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A COMPREHENSIVE STUDY ON UNDERSTANDING RIGHTS AND DISCRIMINATION OF LBGT+ COMMUNITY PEOPLE

¹Mr. Nikhil Shetty Nisha and ²Mrs. Vanita Lokhande

¹HOD of Bms JMF Vande Mataram Degree College Dombivli Mumbai India ² Vice-Principal JMF Vande Mataram Degree College Dombivli Mumbai India

ABSTRACT

LBGT community is one of the very in trend topic as many issues, challenges and news are at top of the daily hunt. The study is to learn and understand about the rights that LBGT community has and also to understand how society discriminate them in the society. The study not only want the reader to read it but also want the reader to be the influence person for getting other Indian society people to know about the community rights and protect the same. This study has not only collected data from community people but also have questioned non community people to know about the awareness status of LBGT rights in the society.

Keywords: LBGT, Community, Rights, People, Society, issues, Challenges

INTRODUCTIONS

LBGTQ+ Community was not accepted as a part of society until section 377 was removed. It was brought to notice by ECONOMIC TIMES that BJP leaders were against "Homosexuality", stating that it is against nature and this would be dangerous. Another member of BJP, General Secretary Ram Madhav, on the contrary, emphasised his colleagues' statement by stating, "no criminalisation, but no glorification either." There was too much cohesiveness on the issue of homosexuality in BJPS' parent organization RSS.

Let Us Now Understand About Section 377.

As per this section, sexual acts against natural order, no matter if it is voluntary intercourse with a man, woman or animal, woman will be considered as an unnatural offence, and should be punished with prison for life for 7 or 10 years. This section came into existence because of the British Colonial penal code. This law was applicable to show he/she is guilty of being engaged in oral, anal and homosexual activity.

In 1861, during British rule, the Indian penal code had introduced section 377. And on 6th September, 2018, the supreme court of India argued that homosexual sex between adults cannot be excused. Perhaps it has no clear thought and is not in accordance with the political constitution. This judgment was given by a five-judge bench which included chief justice of India Dipak Misra, Justice R.F.Nariman, D.Y.Chandrachud, A.M.Khanwilkar and Indu Malhotra.

WHAT IS LBGT?

LBGT Stands for Lesbian, Bisexual, Gay and Transgender. For many years, their rights have been evolving rapidly. And they are still the victim of social and legal disparities, a country that explicitly interpreted Article 15 of the constitution, which states that there should be no discrimination against anyone on the basis of sexual orientation and gender identity. But other legal protections have not been included for the community.

The community generally celebrates Pride. Individuality and Sexuality. But there are still many of them. You are either side of one but don't want to be a part of this community. Through this community, there are now many groups formed for social gatherings. There are groups such as, LBGT Students Groups, LBGT Employee Groups.

The word LBGT is an initialism that has been used since the 1990s. These initials were first used in replacement of gays. To represent the community, their symbol has a rainbow coloured flag. Everyone there in the community

Each one of them has a sub-community in it which is then symbolised by various flags. And colour that flag has, represents the value of the community.

Gender Identity: Transgenders have rights to change their gender through sex reassignment surgery. As per Census 2011, there are approx 4, 80,000 transgenderists in India.

Understanding 'ARTICLE 15' FOR LBGT Community Rights:

As per Article 15 of the constitution of India;

Prohibition of discrimination on grounds of religion, race, caste, sex or place of birth.

A) The state shall not discriminate against any citizen on grounds only of religion, race, caste, sex, place of birth or any of them.

B) No citizen shall, on grounds only of religion, race, caste, sex, place of birth or any of them, be subject to any disability, liability, restriction or condition with regards to,

i) Access to shops, public restaurants, hotels and places of public entertainment; or

ii) The use of wells, tanks, bathing ghats, roads and places of public resort maintained wholly or partly out of state funds or dedicated to the use of the general public

Discrimination Faced by Lbgt Community People

When one talks about discrimination, the terminology is not that new to us. We have all read that for a year women have been facing discrimination about a lot of things. Let's ask for their rights; justice, education, work; etc. But this terminology is not only sustained by them, the very demanding recent topic of this era is about the LBGT+ community, who are facing lots of discrimination in various fields through various circumstances. Perhaps they decided to fight back against it and stand in equity to collapse the term of differentiation/basis/discrimination through societal thoughts. It's been prejudicial to the community because society is so prejudiced when it comes to LBGT.

It's not only society, but there are also a few parents who are not ready to accept their own child the way he/she is or wants to be. Discrimination towards the community is not only from society, but many of them also face the same in-house from their parents, family, friends and co-workers. Psychology has explained that parents are the first teachers to teach their children and the values of behaviour are learned by them. But here what is being emphasised is the support. It's very true that, "No matter who stands with you, what matters the most is your parents." and if parents only your distance, it would be very terrible for one to be courageous in life, especially one who faces lots of chaos in life because of sexual orientation. On the contrary, there are still people who have managed and fought like rebels for their own rights and justice and made a way for their goals all alone in their life with some regrets and with no regrets. (Here Regret is specified for parental support).

Let Us Understand the Discrimination Faced by the Community in Different Respects.

- i. Bullying and ragging in higher education.
- ii. Banned from Indian Army forces, which was later amended by Jagdambika, par BJP Member.
- iii. Employment problems on the basis of sexual orientation.
- iv. Physical attack against LBGT people.
- v. Residential problem
- vi. Accommodation problems.
- vii. Unfair practices like sexual harassment.

Measures Taken Down to Remove Discrimination

The National Human Rights Commission of India has set up a LGBTQ politicians and appointed gay politicians as one of the members of a committee for enforcing human rights legislation pertaining to LGBTQ people. This happened in August, 2018, when Harish Iyer, an openly gay politician, was appointed.

- i. On 4 February, 2021, Allahabad high court ruled that it would be called a violation if one is fired and discriminated against on the basis of sexual orientation. Ruled as Anti-discriminatory provisions for employment everywhere.
- ii. Section 307 and Section 323 were used against physical attacks on the LBGT community by the abuser.
- iii. Section 153A ruled on passing vulgar remarks to LBGT people.
- iv. Reservations among some transgender communities have been brought in.
- V. Transgender Protection Act Rights Bills 2019
- a) Prohibits against education, employment and the ability to rent or buy property.
- b) "Right to self-perceived identity" by registering with the government.

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DOES 14TH Amendment Rights Apply to LGBT+ PEOPLE?

The 14TH Amendment says that there is no discrimination about gender and everyone should be treated equally and they should be allowed all civil rights.

This Amendment is basically for gender and yes, the LBGT+ Community also comes under this right.

Obligation of the States to protect LBGT People's rights:

- Protection of LBGT people from homophobic and transphobic violence.
- Preventing them from illegal treatment i.e torture.
- Repealing law that criminalises same-sex relationships.
- Prohibiting sex discrimination.
- Safeguarding LBGTI People by freedom of expression, assembling peacefully.

LITERATURE REVIEW

LBGT Discrimination report	This report studied the cases of inequality in
Qualitative Study	employment. Therefore, 25 LBGT people
	were interviewed.
	Where 60% faced discrimination, 70% were
	aware of legislative provision
Introduction to Special issues- Challenges of	Studies about the issues framed in the
LBGT in 21 st Century.	community through gender inequality &
https://journals.sagepub.com/action/doSearch?t	discrimination became the subject of study in
arget=default&ContribAuthorStored=Serrano+	the late 1950s' and 1960s'.
Amaya%2C+Jos%C3%A9+Fernando	
LBGT Social care Research - By Dr. Elizabeth	Research has focused on the social arena of
Prince	the adult where the needs of LBGT people
	are acknowledged, addressed and recognised.
How are LBGT Affected and what can school	In this paper, different types of
do to help?	discrimination are explained and how young
By- Gaell Blackman	people are affected is explained.
Supporting Transgender and Gender Diverse	This resource aims at providing a trans
People in work Place.	people policy in the workplace and also
By - Jackie Turner	explains about the common barriers related to
	transgender people working in an
	organization.

OBJECTIVES OF THE RESEARCH

- To study about the rights of LBGT community people.
- To explore the discrimination faced by the LBGT community in Indian society
- To learn about the awareness of the laws enforced to protect the LBGT community amongst Indian society.

Hypotheses of the Study

Ho: There is no significant discrimination faced by the LBGT community in Indian society.

H1: There is significant discrimination faced by the LBGT community in Indian society.

Ho: There is no significant awareness spread amongst society about the laws enforced for protecting the rights of the LBGT community.

H1: There is significant awareness spread amongst society about the laws enforced for protecting the rights of the LBGT community.

METHOD

RESEARCH METHODOLOGY

Research methodology uses the proper research design to study the LBGT community rights and discrimination faced by them in society.

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Through the Questionnaire, data was collected so as to get an exact idea about the study through various peoples, where few people belong to a community and few are not in the community.

Research Design

To obtain the objectives of the study, Descriptive and Exploratory research design has been used. To find out about the details of the community, find out what has been used and to analyze the people's view on the community topic, descriptive research design has been used.

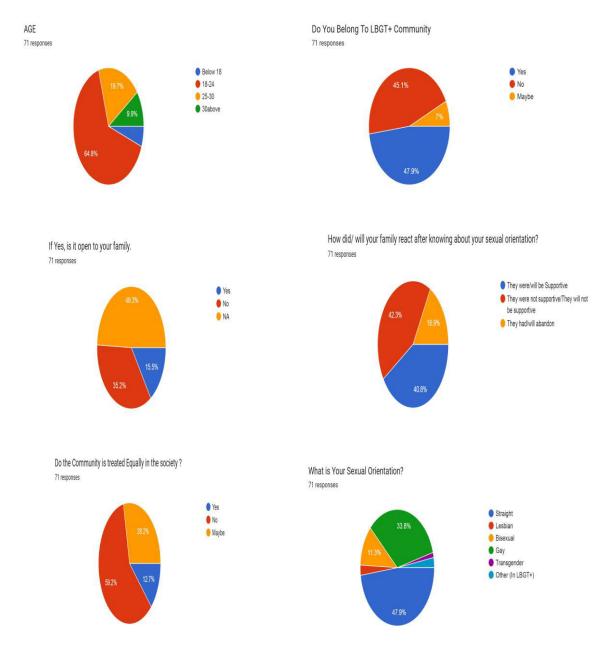
Data Collection

Primary Data collection: Questionnaire Method

Secondary Data Collection:

- Research papers
- Articles
- Website links

DATA ANALYSIS



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Are You Aware about LBGT+ Rights passed by Court ! Do LBGT+ People who are open are approached for Good well designated Job ? 71 responses 71 responses Yes • Yes No No No No 🔴 Maybe May be Where LBGT+ People lacked their Rights ? (Talking about External Environment) In Which Sector You Think LBGT+ people 71 responses still struggle for getting Job. 71 responses Educational Institution Private Sector Government Public Secto Corporate Other NA NA None of the above Do You Wish to have addition in the exciting rights of LBGT+ Community. 71 responses • Yes No Maybe

FINDINGS

Through descriptive study and from data analysis we express that the following HYPOTHESIS should be accepted:

- H 1 has proven to be correct as it's found that the LBGT community has faced discrimination.
- Ho has proved to be correct, as awareness has to be spread amongst society about the laws enforced for protecting their rights, as hardly people are aware of the same.

DISCUSSIONS

- They face harassment not only from friends and colleagues but also from cops.
- They are not treated equally like other people in society.
- They face issues with having a same-sex marriage.
- Not only is it a matter of same-sex marriage but also in adopting kids and taking property shares.
- Indian society has to be more educated when it's about the LBGT community.
- They have to face many restrictions like the female gender used to face during our ancestors' period.
- The LBGT community, being the same sex, are offered limited rights, such as a civil union or a domestic partnership.

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RECOMMENDATIONS

- 1. Strict action has to be taken against people who demean the community, perhaps in different degrees according to the kind of act.
- 2. LBGT community people should get complete freedom as normal society has.
- 3. They should not only have the right to marry, they should even have the right to adopt kids.
- 4. Students should have a LBGT community topic as a part of their curriculum.
- 5. Inclusion of people for their basic rights as human beings regardless of their sexual orientation.
- 6. There should be more awareness campaigns and projects should take place.

CONCLUSION

The study has brought me to conclude that there are lots of taboo when it comes to the LBGT community. Indian society should look after the matter from different angels too. Many think it's against nature, but after doing research on the topic, I am sure to say that it's a lot of part of nature and there is nothing wrong in having a same-sex marriage and adopting kids of the same sex. We give the utmost importance to adoption in our Indian society and if anyone who belongs to the LBGT community and wants to adopt a child as a single parent or as a couple, there is nothing wrong with it. After all, orphan children will get parents and, more and above they will look after to give their child the best education.

All those rights and facilities that non-LBGT people have with them, should be applicable to the LBGT community.

They are not open and, due to which many suicide cases have arisen. Each one of us has to get educated regarding the LBGT community and this initiative has to be started by schools and colleges so that awareness of the same can be evolved and prejudice can be neglected.

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REIMAGINATIONS OF VOCATIONAL EDUCATION IN NEP 2020 - ALIGNMENT OF SECONDARY VOCATIONAL EDUCATION TO HIGHER VOCATIONAL EDUCATION

Dr. Veeraiah Punnam and Dr. Sunil Desai

ABSTRACT

Vocational education covers education and skill developed at all levels from post-primary to tertiary education both through formal and non-formal programme. Vocational Education and Training (VET) is an important element of the nation's education initiative. In order for Vocational Education to play its part effectively in the changing national context and for India to enjoy the fruits of the demographic dividend, there is an urgent need to redefine the critical elements of imparting vocational education and training to make them flexible, contemporary, relevant, inclusive and creative. As per the recommendations of NEP-2020, there is a need to align vocational education in school education to higher education. For aligning the vocational courses running under both the levels of education there is a need for conversations between the stakeholders of school and higher education. This study is focused on getting information regarding the vocational courses introduced under Higher Secondary level and their vertical mobility in higher vocational education courses to meet the demand of skilled workforce in the country. The main objective of the study is to provide a way for the conversation of information concerning to vocational courses running at Secondary Schools and Higher Education. Through this study we formulate the strategies and approaches for aligning vocational courses provided at the school vocational education level to higher vocational education level for vertical and horizontal mobility and building new career pathways. We also adapt the innovative practices for mobility in vocational programmes and develop the guidelines to facilitate horizontal and vertical mobility in vocational education.

Keywords: Vocational education, Stakeholders, Conversations, Alignment, Vertical mobility, Horizontal mobility, Recommendations.

INTRODUCTION

Vocational education covers education and skill developed at all levels from post-primary to tertiary education both through formal and non-formal programme. Technical and Vocational Education is defined as a "Comprehensive term embracing those aspects of the educational process involving, in addition to general education, the study of technologies and related sciences and the acquisition of practical skills, attitudes and knowledge relating to occupations in the various sectors of economic and social life" (Kulandaya Swamy Report, 1985).

The main objectives of the vocational education are to fulfill the national goals of development and the removal of unemployment and poverty, to impart relevant education to increase production and productivity, economic development and individual prosperity, to meet the need for skilled and middle-level manpower for the growing sectors of economy both organised and unorganized, to attract sizeable segment of population through varied vocational courses for higher learning and to prepare students for self-reliance and gainful self-employment.

Vocational Education and Training (VET) is an important element of the nation's education initiative. In order for Vocational Education to play its part effectively in the changing national context and for India to enjoy the fruits of the demographic dividend, there is an urgent need to redefine the critical elements of imparting vocational education and training to make them flexible, contemporary, relevant, inclusive and creative. The Government is well aware of the important role of Vocational education and has already taken a number of important initiatives in this area.

