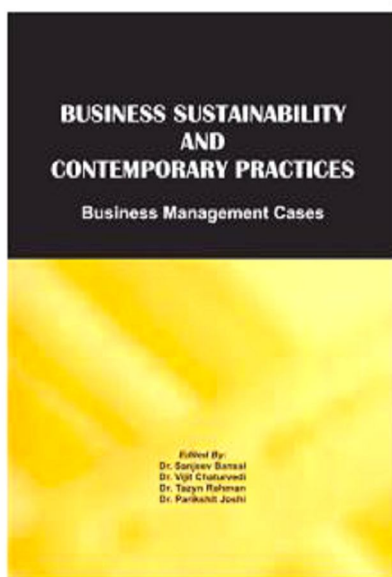
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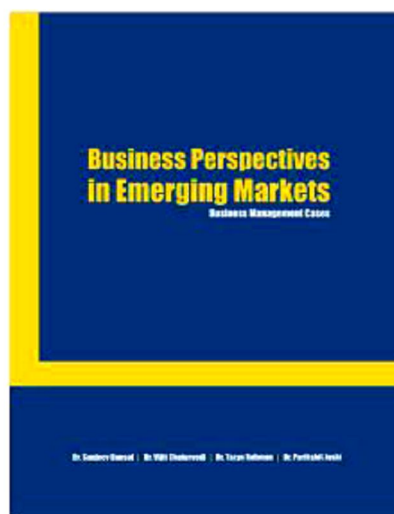
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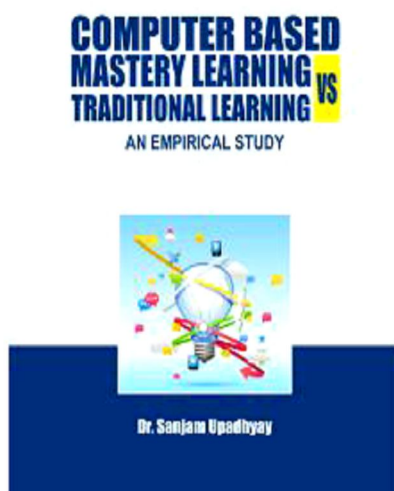
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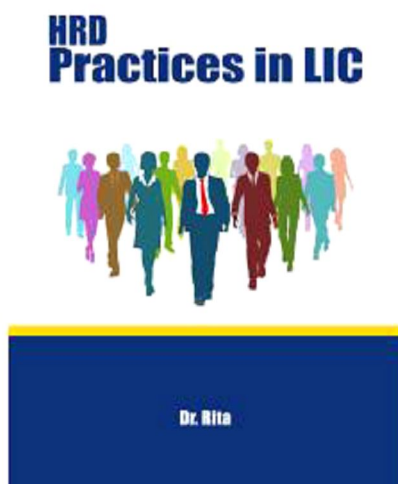
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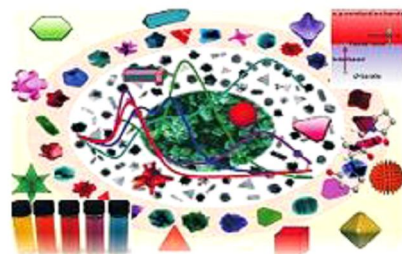
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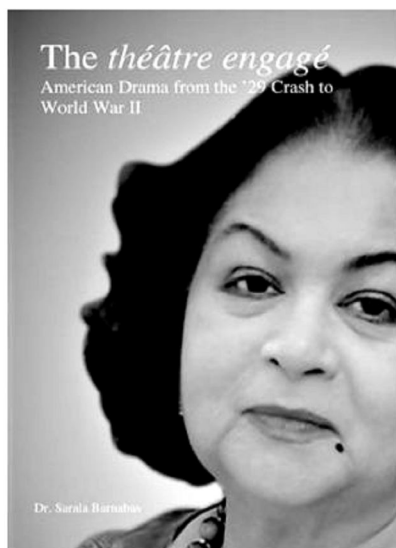
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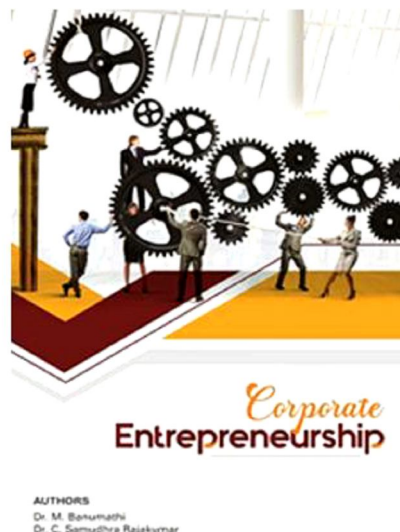