The limited training delivered through vocational education or Vocationalisation of education produces equally limited skills (basic competencies) and does not change students' aspirations for higher education and whitecollar jobs. Most of the students look upon vocational courses as a means of securing a higher percentage at higher secondary stage and to gain access in professional colleges and Universities for attaining better occupational level and economic success. The "basic competencies" developed during the training in schools provide help to the youths in establishing their own enterprise-a task that is difficult enough even for experienced adults. Therefore, a programme with limited utility and less market value will have a low "social acceptability". Interdisciplinary studies, based on group experiences as well as outcomes from inside and across curriculum ranges, can provide pertinent, challenging and pleasant learning experiences and stimulating contexts to meet the varied needs of children and young people. The need to create more career opportunities and to improve skills for life and work for all young people at every stage has been emphasized by several commissions and committees.

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Yet, the vocational education interplanetary, over the years, takes witnessed painfully slow besides stagnant growth. According to the National Institute of Open Schooling highpoints that only 2% of the total people between 15-29 years age have taken formal vocational education, and only 8% received from the non-formal vocational training. Even the 12th Five-Year Plan (2012–2017) estimates specify that fewer than 5% of the Indian workers between the oldness of 19-24 taken formal vocational education. This commentary confers some systemic problems that have commanded to the sluggishness of vocational training and education in India. It further looks at whether the NEP addresses the existing challenges and sets tangible future goals for vocational education.

One of the main reasons for the fewer numbers of students getting vocational education. In the past vocational education has mostly focused on Grades 11–12 and dropouts in Grade 8 and upwards. Furthermore, students passing available from Grades 11–12 with vocational subjects taken did not have well-defined pathways to continue with their chosen vocations in higher education. The admission criteria for general higher education were also not designed to provide openings to students who had vocational education qualifications, leaving them at a disadvantage relative to their compatriots from 'mainstream' or 'academic' education. This led to a complete lack of vertical mobility for students from the vocational education stream, an issue that has only been addressed recently through the announcement of the National Skills Qualification Framework (NSQF) in 2013. Vocational education is professed to be inferior in the direction of mainstream education and intended largely aimed at students who are incapable to handle with the end.

This is an observation that affects the choices students make. It is a serious concern that can only be dealt with by a complete re-imagination of how vocational education is offered to students in the future. As per the recommendations of NEP-2020, there is a need to align vocational education in school education to higher education. For aligning the vocational courses running under both the levels of education there is a need for conversations between the stakeholders of school and higher education. This study is focused on getting information regarding the vocational courses to meet the demand of skilled workforce in the country. The main objective of the study is to provide a way for the conversation of information concerning to vocational courses running at Secondary Schools and Higher Education. The specific objectives of the study are as under:

- To explore the career opportunities in industries and deliberate upon the implementation of vocational courses;
- To reduce the gap between demand as well as supply of skilled manpower;
- To identify the issues related to vertical and horizontal mobility of vocational students and recommend strategies for promoting mobility to higher education institutions;
- To provide strategic directions for introducing bridge courses and other vocational courses to align school education with higher education.

Recommendations of Vocational Education in NEP 2020

The National Education Policy (NEP) 2020 is an inclusive policy document that also extensively discusses the need for revamping of counties vocational education. The policy emphases on carrying vocational education into conventional education, as also recommended by earlier committees and commissions on education.

The unwillingness of the students in the direction of joining in vocational courses at the higher secondary stage is mainly due to the absence of vertical mobility. It is observed that the lack of horizontal and vertical movement in the absence of non-alignment of the curriculum of vocational courses in higher education institutions are some of the reasons why students are reluctant in opting for vocational courses, even though they find them more relevant to their needs, interests, and aptitude.

The NEP 2020 aims to overawed the social status ladder associated with school vocational education and advocates incorporation of vocational education curricula into conventional education in all educational institutions in a phased manner. It has suggested that vocational exposure at primary ages in middle too secondary school and ensuring quality vocational education in schools then higher education institutes will make vocational education attractive to the students. It also suggested that there is a need to ensure that every child learns at least one vocation and is exposed to several more. The target set by the NEP 2020 by 2025, minimum 50% of learners enrol the school and further education system shall give exposure on the way to vocational education, intended for which a clear accomplishment plan with goals and timelines will have to be developed. To achieve this target, the higher education institutes will have to provide vocational education whichever on their individual or in collaborate with industry as well as NGOs. The Bachelor in Vocational

Education (B.Voc.) degrees introduced from 2013 will continue to exist, but vocational courses will also be available to students enrolled in all other Bachelor's degree programmes, including the 4-year multidisciplinary Bachelor's programmes.

Different models of vocational education, and apprenticeships, will also be experimented with by higher education institutions. The vertical movement in vocational education may need to be reinforced so that the vocational pass-out students of schools can enter vocational courses offered by Schools, Industrial Training Institutes, Polytechnics, and higher education, including Bachelor of Vocational Education (B. Voc).

A credit-based framework will facilitate mobility across "general" and "vocational education". The School Education Department in coordination with Department of Higher and Technical Education of the State/UT may create more avenues for vertical mobility like introducing, Diploma, B. Voc. courses in technical institutions and universities. They may assist and facilitate the students in pursuing higher education in vocational subjects. School vocational education qualifications should be recognised by higher education institutions at par with academic qualifications for admission to diploma and degree courses.

The Ministry of Education (previously Ministry of Human Resource Development), Ministry of Labour and Employment, Ministry of Skill Development and Entrepreneurship, and National Skill Development Council are the primary agencies responsible for the implementation of vocational training and education in the country. Thus, to take in systemic modification as suggested by NEP 2020, the aforementioned will require the capacity building of the stakeholders in VET working for the various skill development schemes or programmes under the various Ministries.

With the world moving in the direction of a digital directive and NEP 2020, technology-based skills, particularly among the adolescence, have become further critical than always. To effectively follow the recommendations of NEP 2020, the stakeholders of the government need to focus on re-vamping the vocational training and education system under Secondary School Vocational and Higher Vocational Education levels.

For this purpose, we conduct the study to deliberate upon the various challenges and issues related to horizontal as well as vertical mobility of vocational students. In this connection we collect the opinions from different stakeholders' including officials of Ministry of Education, Ministry of Skill Development and Entrepreneurship, University Grants Commission (UGC), All India Council for Technical Education (AICTE), National Council for Vocational Education and Training (NCVET), National Skill Development Corporation (NSDC), Central Board of Secondary Education (CBSC), Faculties of National Council of Educational Research and Training (NCERT), National Institute of Open Schooling (NIOS), Indira Gandhi National Open University (IGNOU), State Open Universities, Regional Institutes of Education (RIEs), State Skill Universities, Community Colleges, VET educators and Administrators, Representatives of Sector Skill Council (SSC), education department and skill development departments of states/UTs who are taking. strategic actions for facilitating vertical mobility of the vocational students.

The Major Recommendations of the Study Are

- > To achieve the target of 50% of learners as delineated in National Education Policy 2020, seamless operability between academic and vocational streams, advocacy of multiple stakeholders, National Higher Education Qualification Framework to be in sync with the National Skill Qualifications Framework is needed.
- ➤ A unified credit accumulation and transfer framework are imperative for the progression of students in the vocational education and training systems.
- A strong policy framework, an apex body to advice on curricular practices and assessment and provide support to the higher educational institutions, development of coordinated Management System at national and sub-national levels and parity of degrees within university and colleges are needed to overcome the hindrances in vertical mobility in vocational education and training from secondary to higher education.
- ITIs play an important role in promoting skill development and vertical mobility to students by offering NSQF aligned courses, reforms in curriculum development, a dual system of training, collaborating with industries and incubating production through earning while learning.
- Synergy in curriculum, short-term and bridge courses, alignment of B. Voc. courses, setting up of policy and procedures, modulation of courses and interchangeability and enhancement of inter-disciplinary thinking have been suggested for addressing the issues in vertical mobility in vocational education and training.

- Facilitate vertical mobility of graduates Education, Skills, Economics, Investment and Innovation should be taken as one subject approach
- Technology enabled VET have huge potential to facilitate vertical mobility for the reason it addresses standardization of skills allowing for mobility, skill mapping for vertical mobility, helps in mainstreaming VET, flexibility in training type and training time and having a strong focus on Life Skills as the bottom line for enabling vertical mobility.
- ➤ Vocational education should be made aspirational at higher education. Student should be provided with lucrative options for vocational education at higher education level.
- Central Board of Secondary Education and State boards should collaborate with higher education institutes or agencies to provide a seamless path for vertical mobility or career progression.
- ➤ Vocational courses or skills offered at the school level should be matched in polytechnic and higher education institutions.
- According to the needs and types of competencies, a vocational education curriculum should be designed at a higher education level in accordance with the school curriculum.
- > Proper effective career cum educational guidance and counselling.
- Need for a common unified task group and other subgroups to visualise vertical mobility for vocational students.
- Need to look into the vertical mobility of vocational teachers from school education to higher education institutions.
- > Credit accumulation and transfer should be properly implemented which will help in vertical mobility.
- Every district may have at least one college or university offering B.Voc courses for providing vertical mobility to school vocational pass outs.
- Stakeholders from school education to higher education courses have major role to play in bringing vertical mobility in to vocational education system.
- Stakeholders come forward to take initiatives to provide career guidance to the vocational pass out students in secondary level for getting further vocational education.
- Greater coordination and networking between various stakeholders of VET for alignment between school education with higher education.
- State-wise identification of the issues and problems related to horizontal and vertical mobility of vocational students is needed and also the same to be addressed at the State level.
- Experts at the State level should be appointed by the Department of Public Instructions or Department of School Education for sector-wise meetings with the Department of Higher Education to expand and align the vocational courses in higher education.
- Get all stakeholders- regulatory bodies at school level, college and University level including those in the VET system. e.g., CBSE, UGC, AICTE, SSCs, NCVET to get uniformity and chalk out a pathway for horizontal and vertical mobility.
- Sector-wise meeting to map horizontal and vertical mobility for the service sector and manufacturing sector separately. Decision- making authorities should attend these meetings.
- > Fixed timeline to get parity in NSQF levels vertical and horizontal mobility.
- Students to be counselled for choosing courses at school level based on what they intend to take in higher education.
- Those having completed vocational courses at school level should be given preference in getting admissions at College or University level.

Through this study we formulate the strategies and approaches for aligning vocational courses provided at the school vocational education level to higher vocational education level for vertical and horizontal mobility and building new career pathways. We also adapt the innovative practices for mobility in vocational programmes and develop the guidelines to facilitate horizontal and vertical mobility in vocational education.

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FISCAL DEFICIT IMPACTING GDP GROWTH IN INDIA: AN EMPIRICAL ANALYSIS

Raghawendra Kumar

Assistant Professor, MBA, SRMSCET, Ram Murti Puram, 13 Km, Bareilly-Nainital Road, Bareilly-243202

(U.P.)

ABSTRACT

The purpose of this research paper is to assess the impact of Fiscal Deficit on GDP growth rate in India. The researcher has developed two models. First model determines the co-relations among variables like GDP growth rate, rate of inflation, rate of unemployment and fiscal deficit/deficit financing. Pearson's co-relation statistical tool has been used to determine the relationship among variables. All variables have positive relationship among themselves except between rate of inflation and GDP growth rate which has negative relationship. All the co-relations, however, have statistically insignificant values except between unemployment and fiscal deficit which is significant. Second model analyses the impact of independent variables such as Fiscal deficit, Rate of inflation and Rate of unemployment on dependent variable which is the Rate of growth of GDP using OLS regression model. Data was analysed using SPSS software. The time period of data analysis was taken for the period 1991-2019, i.e., 29 years and data was collected from World Bank and RBI Websites. The outcomes of the analysis supported Ricardian theory of no effect as independent variables did not cause any significant impact on GDP growth rate in India. This paper suggests that since Fiscal Deficit is going to stay almost as a permanent phenomenon, Indian government should plan to keep it within a range so as to minimise the discomfort it causes when excess of fiscal deficit causes excess inflation that impacts poor people adversely. Indian government should also try to generate extra revenue from additional sources other than increasing taxation and plan for long-term perspective so far as keeping the fiscal deficit within limit and maintaining the sustainable growth for longer period is concerned.

Keywords: Fiscal Deficit, Economic Growth, Inflation, Rate of Unemployment, Sustainable Growth.

INTRODUCTION

The norms of good governance state that ultimate impact of government economic policies must get reflected through development of the country and its people. Fiscal policy and measures undertaken by the respective governments help the country transform the socio-economic fortune/fabric which ultimately decides the quality of life of its citizens. The Fiscal policy matters the most for developing countries like India, where welfare of incapacitated people occupy the pivotal position in policy matters. Tax collected from citizens is insufficient to finance development and welfare programmes and government is left with only option of Deficit financing. Fiscal policy as a policy measure got importance for the first time when **Keynes (1936)** who emphasised how fiscal deficit financing help country recover from recession when private finance squeezes. Deficit financing help ensure higher growth rate and income generation that percolates down to people and help country to maintain sustainable growth required for economic development and people's welfare. But how much of fiscal deficit and for how long, has been the unsettled issue and its impact on GDP and welfare is still an open debate particularly in developing countries like India.

According to **Fisher (1993),** large fiscal deficit for a long period creates fiscal instability and hampers the growth in the long run. The impact of higher deficit may be visible in two ways: firstly, borrowing by government will instigate interest rate which will adversely affect the private investment and secondly, increased supply of credit will cause inflationary pressure affecting private consumption negatively (**Akcay et al.,1996**). The critically high level of fiscal deficit for long will have to be financed from long term loans which will increase fixed interest payment liability leaving less revenue for developmental expenditure which in turn, will lead to reduced growth rate and further borrowing (**Rakesh, 2000**). And thus, sustained instability may lead to collapse of affected economy. On the other hand, if the government does not finance the deficit through borrowing, it will be left with little or no resources to spend on achieving social development goals such as education and health for all, and also to ensure food security and other welfare measures , which are otherwise very much essential for human capital formation.

Indian has already left UK behind to became 5th largest economy in world (**Press Trust of India, 2020**) with GDP worth \$2.94 trillion. It is a proud moment for the country to surpass its colonial empire which has rules India almost for 200 years and impoverished the country badly. Now it is very close to Germany and it is not surprising if India overtakes Germans also to became 4th largest economy in the world in near future. In the light of rapidly growing GDP, it became imperative for India that the economy should maintain sustainable demand.

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For sustainable demand investment has to be made either by the government or by private and if private investment dries up it has to be complemented and supplemented by increased investment by the government.

The main objective of this paper is to evaluate the impact of fiscal deficit on country's future development and growth defined in terms of country's GDP which is the main parameter of achievement so far as socio-economic policy of a country is concerned.

LITERATURE REVIEW

There is no unanimity among the researchers on impact of Fiscal Deficit/Deficit Financing on factors like inflation, employment and economic growth of the countries. There are theories that predict different outcomes and empirical evidences support these theories in one way or another, of course taking into consideration the context, level of development and mode of financing the deficit (**Abdullah et al., 2018**). We have divided the literature review section in two parts: theory behind the research and empirical research evidences.

THEORETICAL CONSTRUCT

According to **Keynesian theory**, fiscal deficit/deficit financing is an important tool to ensure sustainable growth and social welfare. In absence of deficit financing economic growth would suffer. The increased government spending ensures increase in demand and subsequently the increased production and increase in economic activities will increase the real flow of money. Besides, government spends on welfare measures which ultimately help in generating adequate employment opportunities. Deficit financing accelerate the AD particularly during inflation ((Ramu and Gayithri 2016; Hussain and Haque 2017). Cyclic fluctuation in economy is normal phenomenon in capitalist economy and to bring about stability fiscal deficit financing is desirable activity (Thornton, 1990).