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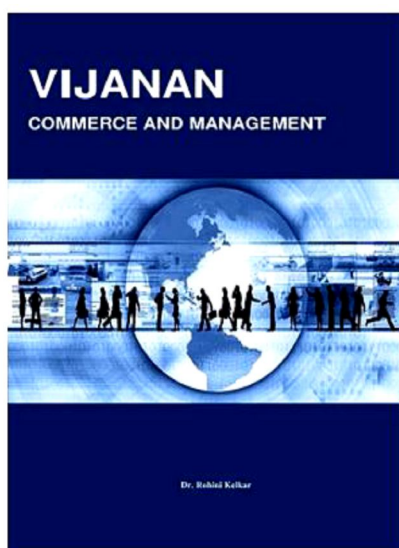
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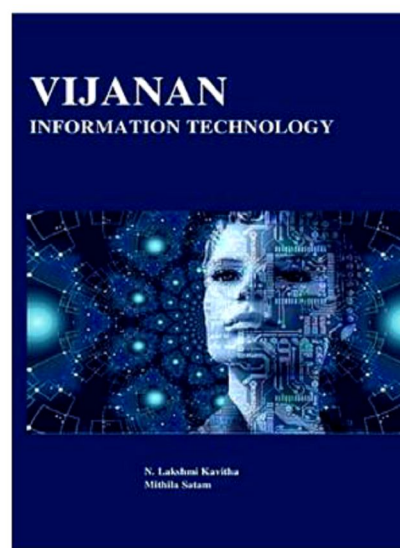
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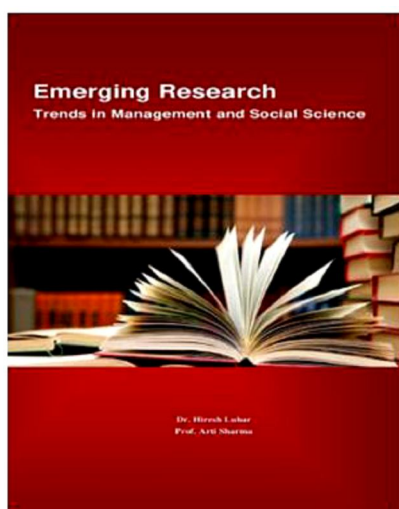
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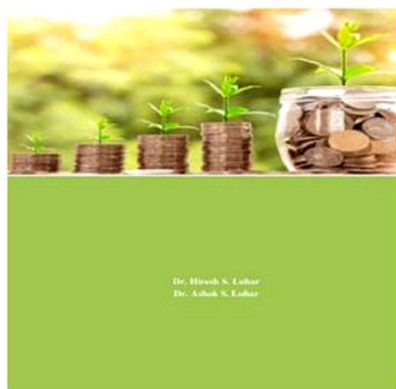


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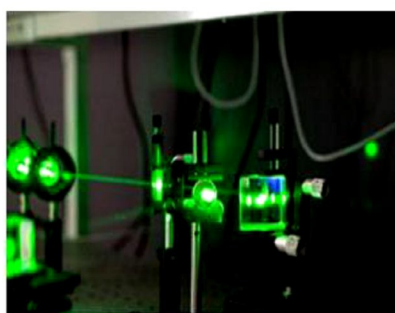


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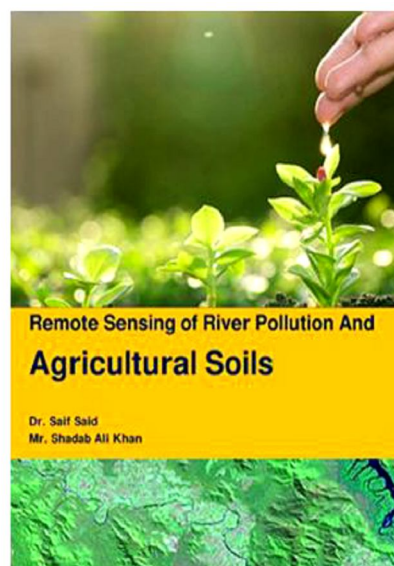
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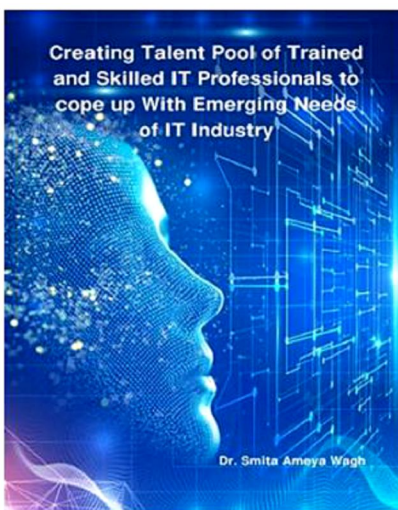