According to **Neo-classical theory**, economic growth and fiscal deficit are corelated negatively and increased activity of deficit financing will leave the successive generations in vicious cycle of high taxation, poverty and debt. Persistent debt will lead to high interest rate which will eliminate/crowd-out private investment (**Bernheim**, 1989). External borrowing by the government will create some sort of economic imperialism, a dent in national sovereignty.

Another view known as **Ricardian equivalence theory** by **Baro (1989)** do not give importance to fiscal deficit as a force to be reckon with, so far its impact on economic growth is concerned. It is simply a matter of tax deferring. To fill the fiscal gap government need to increase tax and tax collected today or tomorrow is not going to affect the economy adversely (**Mohanty, 2012**) and **Barro,1989**). The decreased saving by the government due to excess expenditure will be equally compensated by increased private saving and thus total saving for investment will be same in both cases, causing really no difference at all. According to this theory future tax is equivalent for present tax which has been deferred with the help of deficit financing, and at the end no adverse impact will be observed in growth rate of the economy (**Navaratnam and Mayandy 2016**).

EMPIRICAL LITERATURE

Fiscal deficit and its implications have been the most debated issue among practitioners and researchers and many research works have come but failed to provide theoretical clarity on whether fiscal deficit matters a lot in analysing financial performances of concerned countries.

Van and Sudhipongpracha (2015) in their study of Vietnamese economy from 1989 to 2011, did not find any impact of fiscal deficit in economic performances of the country. According to them, increased government spending owing to fiscal deficit did not impact the economic growth at all, and thus this study supported Ricardo's theory of no effect. But this paper also suggested that government should try to control fiscal deficit in long run. On the other hand Kameda (2014) while studying the Japanese economy found minor negative growth rate in the economy because of fiscal deficit. The decreased in Japanese economy was 0.39-0.69 % because of deficit financing. Using static panel model to analyse the impact of fiscal deficit on economic performances, Arjomand et al. (2016) in their study from 2000 to 2013 found a significant positive impact of fiscal deficit on economic growth. Fiscal deficit also led to increase in inflation which is matter of concern for people but overall economy grew because of deficit financing. Navaratnam and Mayandy (2016) in their study on impact of fiscal deficit on GDP growth in South Asian countries like Bangladesh, India Pakistan, Sri Lanka and Nepal, found that there was a negative economic growth in all countries baring Nepal where it actually impacted positively. The period of analysis was taken from 1980 to 2014. Using panel data model for analysis of impact of fiscal deficit on GDP growth rate, Kryeziu and Hoxha (2021) on their study of Eurozone from 1995 to 2015, found significant positive outcome on growth and employment because of increased government spending. Abdullah et al. (2018) in their research took 40 years of time series analysis to know the

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impact of fiscal deficit on economic development. They found benchmark of 4.5 years when positive impact was found in long run, but no visible sign was found in short time.

Ahmad et al. (2020) applied OLS model to analyse the link between deficit financing and economic growth in Malaysia from 1980 to 2017, They found positive impact on economy owing to increased spending which boosted confidence among stakeholders. Using same OLS model, Onwioduokit and Inam (2018) analysed the fiscal deficit impact on broader parameters of economy of Liberia, found positive impact in long run. The economy grew by 0.42 % for 1 % increase in fiscal deficit. Tung (2018) on the other hand, found negative corelation of fiscal deficit on major economic parameters such as FDI and Net exports. He used error correction model for quarterly data from 2003 to 2016 and found negative impact of fiscal deficit on all financial parameters both in short term and in long term. (Sharma & Mittal, 2019) in their study analysed data in India from 1985 to 2015 to know the impact of fiscal deficit on GDP. In their ARDL model, they found negative impact in both short term and long term but when they used Granger causality test the result was negative impact but not significant, and thus supported Neo-classical view that fiscal deficit impact GDP negatively. Iqbal, Din, & Ghani, (2017) examined the impact of deficit financing on economic growth in Pakistan from the period 1972 to 2014 using smooth transition autoregression model, found that Pakistan's economy fell by 5.57 %. They recommended that fiscal deficit as a measure should be taken up by countries only with long term fiscal planning. Gllogjan & Balaj (2021) in their study on impact of fiscal deficit on economic growth of transition economies of south-eastern Europe found significant positive effect of fiscal deficit on economic growth and thus, supported Keynesian hypothesis that fiscal deficit induces the economic growth. This research work used fixed effect model and dynamic regression model to arrive at this conclusion. Ahmadi (2021) while analysing the impact of deficit financing on GDP growth in India, found no significant impact of fiscal deficit on GDP. He used Pearson corelation to know the relationship of economic variables with fiscal deficit and used OLS regression model to assess the impact. This outcome supported Ricardo's hypothesis of no impact.

Objectives of the Study

- 1. To investigate the relationship among variables like GDP growth rate, Gross fiscal deficit, inflation rate and unemployment rate.
- 2. To determine the combined impact of Fiscal deficit, Inflation and Unemployment rate on GDP growth rate.

HYPOTHESES

H01: There is no relationship among variables like GDP growth rate, Fiscal deficit, Inflation rate and Unemployment.

H02: Gross fiscal deficit, Inflation rat and Unemployment rate do not impact GDP growth rate.

METHODOLOGY

Researcher has considered secondary data related to GDP growth rate, Gross fiscal deficit, rate of Inflation and rate of Unemployment available on World Bank site and RBI site for India. Period of analysis has been taken from 1991 to 2019. Since economic reforms in India has taken place in 1991 and till now no major changes has taken place in economic policy of the country, therefore, it is assumed that economic policy has been almost uniform and outcome of the analysis would be free from any undue influence. Secondly, Covid period has been excluded from analysis as it was unprecedented event and it was not feasible to compare the outcome of this period with Non-covid period outcomes.

VARIABLE DESCRIPTION

GDPGR: GDP growth rate (annual) in %.

INF: Annual inflation rate in %.

UNE : Annual rate of unemployment in %.

GFD: Gross fiscal deficit as % of GDP.

RESULTS AND DISCUSSION OF ANALYSIS

Model 1. Pearson's Correlation.

Table 1 shows the output related to relationship among variables such as GDP growth rate, gross fiscal deficit, rate of inflation and rate of unemployment. All variables are positively corelated except relationship between GDP growth rate and rate of inflation which is negative but not very significant as significance value is 0.389 which is greater than 0.05. It means high rate of inflation is detrimental to the economic growth of the country since increase in inflation reduce the growth rate in economy. Significance 2-tail value in case of relation between Unemployment and Fiscal deficit is 0.044 which is less than 0.05 which shows that relationship is significant at 5 % level. All other value of significance is greater than 0.05, meaning that relation is insignificant.

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	CDI			GDPGR INF		LIN	NE	GFD		
		Sig. 2 tail.	Corr.							
	Sig. 2 tail			.389		.316		.831		
GDPGR	Corr.		1		166		.193		.041	
	Sig. 2 tail	.389				.103		.873		
INF	Corr.		166		1		.309		.031	
	Sig. 2 tail	.316		.103				.044		
UNE	Corr.		.193		.309		1		.376	
	Sig. 2 tail	.831		.873		.044				
GFD	Corr.		.041		.031		.376		1	

Source: Author`s compilation from SPSS output.

MODEL 2. REGRESSION ANALYSIS

Table 2 provide statistical output of regression analysis. The value of R in model summary is 0.311 and the value of R Square is 0.097. It means the variation of 9.7 % is predicted which is not very effective. The significance value of ANOVA is 0.458 which is greater than 0.05, therefore not very significantly useful in explaining the GDP growth rate. The significance value of inflation, unemployment and gross fiscal deficit are 0.215, 0.185 and 0.767 respectively and for all these three independent variables p- values are greater than 0.05, signifying that null hypothesis is accepted and there is no significant impact of these variables on GDP growth rate in India. B-value in coefficient matrix for inflation is -0.153 means that for one unit increase in inflation the corresponding decrease in GDP growth rate is 0.153 unit. Similarly, one unit increase in unemployment will lead to increase in GDP by 4.219 unit and one unit increase in fiscal deficit will impact GDP by decrease in 0.081 unit. Thus, except unemployment all other variables such as rate of inflation and Gross fiscal deficit has actually affected the GDP negatively, although the result by not significant. Surprisingly, increase in unemployment has affected the GDP growth rate positively.

	Table 2: Regression Model.								
			Model Summ	nary					
Model	R	R	Adjusted R	Std, Error of					
		Square	Square	the Estimate					
1	.311 (a)	.097	012	1.96303					
	a. Predictor (constant) GFD, INF, UNE								
			ANOVA(a	ı)					
Model	Sum of	df	Mean	F	Sig.				
	Squares		Square						
1 Regression	10.332	3	3.444	.894	.458				
Residual	96.337	25	3.853		(b)				
Total	106.669	28							
a.	Dependent	Variable (GDPGR. b. Pre	dictors (Constan	t) GFD,	INF, UNE			
			Coefficients	(a)					
Unstandardised Standardised 95 % Confidence									
	Unstanda	rdised	Standardised			95 % Con	fidence		
	Unstanda Coeffic		Coefficient			95 % Con interval			
Model				t	Sig.				
Model	Coeffic	eient	Coefficient	t	Sig.	interval	of B		
Model 1 Constant	Coeffic	vient Std.	Coefficient	t 951	Sig.	interval Lower	of B Upper		
	Coeffic B	eient Std. Error	Coefficient			interval Lower Bound	of B Upper Bound		
1 Constant	Coeffic B -15.481	tient Std. Error 16.280	Coefficient Beta	951	.351	interval Lower Bound -49.010	of B Upper Bound 18.047		
1 Constant INF	Coeffic B -15.481 153	std. Error 16.280 .120	Coefficient Beta 255	951 -1.272	.351 .215	interval Lower Bound -49.010 400	of B Upper Bound 18.047 .095		
1 Constant INF UNE	Coeffic B -15.481 153 4.219	Std. Error 16.280 .120 3.094	Coefficient Beta 255 .295	951 -1.272 1.362	.351 .215 .185	interval Lower Bound -49.010 400 -2.159	of B Upper Bound 18.047 .095 10.598		

Source: Author's compilation from SPSS output.

CONCLUSION AND POLICY IMPLICATIONS

GDP growth rate is treated as a barometer of financial health of a country. It not only reflects the soundness of economic parameters but also demonstrate how effectively is the economic policy of the country implemented. The impact of GDP growth rate at ground level is some what different in capitalist economy from that of mixed

economy like India because of the uneven wealth distribution. But despite the limitation of showing the real effect of GDP on people, GDP growth rate continues to be the main indicator of how the economy of a country is performing.

The outcomes of this research paper indicate a direction which shows that whether economic parameters like rate of inflation, rate of unemployment and fiscal deficit impact the GDP growth rate positively or not, Fiscal Deficit phenomena is going to be the regular event of all economy in general and developing economies in particular. The outcome of this paper did not provide evidence to suggest that Fiscal deficit and related economic measures affect GDP growth rate positively or negatively. The result endorses the Ricardian hypothesis of theory of indifference which state that Fiscal deficit gap filled by borrowing is similar to deferred tax and does not produce inducement to GDP. Pearson's correlation does not provide significant relationship among variables like GDP, fiscal deficit, inflation and unemployment. Similarly, the multiple regression with GDP growth rate as dependent variable and fiscal deficit rate, rate of inflation and unemployment as independent variables, did not provide any evidence of impact of independent variables on GDP growth rate as dependent variable. The final outcomes corroborate with other researcher like Van and Sudhipongpracha (2015), Navaratnam and Mayandy (2016), Mohanty, (2012) and Barro (1989), who also found no impact on GDP growth rate. This outcome is contrary to researchers like Gllogjan & Balaj (2021), Onwioduokit and Inam (2018) and Ahmad et al. (2020) who found significant positive impact of variables like fiscal deficit, inflation and unemployment on GDP growth rate. Outcomes of this paper are also contrary to researchers like Kameda (2014), (Sharma & Mittal, 2019) and Tung (2018), who found significant negative impact of mentioned independent variables on GDP growth rate.

This research paper has policy implications as well. Firstly, for developing countries like India, Fiscal deficit is regular phenomenon and its financing is very much necessary as revenue collection through tax is limited in scope as hardly two crore citizens are in the tax bracket. India's poor people constitute around 25 % of total population which is very high and it is very difficult to reduce poverty significantly because of rapidly rising population. A significant chunk of financial resources has to be consumed in welfare measures. Secondly, rapidly growing Indian economy requires lot of expenditure on R & D, infrastructure development, education, health, etc. But there should be a limitation on quantum of deficit financing as it causes inflation which reduces the effective purchasing power of citizens who lie on the bottom of the income pyramid. Indian government should use deficit financing judicially and taking into consideration the long term effect and impact on economic development. It should also try to generate additional sources of revenue to reduce the gap.

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ONLINE LEARNING AND DIGITAL EDUCATON TECHNOLOGY

¹M. Preethi and ²Dr. K. Vijayakumar

¹Research Scholar (Full Time), Department of Library Science and Information Science

Annamalai University, Annamalai Nagar – 608002

²Associate Professor, Department of Library and Information Science, Annamalai University, Annamalai Nagar - 608002

ABSTRACT

Physical classroom learning is no longer suitable for the online and distance learning of today's younger generation, commonly known as online learning, which plays an important role in the country's education system. It is not to be desired that online education offers many advantages to young learners. Student interaction and face-to-face lectures are replaced by online lectures and video lectures. It will also grow in the modern education system of the future. The Ministry of Higher Education should formulate a standard policy, closely monitor the implementation of online and digital learning, evaluate and review the method used in teaching and upgrade the quality of online learning in private universities, etc.

Keywords: Physical Classroom, Distance Learning, Online Education, Digital, Higher Education.

INTRODUCTION

Digital education means digital learning. It is learning supported by digital technology or teaching practice that actually uses digital technology. It is also convenient for teachers and professors to prepare curricula using digital technology. Teaching and learning becomes a smoother experience as it includes animations, gameplay and audio-visual effects. Online learning helps students create and communicate new ideas. you get the opportunity to develop your skills and gain knowledge in addition to your school studies. One of the most important things about online learning is that it helps students and teachers develop advanced skills. Online learning and digital education approaches are evolving and changing the landscape of teaching and learning a all levels of education worldwide. Innovations in new learning technologies are helping online learning and digital education meet the needs of the 21st century.

Definition of Digital Education

Digital education is also known as technology-enhanced learning or online learning. Simply put, digital education is the use of technology and digital tools in teaching and learning. This innovative use of digital technology benefits both teachers and students. By exploring new ways, teachers find a better and improved way to teach students. This helps create engagement and makes learning a fun activity. This educational method made learning very flexible.

Students can attend classes from anywhere and study when they want. It helps to increase productivity. Digital education also encourages in-depth discussion by combining face-to-face interaction with digital or online learning. It is a perfect blend of digital tools, content and teacher guidance. It also offers various benefits to students such as exposure to new opportunities, personalized learning, high engagement, overall development and better results.

Digital education has completely changed the traditional chalk and blackboard culture. A computer or tablet replaces pen and paper, there are online whiteboards to communicate with students, and online or video lectures replace face-to-face lectures. It will grow further in the future when more and more schools and educational institutions adopt this modern education system.

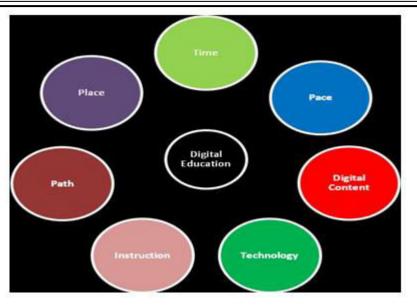
Digital Education in India

Digital education is a technology or learning method that involves technology and digital devices. It is a new and vast field of engineering that helps every student to acquire knowledge and gain knowledge from any corner across the country. Digital education in India is believed to be the future of education and learning.

Digital Learning

Digital Learning is "learning facilitated by technology that gives students some element of control over time, place, path and/or pace."

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- **Time:** Learning is no longer restricted to the school day or the school year. The Internet and a proliferation of Internet access devices have given students the ability to learn anytime.
- **Place:** Learning is no longer restricted within the walls of a classroom. The Internet and a proliferation of Internet access devices have given students the ability to learn anywhere and everywhere.
- **Path:** Learning is no longer restricted to the pedagogy used by the teacher. Interactive and adaptive software allows students to learn in their own style, making learning personal and engaging. New learning technologies provide real time data that gives teachers the information they need to adjust instruction to meet the unique needs of each student.
- **Pace:** Learning is no longer restricted to the pace of an entire classroom of students. Interactive and adaptive software allows students to learn at their own pace, spending more or less time on lessons or subjects to achieve the same level of learning. Digital learning is more than just providing students with a laptop. Digital learning requires a combination of technology, digital content and instruction.
- **Technology:** Technology is the mechanism that delivers content. It facilitates how students receive content. It includes Internet access and hardware, which can be any Internet access device from a desktop to a laptop to an iPad to a smartphone. Technology is the tool, not the instruction.
- **Digital Content:** Digital content is the high quality academic material which is delivered through technology. It is what students learn. It ranges from new engaging, interactive and adaptive software to classic literature to video lectures to games. It isn't simply a PDF of text or a PowerPoint presentation.
- **Instruction:** Educators are essential to digital learning. Technology may change the role of the teacher but it will never eliminate the need for a teacher. With digital learning, teachers will be able to provide the personalized guidance and assistance to ensure students learn and stay on track throughout the year and year after year to graduate from high school. Teachers may be the guide on the side, not the sage on the stage.

Digital Education Systems

Digital education is the creative use of digital technologies and tools in teaching and learning and is often known as Technology Enhanced Learning (TEL) or digital learning. Digital learning is learning enabled by technology that gives students some factors that control place, time and path. Digital learning is replacing traditional learning methods more and more every day. If you are wondering what is a digital education system and its benefits for students, here we highlight all the details

What is the Digital Education System

The use of analyzed digital technology offers teachers the opportunity to design interesting learning opportunities for the courses they teach, which can be combined or fully online courses and programs. Digital learning is more than just providing students with laptops. Digital learning requires a combination of technology, teaching and digital content. Incorporating digital learning into classrooms may simply depend on using tablets instead of paper, sophisticated software and devices instead of a simple pen.

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Digital learning has become very common in today's world. With the advent of the Internet, opportunities opened up for the modern world. The digital education system has revolutionized the old-fashioned chalk and blackboard learning in classrooms. This made learning mobile, interactive and engaging, encouraged students to take an interest in digital learning and maintain it. Most schools and educational institutions are adopting this technology as a solution, although the traditional education system has been frozen for some time due to the current situation, so it is very important to understand some of the important advantages of the digital education system.

ADVANTAGES OF DIGITAL EDUCATION SYSTEMS

Personalized Learning

He ability to help students learn in the best way and speed for them is the most important advantage of a digital education system. Individual learning is the best example of personalized learning. However, it is expensive and time consuming. The traditional way of learning creates a gap in overall learning and often leads to a lack of interest in students when they do not reach the second grade. In the digital format, teachers can modify the curriculum according to the student's learning speed and ability.

Makes Students Smarter

Learning tools and technology allow students to grow effective self-directed learning skills. The students are capable of analyzing what they require to learn to search and use online resources. Digital learning enlarges their efficiency and productivity.

Make Students Self-Motivated

Students who learn with digital tools and technology are more committed to the method and more interested in developing their knowledge. Digital learning is much more interactive and memorable than generous textbooks or one-sided lectures, offering good context, a greater sense of potential and more engaging activities than traditional educational processes. Digital learning allows students to better connect with the learning material.

Expanded Learning Opportunities

One of the biggest benefits of digital learning is the wider learning opportunities for students. Digital learning expands learning opportunities so that students understand that learning happens at different times and in many places, and digital learning enables this versatile learning. Students learn a lot about digital tools and technology.

Develop Accountability in Students

The digital education system makes the evaluation of each student much more transparent and informative through real-time performance review and automatically generated reports. It offers students the opportunity to measure their performance in detail and come up with appropriate solutions on their own.

Higher Engagement Rate

Traditional learning offers little student engagement because the dynamic of a traditional classroom consists of students, textbooks, and faculty. On the other hand, the digital education system offers students a wide range of options for learning. Unlimited availability of images and video content, virtual reality, interactive sessions and more make digital learning more engaging and easy for students to adopt.

Digital Education Initiatives and their Purposes

Key initiatives taken by the Indian government to boost digital education activities are as follows:

- National Digital Educational Architecture (Ndear)
- Pm E- Vidya Programme
- Diksha
- Swayam
- Swayam Prabha
- E Pathshala Portal
- Nishtha
- Olabs
- Virtual Labs

Online Education

Online learning is a flexible educational delivery system that includes any type of learning through the Internet. Online learning allows teachers to reach students who may not enroll in a traditional classroom course and supports students who need to work on their own schedule and at their own pace.

The number of distance learning and online degrees in most disciplines is large and growing rapidly. The number of schools and institutions offering online education is also increasing. Students pursuing a degree through online access must be eligible to ensure that their courses are completed at a reputable and accredited institution.

Online learning is a form of learning where students access their home computers via the Internet. For many non-traditional students, including those who want to continue working full-time or raise a family, online degrees and courses have become popular over the past decade. Online degrees and course programs are often offered through the host university's e-learning portal, some of which are delivered using digital technology.

Definition

Computer-based training, Web-based training, Internet based training, online training, e-learning (electronic learning), m-learning (mobile learning), computer-aided distance education – online education goes by many names and comes in a variety of styles, but at its core:

"Online education is electronically supported learning that relies on the Internet for teacher/student interaction and the distribution of class materials."



ONLINE EDUCATION PROGRAMS

- **Online Education** Fully-online degrees are earned from the comfort of your own home with no required visits to your college or university campus.
- **Hybrid Education** Hybrid education allows students to pursue a combination of online and on-campus courses.
- **Online Courses** While online courses may be part of a degree program, they can also be taken on their own in order to master a certain subject or learn a specific skill.
- **MOOCs** MOOCs, or massive open online courses, are usually delivered in lecture form to online "classrooms" with as many as 10,000 people.

Advantages of Online Learning

- Flexibility
- Ability to Advance a Career
- Wider Range of Courses and Programs
- A Broader Range of Perspectives
- Immediately Applicable Coursework

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- Affordability
- Time Management Skill Development
- Virtual Collaboration Opportunities
- Ability to Gain Technical Skills
- A Customizable Learning Environment
- A More Sustainable Option
- Multiple Modes of Communication

Disadvantages of Online Learning

- Inability To Focus on Screens
- Technology Issues
- Sense of Isolation
- Teacher Training
- Manage Screen Time

CONCLUSION

Online Education has brought a positive impact in the lives of students and faculty and working professionals. It has given an opportunity to take up additional courses along with their studies. Digital Education is the innovative incorporation of modern technology and digital tools to assist the progress of teaching and learning. It is also known as technology-enhanced learning, digital learning or e-learning. In this aspect, I would therefore recommend on all learning institution and research on how to improve this learning process should be carried out in future endeavors.

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SATISFACTION AS THE BASIS FOR ENHANCING INTENSION REPEATED VISITOR THROUGH EMPOWERING THE HOSPITALITY OF SERVICE PROVIDER: STUDY AT 3 ECOTOURISM OBJECTS AT PRINGSEWU REGENCY_LAMPUNG PROVINCE

Samsul Bakri^{*1,2}, Adella Putri Apriliani², Abdul Firman Ashaf³, Dikpride Despa⁴, Siti Herawati Sitorus², Mia Putri Utami², Nurhasanah Nurhasanah⁵, Hartuti Purnaweni⁶ and Cicih Danisari⁷

¹Department of Forestry, Faculty of Agriculture, the University of Lampung
 ²Master of Environmental Science Study Program, the Graduate School, the University of Lampung
 ³Department of Communication Science, Faculty of Social and Political Science, the University of Lampung
 ⁴Department of Electrical Engineering, Faculty of Engineering, the University of Lampung
 ⁵Master of Environmental Science Study Program, Faculty of Science and Technology, Indonesian Open University (UT)

⁶Doctor of Environmental Study Program, ⁷Board of Regional Development Planning of Pringsewu Regency

ABSTRACT

Pringsewu Regency has very promising tourism potential, both natural tourism potential and religious tourism potential, the tourism potential is also supported by its development and development in the Pringsewu Regency area. Telaga Indah, Goa Maria and princhsto tourism Therefore, a study is needed to analyze satisfaction as a basis for increasing the intention of repeat visitors through the Empowerment of Hospitality Service Providers. There are 5 hypotheses tested in this study, namely: (H1) Repeated Visitor is significantly influenced by Visitor Characteristics, (H2) Tourist Satisfaction is significantly influenced by Visitor Characteristics, (H3) Repeated Visitor is significantly influenced by Customer Perceived Hospitality, (H4) Tourist Satisfaction is significantly influenced by Customer Perceived Hospitality, (H5) Repeated Visitor is significantly influenced by Tourist Satisfaction and analyzed using Structural Equation Modeling (SEM) using Smartpls 4. The latent variables of visitor characteristics were proxied using 4 manifest variables, namely age, number of dependents, monthly income, and occupation. Meanwhile, the latent variables of the value of Customer Perceived Hospitality (CPH), Tourist Satisfaction (TS), and Repeated Visitor (RS were measured using 5, 3, and 4 questions, each using 5 rating options. The results suggest to: (H1) Repeated Visitor is significantly influenced by Visitor Characteristics has a negative value with insignificant status, (H2) Tourist Satisfaction is significantly influenced by Visitor Characteristics has a negative value with insignificant status, (H3) Repeated Visitor is significantly influenced by Customer Perceived Hospitality has a positive value with significant status, (H4) Tourist Satisfaction is significantly influenced by Customer Perceived Hospitality has a positive value with significant status, (H5) Repeated Visitor is significantly influenced by Tourist Satisfaction has a positive value with significant status.

Keywords: Ecotourism, Hospitality, Repeated Visitor, Tourist Satisfaction

INTRODUCTION

Lampung Province has several world-famous tourist destinations. While Pringsewu as the heart of this province, lack of natural resources for ecotourism. But for several years the tourism sector has grown better than some surrounding districts, including during the 2 years of the Covid19 pandemic. This model is needed to design the development of Pringsewu as a stopover place for tourists to be efficient in reaching all world-class tourism objects in Lampung Province. Pringsewu Regency has very promising tourism potential, both natural tourism potential and potential religious tourism potential, this tourism is supported by its development and developed by the Pringsewu district government, this potential includes the Talang Indah tourist attraction, which is a beautiful natural and historical tourist attraction that describes the flow of irrigation. a relic of the Dutch era which was built in 1928, the Goa Maria tourist attraction is a religious tourist attraction for Christians, and a tourist attraction for the Princhsto family (Pringsewu Ranch and Resto).

Ecotourism activities are currently becoming an interesting trend for tourists to enjoy different and diverse forms of tourism. In this context, tourism is an integral part of conservation efforts, empowering the local economy and encouraging higher respect for cultural differences (Satria, 2009). There is no doubt about the wealth of potential objects and tourist attractions, both natural, cultural and special interest attractions, which are scattered in almost all regions, which are considered quite varied and competitive. This potential if developed properly will provide economic benefits for improving the welfare of local people (Mantolas, 2019).

The real quality of the product can certainly determine the satisfaction of visitors or customers (Tapivrawati and Permatasari, 2022). The main principle of tourist satisfaction is the comparison between what is expected and

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the level of performance perceived by tourists (Coban, 2012). Satisfaction is also a good predictor of intention to revisit tourists (Crompton, 2000). The life of the hospitality attitude of the Pringsewu community can be seen from the daily activities of the people who always prioritize polite and friendly communication, behavior towards foreigners, and the habit of entertaining. The culture that is most felt when visitors come is the attitude of community hospitality when serving guests. From the hospitality life of the Pringsewu village community, this study will examine satisfaction as the basis for increasing the intention of repeat visitors through the empowerment of hospitality in service providers.

RESEARCH METHOD

This research was conducted from July to August 2022 in Pringsewu Downtown. The research location is displayed in Figure 1. The general form of analysis in this study is connecting 4 variables Visitor Characteristics (VC), Customer Perceived Hospitality (CPH), Tourist Satisfaction (TS), and Repeated Visitor (RS) with 5 hypotheses, namely (H1) Repeated Visitor is significantly influenced by Visitor Characteristics, (H2) Tourist Satisfaction is significantly influenced by Visitor Characteristics, (H3) Repeated Visitor is significantly influenced by Customer Perceived Hospitality, (H4) Tourist Satisfaction is significantly influenced by Customer Perceived Hospitality, (H4) Tourist Satisfaction is significantly influenced by Customer Perceived Hospitality, (H5) Repeated Visitor is significantly influenced by Tourist Satisfaction. The data analysis used in this study is quantitative analysis to determine the relationship between variables using Structural Equation Modeling (SEM) through the help of Smartpls 4 software, SEM becomes a stronger analytical technique because it considers interaction modeling, non-linearity, independent variables, each of which is measured using many indicators, and one or two latent dependent variables, each of which is also measured by several indicators (Sarwono, 2010). The pattern of the relationship between the variables to be analyzed can be seen in Figure 2.

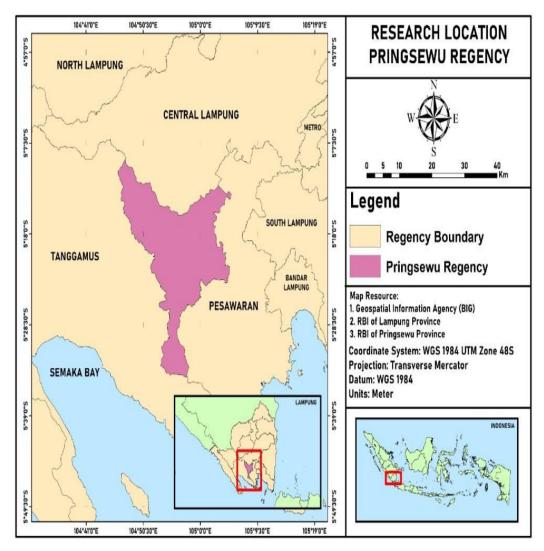


Figure 1: Research location

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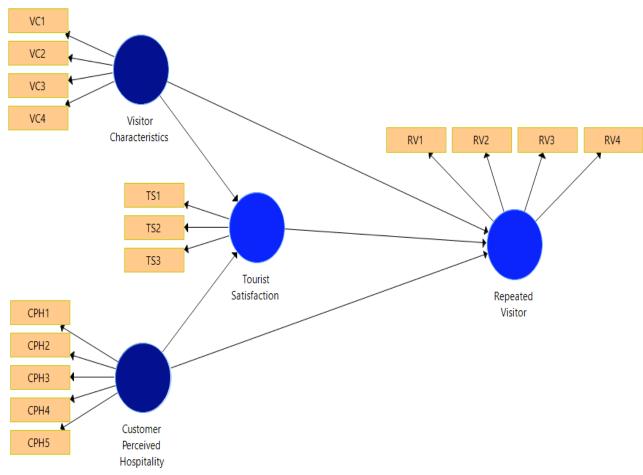


Figure 2: Structural model of correlation analysis between variables

There are 4 latent variables used which are all expressed on an ordinal scale in 5 ranks, namely Visitor Characteristics (VC), Customer Perceived Hospitality (CPH), Tourist Satisfaction (TS), dan Repeated Visitor (RS). The measurement model for the latent variable of Visitor Characteristic includes age, number of dependents, monthly income, and occupancy expressed on an ordinal scale.