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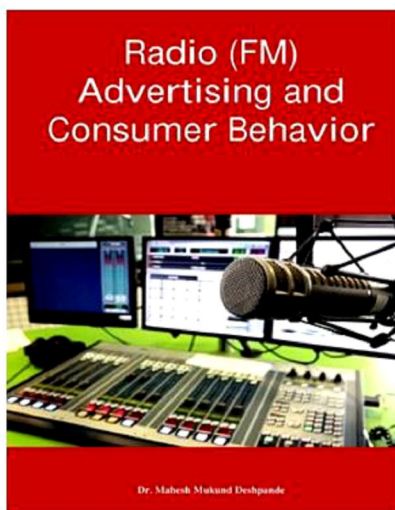
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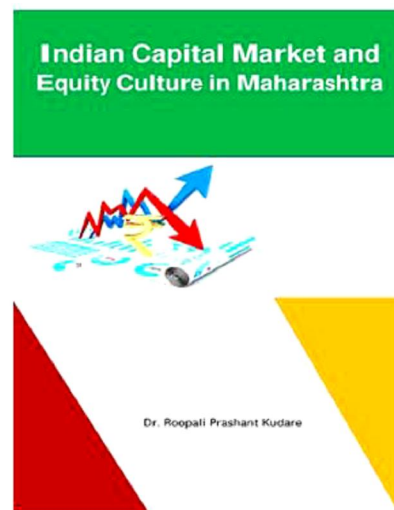
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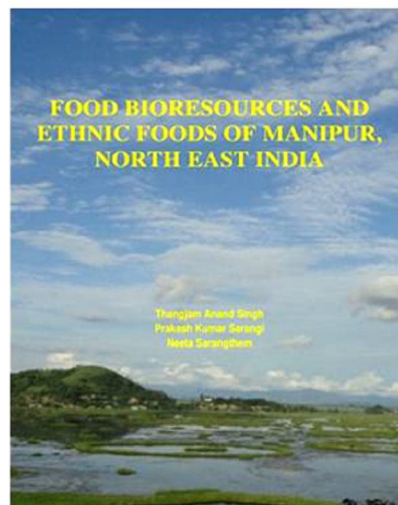
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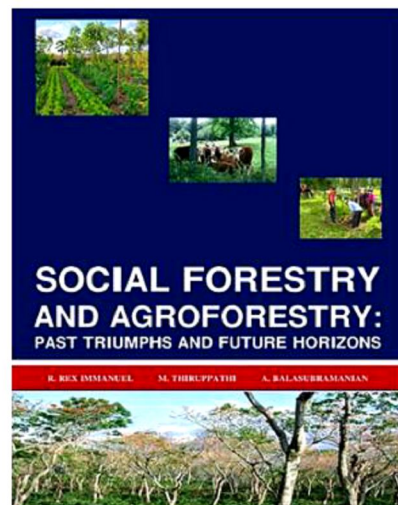
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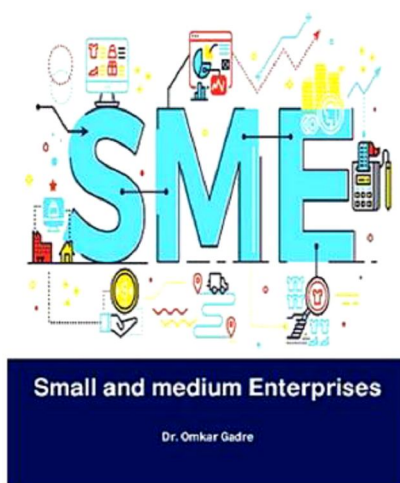
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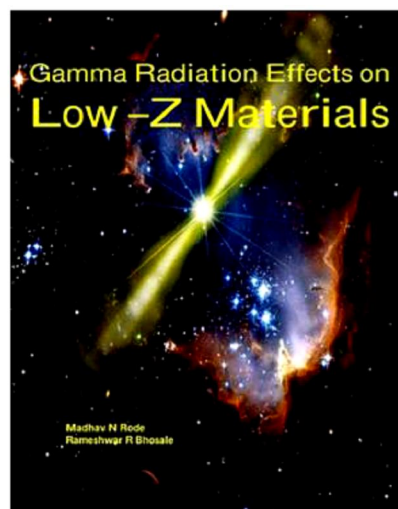