Occupation Type =VC ₁	Total Dependance (Child)= VC ₂	Age (year) =VC ₃	Monthly Income (1000 IDR)=VC ₄	Rank
Student	0	15-25	500-1.000	1
Labor/Peasant	1	26-35	1.100-2.000	2
Civil Servant	2	36-45	2.100-3.000	3
Professional Worker	3	46-55	3.100-4.000	4
Entrepreneur	4 or more	> 55	>4.000	5

 Table 1: The characteristic of visitor and their classification ranks

By using an argument analogous to measuring Customer Perceived Hospitality, the development of a measurement model for the latent variable at the Customer Perceived Hospitality (CPH), level (CPH1 to CPH5) is presented in Table 2.

Symbol	Syntax for Customer Perceived Hospitality Measurement	Choices				
CPH ₁	I feel good with the service here	1	2	3	4	5
CPH ₂	I feel honored with the service here	1	2	3	4	5
CPH ₃	I feel comfortable with the service here	1	2	3	4	5
CPH ₄	I feel given the friendliness of the service here.	1	2	3	4	5
CPH ₅	I feel pampered visiting (shopping) here.	1	2	3	4	5

Table 2. Customer Perceived Hospitality, Level Measurement Instruments

In order to develop a measurement model for the latent variable tourist satisfaction (TS) using 3 sentence syntax (TS₁, TS₂, and TS₃) with 5 ordinal levels of answer choices. The details are presented in Table 3.

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	Table 3. Tourist Satisfaction Level Measurement Instrument (TS)							
Symbol	SymbolThe syntax for Tourist Satisfaction MeasurementChoices							
TS ₁	I am happy with experience of visiting (shopping) here	1	2	3	4	5		
TS ₂	Overall I am satisfied visiting (shopping) here.	1	2	3	4	5		
TS ₃	The service is satisfactory here.	1	2	3	4	5		

Likewise, for the development of measurement models for the latent variable of intention to become repeat visitor, 4 measurement syntaxes are needed as presented in Table 4.

Symbol	The syntax for Repeated Customer	Choices				
RV_1	I will come back to visit (shop) here	1	2	3	4	5
RV ₂	I will definitely visit (shop) here again	1	2	3	4	5
RV ₃	Most likely I will visit (shop) here again	1	2	3	4	5
RV_4	I plan to visit (shop) here again	1	2	3	4	5

RESULTS AND DISCUSSION

1. Overall Model Fit

No.	The goodness of Fit Parameters	Estimated Parameters	Testing Conclusion
1.	Chi-Square /Degree of Freedom	189.325/189.325	Good Fit
2.	Standardized Root Mean Square Residue (SRMR)	0.108	Acceptable Fit
3.	Normated Fit Index (NFI)	0.602	Marginal Fit
4.	Root Mean Square Theta (RMS_Theta)	0.244	Adequate Fit

 Table 5.
 The overall model fit

 4.
 Root Mean Square Theta (RMS_Theta)
 0.244
 Adequate Fit

 The SRMR value is 0.108 > 0.10. Referring to the SRMR value > 0.10, the results are still acceptable. The NFI

The SRMR value is 0.108 > 0.10. Referring to the SRMR value > 0.10, the results are still acceptable. The NFI value is 0.602 < 0.95, so the result is still marginal fit. RMS_theta is 0,209>0,10 then based on the assessment RMS_theta does not meet the criteria of an adequate model.

Overall Conclusion: 1 match Good Fit, 1 match Marginal Fit, 1 acceptable fit, and 1 match Adequate Fit, it can be concluded that if there is at least one criterion that meets the criteria for goodness of fit, then the match between the data and the current model is good.

2. Measurement Model Fit

	Table 6: Measurement Model Fit										
No.	Latent Variables	Cronbach's Alpha	rho_A	Composite Reliability (CR) [Critical=0.7]	Average Variance Extracted (AVE) [Critical=0.5]						
1.	Visitor Characteristics (VC)	0.740	0.906	0.809	0.539						
2.	Customer Perceived Hospitality (CPH)	0.835	0.834	0.884	0.604						
3.	Tourist Satisfaction (TS)	0.735	0.764	0.851	0.657						
4.	Repeated Visitor (RS)	0.873	0.876	0.913	0.725						

The variable visitor characteristics (VC) has a composite reliability (CR) value of 0.809 > 0.70 indicating that each item measuring visitor characteristics has reliable results in measuring visitor characteristics. Likewise, the value of Customer Perceived Hospitality (CPH), Tourist Satisfaction (TS), and Repeated Visitor (RS) have values above > 0.70 (Reliable). CR value 0.70 means that it shows good reliability on latent variables/constructs (Ghozali, 2011).

The AVE value in the visitor characteristics (VC) variable has a value of 0.539 > 0.50, so the convergent validity conditions are good. Likewise, the value of Customer Perceived Hospitality (CPH), Tourist Satisfaction (TS), and Repeated Visitor (RS) have values above > 0.50 (Convergent Validity). The AVE value 0.50 means that it shows good convergence on latent variables/constructs (Ghozali, 2011).

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3. Structural Model Fit

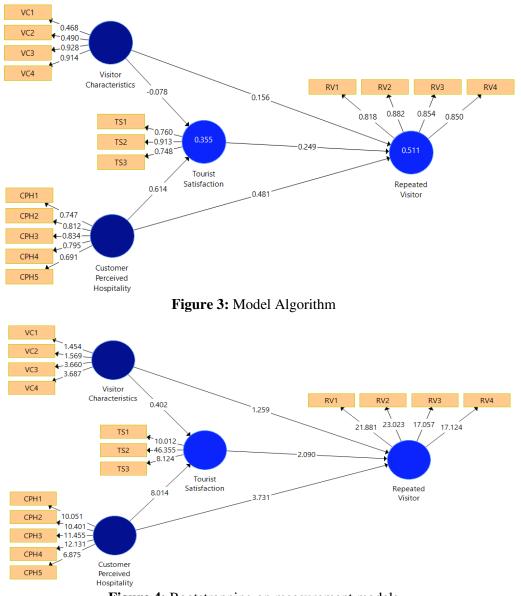


Figure 4: Bootstrapping on measurement models

Table 7. Structural Model Fit								
The Structural Equation Model	Original Sample	Sample Mean	Standard Deviation	T Statistics (O/STDEV])	P-values			
1. Visitor Characteristics -> Repeated Visitor	0.156	0.160	0.124	1.259	0.209			
2. Visitor Characteristics - >Tourist Satisfaction	-0.078	-0.071	0.195	0.402	0.688			
3. Customer Perceived Hospitality -> Repeated Visitor	0.481	0.480	0.129	3.731	0.000			
4. Customer Perceived Hospitality -> Tourist Satisfaction	0.614	0.612	0.077	8.014	0.000			
5. Tourist Satistaction -> Repeated Visitor	0.249	0.248	0.119	2.090	0.037			

There are 5 hypotheses tested in this study, namely: (H1) Repeated Visitor is significantly influenced by Visitor Characteristics, (H2) Tourist Satisfaction is significantly influenced by Visitor Characteristics, (H3) Repeated Visitor is significantly influenced by Customer Perceived Hospitality, (H4) Tourist Satisfaction is significantly influenced by Tourist Satisfaction.

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Structural model fit can be seen the relationship of each path on the overall social capital model. The critical decision in the Structural Model Fit or Hypothesis Testing is to check the P-Value with a significance level (alpha) of 0.05 or compare the CR (Critical Ratio) score with the t-table (1.96) (Ferdinand, 2005).

The Direct Effect of Visitor Characteristics on Repeated Visitors

The magnitude of the parameter coefficient for the variable Visitor Characteristics (VC) to Repeated Visitors (RV) is 0.156. Or it can be interpreted that the higher the value of Visitor Characteristics (VC), the Repeated Visitor (RV) will also increase. Based on calculations using bootstrap or resampling, where the test results of the estimated Visitor Characteristics (VC) coefficient against Repeated Visitors, (RV) bootstrap results are 0.160 with a T-value of 1.259 and a standard deviation of 0.124. Then the P-value is 0.209> 0.05 so accept H0 or which means that the effect of Visitor Characteristics (VC) on Repeated Visitors (RV) is not statistically significant.

The Direct Effect of Visitor Characteristics on Tourist Satisfaction

The magnitude of the parameter coefficient for the Visitor Characteristics variable on Tourist Satisfaction is - 0.078, which means that there is a negative effect of Visitor Characteristics on Tourist Satisfaction. Based on calculations using bootstrap or resampling, where the results of the estimated Visitor Characteristics coefficient test for Tourist Satisfaction, the bootstrap result is -0.071 with a T-value of 0.402 and a standard deviation of 0.195. Then the P-value is 0.688> 0.05 so accept H0 or which means that the effect of Visitor Characteristics on Tourist Satisfaction is not statistically significant.

The Direct Effect of Customer Perceived Hospitality on Repeated Visitors

The magnitude of the parameter coefficient for the variable Customer Perceived Hospitality on Repeated Visitors is 0.481, which means that there is a positive effect of Customer Perceived Hospitality on Repeated Visitors. Or it can be interpreted that the higher the value of Customer Perceived Hospitality, the Repeated Visitor will also increase. An increase in one unit of Customer Perceived Hospitality will increase Repeated Visitors by 48.1%. Based on calculations using bootstrap or resampling, where the test results of the estimated coefficient of Customer Perceived Hospitality for Repeated Visitors, the bootstrap results are 0.480 with a t-value of 3.731 and a standard deviation of 0.129. Then the P-value is 0.000 <0.05 so accept H1 or which means that the direct influence of Customer Perceived Hospitality on Repeated Visitors is significant or statistically significant.

The Direct Effect of Customer Perceived Hospitality on Tourist Satisfaction

The magnitude of the parameter coefficient for the variable Customer Perceived Hospitality on Tourist Satisfaction is 0.614, which means that there is a positive influence of Customer Perceived Hospitality on Tourist Satisfaction. Or it can be interpreted that the higher the value of Customer Perceived Hospitality, the Tourist Satisfaction will also increase. An increase in one unit of Customer Perceived Hospitality will increase Tourist Satisfaction by 61.4%. Based on calculations using bootstrap or resampling, where the test results of the estimated coefficient of Customer Perceived Hospitality against Tourist Satisfaction bootstrap results are 0.612 with a t-value of 8.014 and a standard deviation of 0.077. Then the P-value is 0.000 <0.05 so accept H1 or which means that the direct influence of Customer Perceived Hospitality on Tourist Satisfaction is statistically significant or significant.

The Direct Effect of Tourism Satisfaction on Repeated Visitors

The magnitude of the parameter coefficient for the Tourism Satistfaction variable on Repeated Visitors is 0.249, which means that there is a positive influence of Tourism Satistfaction on Repeated Visitors. Or it can be interpreted that the higher the value of Tourism Satisfaction, the Repeated Visitor will also increase. An increase in one unit of Tourism Satisfaction will increase Repeated Visitors by 24.9%. Based on calculations using bootstrap or resampling, where the test results of the estimated coefficient of Tourism Satisfaction against Repeated Visitors bootstrap results are 0.248 with a t-count value of 2.090 and a standard deviation of 0.119. Then the P-value is 0.037 <0.05 so accept H1 or which means that the direct influence of Tourism Satisfaction on Repeated Visitors is statistically significant or significant.

Hospitality is a response to the comfort felt by visitors for the services provided by service providers. From the point of view of economic theory, especially consumption theory, tourism is a luxury consumption activity. From the point of view of economic theory, especially consumption theory, tourism is a luxurious consumptive activity (Morando and Platania., 2022). Only groups of consumers who have an adequate budget can access tourism service products. Meanwhile, marginalized community groups in terms of welfare or people who live subsistence, it is almost impossible to access this product, let alone to be expected as Repeated Visitor (RV). In

other words, tourism service products are devoted only to the upper middle class community group or the foreign tourist segment.

However, this finding is very useful information for policy makers or local authorities, Pringsewu. Whereas in planning the development of tourism service performance, the Visitor Characteristics variable is an exogenous variable that does not need social engineering, whose nature is indeed very diverse with various demands, it is also not easy to form because it is given. However, Visitor Characteristics can be mediated by the Tourist satisfaction (TS) variable to increase Repeated Visitors (RV), where every time there is an increase in Visitor Characteristics (VC) by one unit, Tourist satisfaction (TS) can directly increase significantly. Generally tourist attraction is based on the existence of a source that can cause feelings of pleasure, comfort, beauty, and cleanliness. Tourist attractions must also have special characteristics that are rare so that they have high appeal because they have special values (Wahyuni et al., 2020). From this it also shows that the hospitality felt by customers can lead to repeat visits and provide tourist satisfaction, a positive relationship between tourist satisfaction and the intention of returning tourists, which means that tourists will feel that their level of expectations is fulfilled after a visit, thereby increasing purchase commitment to return to the object. the tourist destination.

CONCLUDING REMARK

The results of the study suggest: (H1) Repeat Visitors are significantly influenced by insignificant visitor characteristics, (H2) Tourist satisfaction is significantly influenced by visitors Visitor characteristics are significantly influenced, (H3) Repeat visitors are significantly influenced by Customer Perceived Hospitality has a positive value with significant status, (H4) Tourist Satisfaction is significantly influenced by Customer Perceived Hospitality has a positive value with significant status, (H4) Tourist Satisfaction is significantly influenced by Customer Perceived Hospitality has a positive value with significant status, (H5) Repeated Visitor is significantly influenced by Tourist Satisfaction has a positive value with significant status.

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DESIGN AND DEVELOPMENT OF E-MIRROR ALIAS SMART MIRROR USING MACHINE LEARNING ALGORITHMS

Prasad Vadamodula and Meesala Venkata Sai Ajit

Department of Computer Science & Engineering, GMR Institute of Technology, Rajam, Vizianagaram

ABSTRACT

Clothing is a typical task for everyone at younger age. This study mainly focusses on how to develop a smart mirror (virtual mirror) using Machine Learning Algorithms (MLA) for regularizing the way of choosing. Several methodologies of choosing clothing are represented in this study and followed by an objective of developing an android application with embedded ML techniques which gives the best suggestions. This review deals with MLA, embedded sensors, image processing algorithms as needed. The existing concepts which are already developed on smart mirror are studied based on Internet of Things, Artificial Intelligence, and advanced algorithms. This android application helps to identify the clothing, whether it is suitable or not. Thus, the app reduces the selection/choosing time with any kind of physical disturbance of the clothes which are available in the wardrobe. The setup is inexpensive and easy to handle among the larger spectrum of society. Materials used in the smart mirror are affordable and durable.

Keywords: Smart, Virtual, Mirror and machine learning algorithms

INTRODUCTION

Time is more precious than anything in our life. Now-a-days clothing plays a vital role in our daily life both in online and offline stores. While shopping a lot of time gets wasted. In this paper, a concept is proposed entitled as Smart Mirror (Virtual Mirror) which saves time during clothing.

This Deal With

- About smart mirror.
- Usage of present technology with smart mirror
- Minimization of time

The above mentioned three properties created an interest to work in this area. Yes, Smart Mirror is like a mirror which reflects our image. But its task is not only reflection but also helps to save our valuable time. It is very easy, this smart mirror helps customers when they stand in front of the mirror, customer photo will be appeared with his selected dress model which can be retrieved from database.

This smart mirror helps not only in offline shopping but also helps in online shopping. By this smart mirror everyone can check whether it is suited for him or not. This study is going to develop an android application. To work this android application, didn't require any internet connection.

IMPLEMENTATION

In this study, smart mirror is going to be implemented by using Machine Learning Algorithms.

Face Detection Algorithm (FDA): It is a one of the most popular Machine Learning Algorithm used for Image Processing. They are so many techniques for face detection like OpenCV, Neural Networks, MATLAB, etc. This algorithm is performed by using Haar Classifier. Since, face is the most important and easiest thing for identifying the face of customer. This algorithm is used for detection of faces of customer in given image(photo). If any face is identified it returns a location of face, that is it returns a (x, y, w, h) values where (x, y) are starting position, w is width and h is height of face.

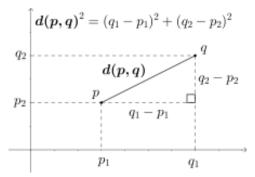
Skin Colour Detection Algorithm (SKDA): Since, after detecting faces using FDAFa there is chance for detecting more than one face i.e., containing 2 or more people in given image. In this algorithm a Skin Pixel Quantifier is used to count the number of pixels of human skin. Hence, customer face is identified by highest percentage of pixel count of same person.

Lower Body Detection Algorithm (LBDA): This algorithm also performed by using Haar classifier which is used to detect the people in a movie video, by using features like upper body, lower body, full body, face detection and eye detection. From the above said, the positions of the shoulder are traced which makes clothing easier to the customer by superimposing. Besides, there exists a disadvantage for calculating the distance between mirror and customer positions, which cannot lead the superimpose between clothe and customer. For finding the distance between customer and mirror an Euclidian Distance Formulae is introduced.

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Euclidian Distance Formulae:

Let (q1, q2) are the coordinates of mirror and (p1, p2) are the coordinates of customer.



Distance between customer and mirror (D) $^2 = (q1-p1)^*(q1-p1) + (q2-p2)^*(q2-p2)$

$$=>D=SQRT ((q1-p1)^{2}+(q2-p2)^{2})$$

By using this formulae, the length of clothe that is to be superimposed on customer body is identified.

ADVANTAGES

- Customer can save his valuable time.
- Customer can try a greater number of clothes in less time.
- Without wearing clothes, he/she can judge it is suitable for him/her or not.
- Customer can save his human effort i.e., without trying clothes.

DISADVANTAGES

- Customer cannot judge whether it is comfortable or not.
- Customer cannot identify the quality of clothes.

LITERATURE SURVEY

Nikita Deshmukh et al., (2016); implemented a virtual dressing room by using machine learning algorithms. To detect face in image they used FDA by using Haar Classifier. After detection of face, they used skin colour detection algorithm to find the face of the customer. To find the shoulder positions they used lower body detection algorithm.

Bhalekar Sourabh et al., (2017); implemented virtual dressing room by using Newton's Mechanics. In this study, they used image-based rendering techniques and low-level image features for fitting the clothes to the customer.

Zambare Triveni V et al., (2018); detected the customer upper and lower body by using Laplacian filter and then edge detection. After that they extracted the positions of customer by human basic structure. By those positions the dress model is warped to fit to the customer.

Saurabh Botre et al., (2014); discussed about different methodologies for detecting face of the customer. The techniques used for face detection of the customer are finding faces using images with controlled background, finding faces by colour, and finding faces by motion.

Ms. Kirti N et al., (2017), developed a virtual try-on system by using Augmented Reality (AR). This virtual try-on system uses accessories like eyeglasses which is developed by image processing and other some augmented reality techniques. They had developed some more extra features like selecting a multiple number of clothes at a time, changing background image, etc.

Krishna Gunjal et al., had developed a website for cloning and dressing to customer. This website is developed by using some machine learning algorithms like Frame Extraction, Current Frame Subtraction, Thresholding, Blob detection, Gesture Estimation, Post Processing.

Nikki Singh et al., (2017),. developed a virtual mirror by using machine learning algorithms like face detection using Haar Classifier (shoulder detection also), Open Computer Vision (OpenCV), Superimposing, Blending, Edge Detection, Scaling and Clipping.

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Stefan Hauswiesner et al., (2011), studied on image-based clothes transfer. They developed a virtual room by using machine learning algorithms low-level image processing, image-based rendering to resulting images appearing, matching recorded current data, runtime phase, rigid registration, rendering, non-rigid registration.

M. Augusta Angel et al., (2018),. developed a V-Dressing room application using web camera. To implement this application the algorithms used are mask image, translation and rotation, face recognition, segmentation, upper body detection, scaling, fitting. By the end of the application, the user will appear with selected image.

G.Rajaram et al., (2014), .developed a Try-on Reality Application. This application mainly deals about detecting and sizing of body by using FDA, OpenCV, Marker Detection used to display the clothes over the customer body. To work this application on different platforms they used VFR implementation and interface.

User Interface Flow

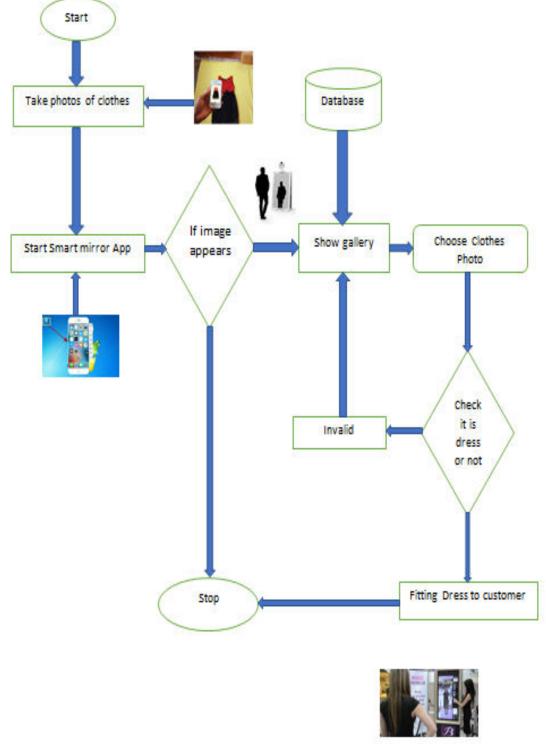


Fig 1: Usecase and flow diagram of the events from one mode to other.

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The overall procedure is as following pictures

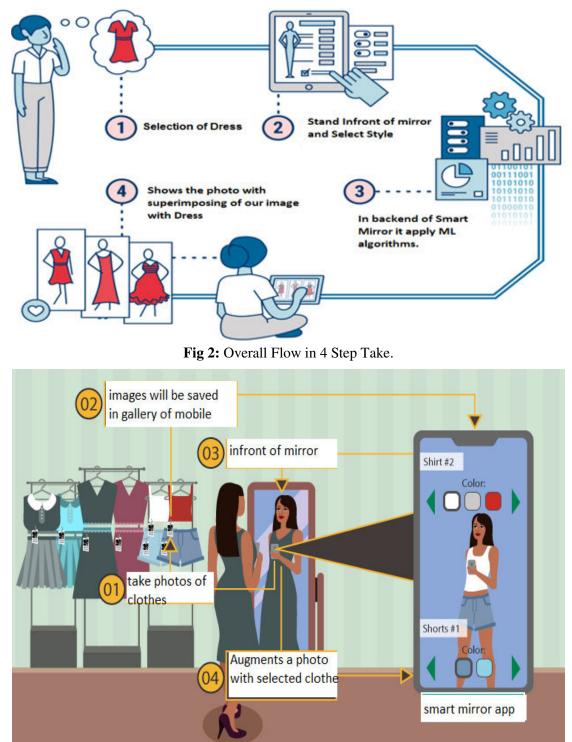


Fig 3: Overall Flow in 4 Step Take with Algorithm Analysis

CONCLUSION

The smart mirror helps to save time during clothing in both online and offline. Since, this smart mirror is an android application which doesn't require any technical knowledge, everyone can access. It is user friendly. Machine learning algorithms like face detection, skin colour detection and lower body detection algorithms which are the basic image processing techniques applied for obtaining the better results, the developed android application with minimal scope for implementation is also represented in our results. Finally, the work ended up with the development of mobile application which includes machine learning algorithms, image processing for pre-processing and classification of best clothe for superimposing. This study will be implemented soon by using above machine learning algorithms. In coming days, analysing, or knowing the quality of clothes and comfortless of customer might be possible by improving this technology.

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A STUDY ON E-SHOPPING & CONSUMERS PREFERENCES TOWARDS VARIOUS E-STORES (AMAZON, FLIPKART & SNAPDEAL)

Mrs. K.Usha Rani

Assistant Professor, St. Ann's College for Women, Mehdipatnam

ABSTRACT

E-Shopping is a form of Electronic means of Shopping with the use of internet by using a web browser or with mobile applications which allows the consumers directly to buy the goods or services from the seller. E-Stores enables the Consumers to browse the various range of products, view pictures of products along with prescribed information Specifications & prices.

This Research study focuses on Consumer preferences towards the Various E-Stores. Which aims to find the mostly preferred E-store by the consumers.

Amazon is one amongst the *E*-store & it's a USA based companyAmazon also offers web services like renting data storage called Cloud Computing.

Flipkart was founded in October 2007 by *Sachin Bansal and Benny Bansal* and took a huge risk to start a new venture of selling books online through an E-Store which was named by them as "*Flipkart*".By, keeping a model of Amazon.com the Flipkart owners make a step forward to target the Indian Market.

Snapdeal is one of the leading E-Store in the market. It is an Indian based company launched by Kunal Bhal & Rohit Bansal in 2010. Its headquarters are in new Delhi. Snapdeal has a wide logistic network which can delivers the products to consumers of 6000 cities & towns in India.

Sample Design

The study includes sample of 120 candidates.

The study is analyzed by using chi-square test, tables

Conclusions:

Conclusively, From the Study it is found that majority of respondents are convenient with E-Shopping and based on the need & requirement the respondents prefers E-Stores among Amazon, Flipkart & Snapdeal.

It is found from the study that majority of Females are interested in purchasing Online. The E-Store preferred by majority of respondents is Amazon. The First preference is given to Amazon, second preference is given to Flipkart & third preference is given to Snapdeal.

It is Observed that the Quality of product ordered online & received as displayed. Which builds the trust of *E*-Store with the consumer.

Keywords: E-Shopping, E-Stores. Web browser, Consumer preferences

E-SHOPPING

E-Shopping is a form of Electronic means of Shopping with the use of internet by using a web browser or with mobile applications which allows the consumers directly to buy the goods or services from the seller. E-Stores enable the Consumers to browse the various ranges of products, view pictures of products along with prescribed information Specifications & prices. Even if the new consumer willing to shop a product online he can also view the product reviews given by the previous buyers in the web store.

E-Shopping has become most popular way and convenient mode of shopping for all Buyers. It not only brings variety of products & services but also enables a numerous activity of business & huge market.

According to Statistics of India. E commerce companies reported sales worth US \$4.1Billion across platforms in the festive week in October 2020

As per the various researches the Indians shoppers mostly shop in occasions time. but, due to pandemic Covid-19 even the sales growth of grocery purchasing online have increased.

The meaning of Consumer Preferences comes in the sense that the consumer wills to select the products based on their need, Desires, Tastes and preferences. The first retail transaction was done over the internet web browser by the internet shopping network in the year 1994. Then, immediately Amazon.com launches its E-Shopping website in 1995 & E-bay was also introduced in 1995.Later, various sites like Alibaba, Taobao & TMall, Flipkart Snapdeal have launched their websites between 2003-2008.

In 1998-PayPal was been founded. It is developed security software for handheld devices. It switches to focus on digital wallet system which was launched in 1999.with the use PayPal the consumers can shop online with their mobile phones so with the introduction of PayPal the scope of online shopping has received.

At the start of the 21st century in 2000, Google launched their E-marketing website name "Adwards" which is an advertising service that allows the sellers to place advertising in the google search results which will be displayed to the viewers search preferences. In simple words, Google makes a chain to connect the sellers to buyers at one click.

As of 2020 Its very clear to see that the Internet is now a virtual shopping mall where the buyers sell their products via various social networking platform such as Instagram, Facebook, WhatsApp etc.

Amazon is one amongst the E-store & it's a USA based company. it's Internet based company which sells sort of goods to the consumers. Amazon also offers web services like renting data storage called Cloud Computing. they're first largest provider within the services. They also offer E-books for that now company holds monopoly in book publishing market. Company Details:

Amazon is a US multinational company headquarters in Seattle Washington. It focuses E-commerce, cloud computing & Artificial Intelligence.

Revenue: Amazon Annual revenue Comes to \$386 billion in 2020. The yearly revenue is increasing by 100% growth rate.

Current CEO: Andy Jassy appointed in July 2021

Employees: No of Employees of Amazon 12,98,000 (2020)

Amazon Users: Amazon has 200 million prime users (2020) in the world.

Subsidiaries: Abe Books, Whole foods market, Zappos, Audible, Ring. Amazon has total 40 subsidiaries companies.

FLIPKART

Introduction

Flipkart is one of the India's leading E-Store. It is an Indian based company. Its **Flipkart** was founded in October 2007 by **Sachin Bansal and Benny Bansal**. Both were the employees of Amazon.com. they Quit their jobs from Amazon and took a huge risk to start a new venture of selling books online through an E-Store which was named by them as "**Flipkart**".

Company Details

Flipkart followed the same business-model as Amazon. i.e., as the Amazon Company started its E-Store by initially selling the books online.

Although Flipkart also started as same as Amazon by selling the books online.

It was so, as the founders of Flipkart was ex-employees from Amazon. By, keeping a model of Amazon.com the Flipkart owners make a step forward to target the Indian Market.

REVENUE

Flipkart reported a revenue of 346 billion Indian rupees in financial year 2020.which was increased by 12% growth rate of previous year.

Current CEO: Kalyan Krishnamurthy (Jan 2017-)

Flipkart Users: Flipkart has 200 million registered users.

Subsidiaries: Myntra, Ekart logistics, PhonePe, Mallers Inc., Ugenie Inc., & many more companies.

Flipkart Products Categories

Flipkart has almost 80 categories products displayed online. It has 50% share in E-Commerce market. The product categories include clothing & Accessories, Food products, Health care, beauty & electronics. Flipkart also gives an option for prices from Low to High, & High to Low so, the consumers can adjust their budget & select a product according to their convenience.

Snapdeal

(Introduction)

Snapdeal is one of the leading E-Store in the market. It is an Indian based company launched by Kunal Bhal & Rohit Bansal in 2010. Its headquarters are in new Delhi. Snapdeal has a wide logistic network which can delivers the products to consumers of 6000 cities & towns in India.headquartered in Bangalore. It initially started selling Books online. Later, expanded its operations & diversifications and started selling in their E-store all categories of products such as lifestyle, Fashion, jewelry, electronics, home appliances and many more items.