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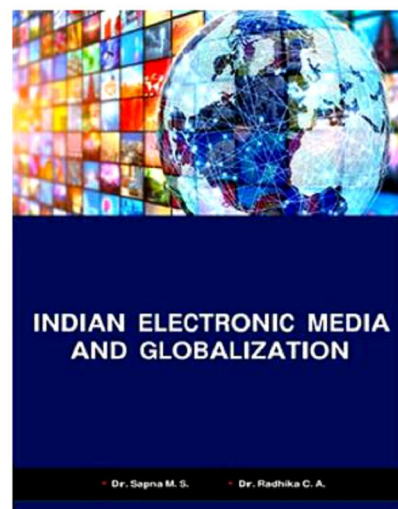
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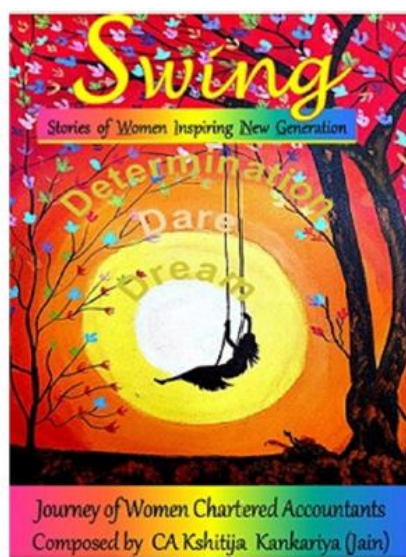
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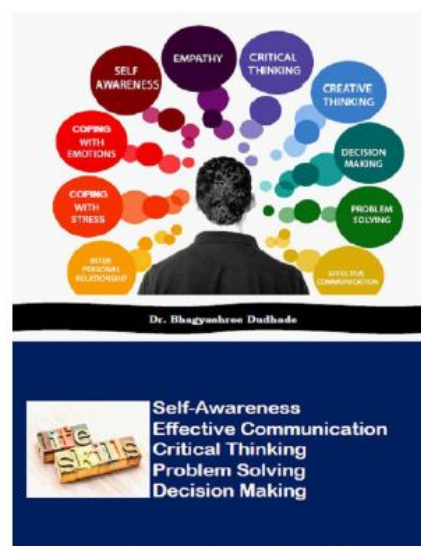
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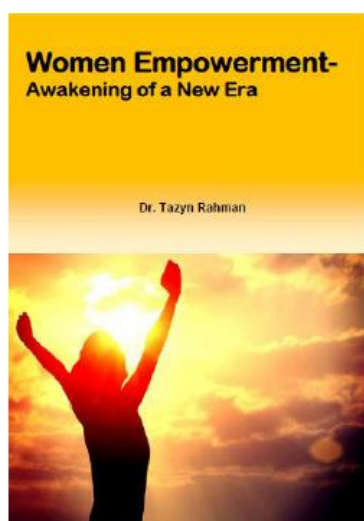


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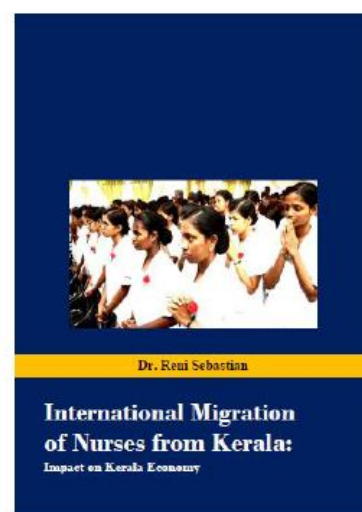


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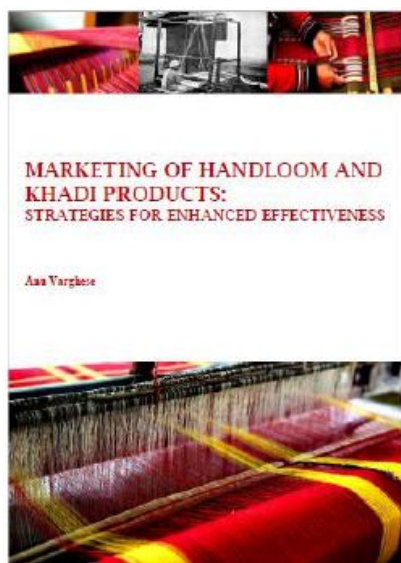
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