Snapdeal was founded in 2010 as to deal with daily and coupons of shopping, travel, restaurants, beauty products etc., of consumers. Finally, in 2011 it turned into an E-Store and expanded its operations for selling various categories of products. Snapdeal mostly focus on brands of the product. They try to deliver the good quality and branded products to the consumers as they value the money of consumers. The Snapdeal platform consists of upto 3lakhs sellers selling variety of items based on Fashion, Home, and other general categories of products.

COMPANY DETAILS

Snapdeal is one of the most sponsored company in India. It received total funding of \$1.78 billion. It was funded by Individuals, private equity investors, & other Business lenders. Some of the top investors in Snapdeal Softbank, Temasek, Alibaba, Ebay.inc., Premji Invest, Intel capital, Ratan Tata & many more.

REVENUE

Snapdeal recorded consolidated revenue was 916 crores in Indian rupees in Financial year 2020. It was representing 1% drop rate from 2019 in pre-pandemic fiscal year.

Current CEO: Kunal Bhal, Snapdeal Users: Snapdeal have over 500000 registered users.

This Research study focuses on Consumer preferences towards the Various E-Stores. Which aims to find the mostly preferred E-store by the consumers.

LITERATURE REVIEW

The recent researches show that E-Shopping becomes an affective business Model (**Black,2005**) therefore they are several studies that already investigated about the E-Shopping and Consumer behavior.

My study focuses on the Consumer preferences towards various E-Stores which can be affordable and as well such E-Store provides good quality of products which are as shown online.

1.Upasana Kanchan, Naveen Kumar & Abhishek Gupta (2015) in their article states that E commerce shopping is becoming popular in younger generation people who are well educated and have an access to technological tools are more inclined towards e-tailing websites.People hesitate in shopping online due to technological complexity. companies should focus on maintaining trust worthy relationship with customers.

2. Huseynov & Yildirim (2014) identified that the shortage of physical interaction tends to be one amongst the critical obstacle in online retail sales followed by the privacy & security of monetary transactions of the individual information over the web.

3. Liu, Li&Hu (2013) In An Article Stated that the Visual appearance of the retail online portal will give a positive impact to the buyer provided if the portal is designed in an attractive way by which the buyers can be addicted to buy the product.

4. Kumar Amit, Amit Kumar Singh, Malsawmi Sialo (January 2014): They conducted research on consumers perceptions towards e-Shopping. Their Article States that E-Shopping kas occupied a great position in the market in 21st Century as most of the people are busy with their daily schedules have a limited time to shopping. E-Shopping made easy for the consumers. E- Shopping has not only changed the consumer's stores but also rapidly developed into a global perspective. They conducted research by assuming a classical model behavior of Individual.

5. Jinghan Zhang, Wen Feng Zheng, Shan Wang (February 2020) : In their Article stated that the purchasing Intension of consumer's is influenced by the Online reviews. With the positive reviews the consumers have an positive impact to purchase the product. With the negative reviews the consumers have a negative impact on decision making.

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RESEARCH GAPS IDENTIFICATION

A significant number of the literature reviews listed above have analyzed the various studies on consumers behviour. This Research study focuses on Consumer preferences towards the Various E-Stores which aims to find the mostly preferred E-store by the consumers which offers good Quality of product & which offers affordable prices to the consumers. This study attempts to find the best E-Store which is mostly preferred by the E-Shoppers.

Importance of the Study

It is prominent to study on E-Shopping as it requires limited time rather than offline mode of Shopping. It helps in better comparison of products at one click. It is significant to understand the Consumer perceptions to identify the best E-Store preferred among Amazon, Flipkart & Snapdeal as the study limits only to the extent of these 3 E-Stores.

OBJECTIVES OF STUDY

- 1. To Analyze the Affordable & best quality E-Store preferred by the consumers.
- 2. To Identify the Age group & Gender of consumers shopping online.
- 3. To Analyze the Convenient Payment mode of Consumers.

SCOPE OF STUDY

The scope of study of E-shopping and consumers preferences towards various E-Stores is vast as there are various stores available online but This study attempts to Focuses & limits to only 3 stores Amazon, Flipkart & Snapdeal and consumers purchasing the products online in City Hyderabad.

LIMITATIONS OF STUDY

- 1. It is complex to study on consumer preferences for a particular E store
- 2. Due to lack of technology & complexity the consumers cannot attempt to buy online.
- 3. As there is no direct contact between the buyers & sellers there may be variations in products that the buyer wants.
- 4. Most of the consumers afraid to pay cash online due to lack of privacy & security. Which in turn increases risk for company till the consumers pays payment for the ordered product.
- 5. There may be delay in delivery, the buyer has to wait and keep patience for the delivery of ordered product.

Source of Information

The data in research is collected through two sources

- 1) **Primary Data:** Data collected for first time and is done through observation, interview, questionnaire, schedules etc., is known as primary data.
- 2) Secondary Data: Data collected from existing journals, magazines, newspapers, articles etc.

Sample Design

The study is for a specific consumers shopping online in city Hyderabad.

- > The study includes sample of 120 candidates.
- > The study is analyzed by using frequency tables, chi-square test, tables
- > The study is done by using Convenience sampling.

Table 1: Consumer Preference of Shopping Online With Gender:

			Preference of Online shopping as per gender		Total	
			No	Yes		
Gender	Female	Respondents	10	62	72	
		(%)	8.3%	51.7%	60.0%	
	Male	Respondents	3	45	48	
		(%)	2.5%	37.5%	40.0%	
Total Respondent		Respondents	13	107	120	
		(%)	10.8%	89.2%	100.0%	
Chi-Square test 'P' value =0.187						
		Source: Pr	imary Data			

H0 (Null Hypothesis): There is no significant difference between gender and preference of online Shopping.

H1 (Alternative Hypothesis): There is a significant difference between gender and preference of online Shopping.

Analysis: The above table shows that there is a relationship between the Gender & preference of shopping Online. majority (62) of the females prefer to buy online compared to male (45). Only the least of them not preferred to purchase online.

INTERPRETATION:

Since the "P" (Pearson chi-square) Asymptotic significance value **0.187** is greater than 0.05 at 1% degree of freedom i.e., (**0.187>0.05**). The **Null hypothesis** is **accepted** and reject the alternative hypothesis. Hence, we conclude that there is no significant difference between gender and preference of shopping online.

Table 2. Age & Consumer preference towards E-stores.					
			Prefere	nce of Online shopping between age group	Total
			No	Yes	
Ag	15-25	Count	7	58	65
e		% of Total	5.8%	48.3%	54.2%
	25-35	Count	3	26	29
		% of Total	2.5%	21.7%	24.2%
	35-45	Count	3	20	23
		% of Total	2.5%	16.7%	19.2%
	Above	Count	0	3	3
	45	% of Total	0.0%	2.5%	2.5%
]	otal	Count	13	107	120
		% of Total	10.8%	89.2%	100.0%
			Chi-Squ	are Test 'p' Value =0.005	

 Table 2: Age & Consumer preference towards E-Stores:

H0: There is no significant difference between Age & Consumer preferences towards E-Stores (Amazon, Flipkart, Snapdeal)

H1: There is significant difference between Age & Consumer preferences towards E-Stores (Amazon, Flipkart, Snapdeal)

ANALYSIS

The table shows that there is difference between the Age & consumers preferences towards various E-Stores. The Age group between 15-25 years mostly prefers to shop from Amazon and also compared to other groups the respondents mostly prefers the E-Store Amazon rather than Flipkart & Snapdeal.

INTERPRETATION

Since, the 'p' (Asymptotic value) **0.005** at degree of freedom 6 is **less than 0.5** level of significance the **null hypothesis (H0) is rejected** and the Alternative hypothesis is accepted. Hence, we conclude that there is a significant difference between Age & Consumer preferences towards E-Stores. As in the table we can see that Age between 15-25 years prefers the E-Store Amazon. The people Age between 25-35 mostly prefers Flipkart.

	Table	5. Alloluable	<u> </u>	uality of Product		r
			Quality of	Total		
			from E st	tore by you on p	ast purchases	
			Average	Defective	Good	
Affordable	Amazon	Count	15	2	42	59
E-Store		% of Total	12.5%	1.7%	35.0%	49.2%
	Flipkart	Count	23	6	19	48
		% of Total	19.2%	5.0%	15.8%	40.0%
	Snapdeal	Count	6	1	6	13
		% of Total	5.0%	0.8%	5.0%	10.8%
Total Count 44 9 67					67	120
% of Total 36.7% 7.5% 55.8% 100.0%						
Chi-Square Test: 'p' value=0.018						
		So	urce: Prima	v Data		

Table 3: Affordable E-Store & Quality of Products offered

Source: Primary Data

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H0: There is no significant difference between the Affordable E-Store & Quality of product that delivers to the consumers.

H1: There is a significant difference between the affordable E-Store & Quality of product that delivers to the consumers.

Analysis: The table shows that the Quality of products delivered from E-Store Amazon (42) is high compared to Flipkart (19) & Snapdeal (6). Analysis is done to determine the best affordable E-Store & that delivers good quality of product.

INTERPRETATION:

Since, the **'P'** (Pearson chi square) value at Asymptotic significance is **0.018** is **less than the 0.05** significance level at degree of freedom 4. So, the Null hypothesis is rejected & Alternate hypothesis is accepted. Hence, we conclude that there is a significant difference between the affordable E-Store & Quality of product received by the consumers.

Table 4: Consumers preference payment mode as per age group							
			Mode of Paym	ent preferred by	Total		
			cons	sumers			
			Cash on Delivery	Online Payment			
Age	15-25	Count	32	33	65		
		% of Total	26.7%	27.5%	54.2%		
	25-35	Count	14	15	29		
		% of Total	11.7%	12.5%	24.2%		
	35-45	Count	15	8	23		
		% of Total	12.5%	6.7%	19.2%		
	Above 45	Count	2	1	3		
		% of Total	1.7%	0.8%	2.5%		
	Total Count		63	57	120		
		% of Total	52.5%	47.5%	100.0%		

Table 4: Consumers preference payment mode as per age group

Source: Primary Data

ANALYSIS OF DATA:

The Table Shows the payment mode preferred by Consumers between Age Group. The respondents between age group 15-25 years are 32 of them prefers cash on delivery, 33 of them prefers online payments. The respondents between the age group 25-35 years 14 of them prefers cash on delivery and 15 of them prefers online payment. The Age group between 35-45 years 15 of them prefers to cash on delivery & 8 of them prefers online payment. From Age group above 45 years 2 of them prefers Cash on delivery & 1 of them prefers online payment mode.

INTERPRETATION OF DATA:

The above table shows that 52.5% of total respondents prefers Cash on Delivery 47.5% prefers online payment. The respondents age group & preference of mode of payment online is clearly displayed in the graph.

Table 5: E-Stores preferred by consumers as per Gender:						
			Preferen	ce of E-Sto	res as per	Total
				gender		
			Amazon	Flipkart	Snapdeal	
Gender	Female	Respondents	39	25	8	72
		(%)	32.5%	20.8%	6.7%	60.0%
	Male	Respondents	18	14	16	48
		(%)	15.0%	11.7%	13.3%	40.0%
Total		Count	57	39	24	120
		% of Total	47.5%	32.5%	20.0%	100.0%

 Table 5: E-Stores preferred by consumers as per Gender:

Analysis of Data: The table shows the both male1(8) & Females (39) of consumers mostly prefers the E-Store Amazon compared to Flipkart & Snapdeal. The second E-Store preferred is Flipkart & later, Snapdeal is preferred by very least of the consumers.

Source: Primary Data

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Interpretation of Data: The table shows that majority (57) of the consumers prefers to shop from Amazon. Flipkart is preferred by 39 respondents & Snapdeal is preferred by 24 respondents. The graph clearly displays the preference of E-Stores by both Male & Female respondents.

Preference of E-Stores as per						Total
				gender		
			Amazon	Flipkart	Snapdeal	
Age	15-25	Respondents	41	17	7	65
		(%)	34.2%	14.2%	5.8%	54.2%
	25-35	Respondents	10	10	9	29
		(%)	8.3%	8.3%	7.5%	24.2%
	35-45	Respondents	6	11	6	23
		(%)	5.0%	9.2%	5.0%	19.2%
	Above 45	Respondents	0	1	2	3
		% of Total	0.0%	0.8%	1.7%	2.5%
Total		Count	57	39	24	120
		% of Total	47.5%	32.5%	20.0%	100.0%

Table 6: Mostly Preferred E-Store by Age group:

Source: Primary Data

Analysis of Data: From the Table it is clear that Between Age-group from 15-25 years the 34.2% respondents prefer the E-Store Amazon. from the Age group 25-35 the respondents both prefers Amazon & Flipkart at same level. Very Least of them prefers the E-Store Snapdeal.

Interpretation: Majority of the respondents from all age groups prefers E-Store Amazon (47.5%). Later secondly prefers Flipkart (32.5%) & Later Snapdeal (20%) of respondents.

			Mode of Paymo	ent preferred by	Total
			const	umers	
			Cash on Delivery	Online Payment	
Gender	Female	Count	36	36	72
		% of Total	30.0%	30.0%	60.0%
	Male	Count	27	21	48
		% of Total	22.5%	17.5%	40.0%
Total (Count	63	57	120
			52.5%	47.5%	100.0%

Table 7: Gender vs Mode of payment preferred by consumers:

Source: Primary Data

Analysis: The Table shows that 63 respondents (Female=36, Male=27) prefers the cash on delivery payment mod and remaining 54 of respondents prefers Online mode of Payment while ordering products Online.

Interpretation The table shows that majority (36) of Females prefers to purchase online and are comfortable for both mode of payment i.e., Cash on delivery & Online Payment Mode. Male respondents are also convenient for both payment mode. but, most of them prefers cash on delivery system.

				-	dered and received on past purchases	Total
			Average	Defective	Good	
Gender	Female	Respondents	26	6	40	72
		(%)	21.7%	5.0%	33.3%	60.0%
	Male	Respondents	18	3	27	48
		(%)	15.0%	2.5%	22.5%	40.0%
Total		Respondents	44	9	67	120
		% of Total	36.7%	7.5%	55.8%	100.0%

Table 8: Gender vs Quality of product ordered Online:

Source: Primary Data

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Analysis of Data: The Table shows the Quality of product received from E-Stores. Total of 67 (male=27, female=40) of respondents received the products in a good state. 44 of respondents received products in an Average condition. 9 of Respondents received defective goods.

Interpretation: The table shows that majority of both Male (18) & Female (40) received products in a good state. the other respondents received products ordered online in an Average (44) & defective condition (9).

FINDINGS

- Through the survey it is found that the E-Shopping is mostly preferred by Female E-Shoppers. i.e., 51.7% of Females prefers online Shopping compared Male at 37.5%.
- It is Observed that Most of the consumers (47.5%) Prefers to purchase from E-Store Amazon and 32.5% of consumers prefers to purchase from E-Store Flipkart and 24% of consumers prefers shopping from Snapdeal.
- It is found that The Majority of respondents of 72.5% prefers to Shop online during Discount times & 27.5% prefers to Shop during normal days.
- The Product Preferred by most of the consumers during purchasing is under category of fashion & style i.e., 47.5%. Health & wellness product preferred by 30.8% of consumers. Home Appliances category of products is preferred by 20.8% of Consumers.
- According to responses received majority of consumers are satisfied with prices quoted by Amazon. The consumers are less satisfied with prices quoted by Flipkart. Majority of consumers are not satisfied with the prices of Snapdeal.
- The statistics states that Among E-Stores Amazon, Flipkart & Snapdeal. Amazon is the most Affordable E-Store.
- It is Observed that Majority of Consumers prefers convenient for payment mode of Cash on Delivery (63 respondents) compared to Online Payment (57 respondents).
- Majority of Consumers feels secured during online transactions.
- The ratings received to E-Store Amazon is highest compared Flipkart & Snapdeal. Amazon is mostly preferred E-store by consumers.
- > The Quality of product received from all E-Stores are in Good Condition.
- It is found that most of the people do not prefers to purchase products online due to various reasons such as Lack of security, possibilities of mis-trust & Technical reasons.

CONCLUSIONS

From the Study it is found that majority of respondents are convenient with E-Shopping and based on the need & requirement the respondents prefers E-Stores among Amazon, Flipkart & Snapdeal.

It is found from the study that majority of Females are interested in purchasing Online and among Age group 15-25 years the respondents mostly prefers to purchase Online. The respondents are convenient with the both payment mode Online Payment & Cash on delivery. 50% of respondents prefers to pay Online payment & 50% of respondents prefers cash on delivery.

The E-Store preferred by majority of respondents is Amazon. The First preference is given to Amazon, second preference is given to Flipkart & third preference is given to Snapdeal. According to responses received majority of the consumers are Satisfied with prices quoted by Flipkart.

It is Observed that the Quality of product ordered online & received as displayed in the image not defective. Which builds the trust of E-Store with the consumer. It has been found that some of respondents not prefer purchasing online due to various technical reasons.

SUGGESTIONS

- As E-Shopping is Convenient & also time saving the people should go for E-Shopping rather than offline mode of Shopping.
- During Festive seasons the E-Stores offers various discounts sales which will benefit the consumers cost. The best & affordable E-Store is Amazon according to the responses received. Later, Flipkart & Snapdeal is given preferences.

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- During payment of Online transaction most of the consumers feel unsecured. The E-store should develop a privacy set up in their websites to safely keep the personal information shared by the E-Shoppers.
- While payment of online during order of a product one should be careful while sharing their debit & credit card details because there may be hacking, threats & Frauds.

5.4 SCOPE FOR FURTHER RESEARCH:

The Scope for the study of E-Shopping & Consumer preferences towards various E-Stores is very wide. The Current Study was focused on only 3 E-Stores i.e., Amazon, Flipkart, Snapdeal. Further, Research can be done on other E-Stores which are prevailing in online and based on that accurate result the best E-Store can be found among all E-Stores. The Sample of respondents for the Study of Consumer Preferences are from only city Hyderabad. The survey can be conducted in other cities of India. So, that we can find about various Consumers preferences about Shopping Online and towards various other E-Stores.

ANNEXURE

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ROLE OF FLIPPED CLASS ROOMS IN NEP 2020 WITH REFERENCE TO HIGHER EDUCATION

Dr. Ruchi Tandon

V.K. Krishna, Menon College of Commerce and Economics and Sharad Shankar Dighe College of Science, [Affiliated To University of Mumbai] Bhandup (East), Mumbai – 400 042

ABSTRACT

The new NEP is based on four pillars namely Access, Equity, Quality, and Accountability. The policy shall bring a revolutionary change in all the dimensions of education. To develop a knowledgeable society we have to inculcate the requiredskills among the students who are the future of our country. We have to develop among them the power to imagine, to explore, and create a more sustainable world. In this regard the policy has given some important recommendations in the extensive use of technology in teaching and learning process.

In this paper, the importance of flipped class rooms, student centric innovative pedagogies in NEP-2020 has been discussed. Analysis of flipped class roomteaching and the impact of its implementation with respect to NEP w.r.t higher Education have been looked into.

Keywords: Flipped class room, ICT, online/ Digital learning Higher education, Nationaleducation policy 2020, NEP-2020

INTRODUCTION

In 21st century, quality higher education must aim to develop all-rounded, creative and **self- sufficient** individuals. It must enable an individual to study more than one specialized area of interest at a deeper level, and also develop character, ethical and Constitutional values, intellectual curiosity, scientific temper, creativity, spirit of service. It must prepare students formore meaningful and satisfying lives and work roles and enable economic independence.

For the holistic development of students, it is essential that an identified set of skills and values will be incorporated at each stage of learning, from pre-school to higher education. Higher education must form the basis for **knowledge creation** and **innovation** thereby contributing to a growing national economy. Therefore, the purpose of quality higher education is, not only the creation of greater opportunities for individual employment but must represent the key to more vibrant, socially engaged, cooperative communities and a happier, cohesive, cultured, productive, innovative, progressive, and prosperous nation.

According to NEP 2020, **some of the major problems** currently faced by the higher education system in India include:

- (a) a severely fragmented higher educational ecosystem;
- (b) less emphasis on the development of cognitive skills and learning outcomes;
- (c) a rigid separation of disciplines, with early specialisation and streaming of students intonarrow areas of study;
- (d) limited access particularly in socio-economically disadvantaged areas, with few HEIs that teach in local languages
- (e) limited teacher and institutional autonomy

The solution to these problems may be given through effective learning that requires a comprehensive approach involving appropriate curriculum, **engaging pedagogy**, continuous formative assessment, and adequate **student support**.

The 21st century is regarded as a century of knowledge economy and technology has been a biggest enabler in this transition. Every field of human existence has been influenced by information technology including educational sector. Educational technology, with its digital mediums continues to enhance teaching and learning environment all over the world, includingIndia. Technology is a term that refers to a body of knowledge that is employed to generate tools, create skills and choose material for human use. Technology plays traditional role of a delivery vehicle for instructional lessons and acts as intellectual partner in learning process- knowledge exploration, construction, organization and presentation. It has become a necessity that High-quality pedagogy uses technology to successfully impart the curricular material to students. Pedagogical practices also should be more experience based, thus directly influencinglearning outcomes. The assessment methods must be scientific, designed to continuously improve learning and test the application of knowledge.

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Along with providing suitable resources and infrastructure, such as quality libraries, classrooms, labs, technology, sports/recreation areas, student discussion spaces, and dining areas, a number of initiatives will be required to ensure that learning environments are engaging.

Objectives of the Study

- 1. To discuss the efficacy of flipped classroom model as quality enhancement tool ofteaching learning in the Institutes of higher Education in India
- 2. Role of smart phones in NEP 2020

Background

The old education policy has recently been changed by the minister of human resource management. This change has been done under the chairmanship of ISRO Chief Dr. K Kasturirangan for better education. The national education policy was approved on 29 July 2020 by the union cabinet of India. It replaced the existing educational policy of India which was made in 1986. This policy brings a big positive change in the education of India. It is a framework for elementary education till higher education, which includes vocational training in both urban and rural areas. The main aim of launching the National Education Policy 2022 is to remodel India's education policy. Under this new national education policy, nobody is forced to take any particular language. Now the students can choose the language according to their interests. The National Education Policy will universalize education from preschool to Secondary School.

Some of the Main Features of NEP 2020 are

- (a) Mitigate opportunity costs and fees for pursuing higher education
- (b) Provide more financial assistance and scholarshipsto socio-economically disadvantaged students
- c) Make admissions processes more inclusive
- d) Make curriculum more inclusive
- e) Increase employability potential of higher education programmes
- f) Develop more degree courses taught in Indian languages and bilingually
- g) Ensure all buildings and facilities are wheelchair-accessible and disabled-friendly
- h) Develop bridge courses for students that come from disadvantaged educationalbackgrounds
- i) Provide socio-emotional and academic support and mentoring for all such students through suitable counselling and mentoring programmes
- j) Ensure sensitization of faculty, counsellor, and students on gender-identity issue and its inclusion in all aspects of the HEI, including curricula

However, over the last one and half decade, India has remarkably transformed its higher education landscape. There has been a significant rise in the number of educational institutions and students' enrolment. India has highest higher educational system in the world with 31324centers of learning as against 6742 in US and 4297 in Japan. (Source: UNESCO Global Education Digest- 2010). Higher education enrolment has grown from 3.6 million in 1985-86 to 14.6 million in 2009-10. However, dismal features of the education system are interstate disparity, rural urban divide, gender disparity and differences across the communities, faculty shortage, poor physical infrastructure, poor academic standards and unaccredited institutions among others which hamper inclusive growth.

To achieve the envisioned state through NEP 2020 in future, transformational and innovative practices are required at all levels of higher educational architecture including curricula, faculty research, governance and resources. Under COVID 19 circumstances ICT acted as the biggest enabler in this transformation. It is projected that India will overtake United States as the largest internet base in the world in next two years. Digital technology thus, provides promising opportunity to revitalize our educational system.

Use of ICT for promoting education has always been a part of policy and plan documents related to education. The initiatives such as National Mission on Education through ICT (NMEICT), publication of E contents by UGC, National Programme on Technology EnhancedLearning (NPTEL), which is a joint initiative of IIT and IISC for providing e learning throughweb and video cameras, National Knowledge Network, launch of Aakash – low cost computingtablet are some of the outstanding efforts at government as well as non government level. Information and Communication Technology (ICT) has emerged as a potential alternative to ensure greater accessibility to higher education beyond geographical and political boundaries. With all its advanced digital

tools such as teleconferencing, e-mailing, audio conferencing, television, interactive e-orientation activities, it is fast penetrating deeper into the hinterland, thus changing the concept of quality education in India.

Online degree programmes and distance learning have already gained a firm foothold in Universities around the world. Once considered as subpart of mainstream education, it has rapidly seen creating wider access to education and expanded revenue opportunities to Universities. One dimensional concept of physical learning is challenged by multidimensional online learning opportunities. Social networking increases connectivity with alumni, recruiters, administrators and peers. Availability of online collaborative tools makes great contribution in improving educational quality and delivery of content. Innovative learning systems and enhanced tools of presentation create profound impact, thus giving more access to educational and reference resources. Internet access, e - books, virtual classrooms, video conferencing, websites play a crucial role in enhancing teaching learning experiences.

Flipped Classroom Model: A Component of Hybrid Learning:

The flipped classroom is a pedagogical model in which the typical lecture and homework elements of a course are reversed. Use of online resources is the key ingredient in the flipped approach, such resources being either created by the teacher and posted online or selected from online repository.

The Four Pillars of F-L-I-P™

- 1. Flexible Environment
- 2. Learning Culture
- 3. Intentional Content
- 4. Professional Educator

The notion of a flipped classroom draws on such concepts as active learning, student engagement, hybrid course design, and course podcasting. The value of a flipped class is in the converting of class time into a interactive session where students can inquire about lecture content, test their skills in applying knowledge, and interact with one another in hands-on activities. During class sessions, teachers function as coaches or advisors, encouraging students individual inquiry and collaborative effort.

Why Should Flip the Classroom?

The concept of flipped classroom was first brought up by Jonathan Bergmann and Aaron Sams, who were both high school chemistry teachers. In their book: Flip your classroom: Reach every student in every class every day (2012), they discussed a couple of reasons whyteachers should consider flipping (p.20-33):

- Flipping speaks the language of today's students.
- Flipping helps busy students.
- Flipping helps struggling students.
- Flipping helps students of all abilities to excel.
- Flipping allows students to pause and rewind their teacher.
- Flipping increases student-teacher interaction.
- Flipping allows teachers to know their students better.
- Flipping increases student-student interaction.
- Flipping allows for real differentiation.
- Flipping changes classroom management.
- Flipping changes, the way we talk to parents.
- Flipping educate parents.
- Flipping makes your class transparent.
- Flipping is a great technique for absent teachers.
- Flipping can lead to the flipped mastery program.

A sidebar in this book also cites some "bad reasons for flipping your classroom" (p.21). It is important for teachers to move beyond these perceptions.

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- 1. Pedagogy should always drive technology, never the other way around.
- 2. Flipping does not necessarily use the latest technology.
- 3. Teaching is much more than good content delivery.

In a typical traditional lecture, students often make attempts to capture what is being said by the teacher in the classroom. There is no provision to stop and reflect upon what is being said, and students may miss significant points because they are trying to transcribe the teacher's words. By contrast, the use of video and other pre recorded media puts lectures under the control of the students: they can watch, listen, rewind, and fast-forward as needed. Lectures/course material can be viewed again and again till the message is understood well. Devoting class time then, to the application of concepts may give better opportunity to detect errors in thinking and understanding of the students. At the same time, collaborative projects can encourage social interaction among students, making it easier for them to learn from one another.

The flipped classroom concept envisages a role change for the teachers, who give up their front-of-the-class position in favour of a more collaborative and cooperative contribution to the teaching learning process. The role of students, instead of passive participants in the education process - becomes more dynamic. The flipped model puts more responsibility of learning on the shoulders of students while giving them greater scope to experiment. Some of the benefitsof flipped model are as follows-

• Active Role of Students

As a result of students taking responsibility, interacting meaningfully and often with their teachers and peers and getting and giving frequent feedback, they acquire a deeper understanding of the content.

• Students - Dynamic Participants in Teaching Learning Process

The student role shifts from passive recipient to active constructor of knowledge, giving themopportunity to practice intellectual tools of the different disciplines.

• Interactive Model

Students' work together applying course concepts with guidance from the teacher. This increase in interaction helps to create a learning community. It also encourages them to build knowledge together inside and outside the classroom.

Application Oriented Model

With more opportunities for students to apply their knowledge and therefore demonstrate their ability to use it, gaps in their understanding become visible and can be plugged too.

• Role Change for the Teacher

The flipped classroom concept envisages a role change for the teacher, who give up their front-of-the-class position in favour of a more collaborative and cooperative contribution to the teaching learning process.

• Greater Chances of Feedback

Since the very nature of teaching learning is interactive, there are greater chances of feedback from the participants about concept understanding, students' expectations, mentoring and so on, so that continuous assessment is possible.

Major Challenges in the implementation of flipped model: Indian perspective

• Massive Strength of students in the classroom

Unlike western countries, where the strength of students enrolled for the course is limited, in India, the strength is exploding. Interactive teaching may be practically difficult unless provision for tutorials is made in all subjects.

• Entrenched Academic Culture

Academic fraternity in India is accustomed to traditional modes of instruction. It may be disinclined to change for flipped role. Since the model also demands integration with the tools of ICT, the fraternity may not be comfortable to follow it on mass scale as they may envisage more difficulties than opportunities in its implementation in India. Many are also of the view that use of ICT tools in the classroom fragments traditional sense of college community.

• Technology May be a disruptive intruder

If students are given freehand to use their ICT gadgets in the classroom as reference tools, multitasking between laptops, smart phones and physical listening may prove to be distractive both for the teacher and taught. Being

over connected to the online world may result in the lack of focus and concentration by the students both in academic and extra-curricular activities

• Issue of Plagiarism

There is ocean of material available on internet today. Instead of diving into this sea of knowledge and refresh, the participants may be happy just in copy pasting the material for thestudy, thus defeating very purpose of the education. Easy access to online reference material is one of the greatest risks posed by new technology. Possibility of cheating in home works as well as exams may increase if unethical practices are not checked and sternly dealt with.

• Health issue Due to Overuse of the Gadgets

Multiple researches are done on health hazards of Information and Communication technologydue to its overuse. Along with physical hazards, psychosomatic hazards too are on rise globally due to the overuse of computers, smart phones and other electronic gadgets. Thus, judicious use of the technology is very much necessary to avoid health concerns. Our survey too corroborates the findings.

• Issue of Credibility

Traditional teaching learning still carries greater credibility due to face to face interaction. Computers cannot replace teachers completely. ICT is an amazing tool but technology can notbe a complete substitute for chalk and talk which is time tested technique of imparting knowledge.

• Economic Status of Mass Students in India

Though the survey conducted by authors revealed that majority of students use smart phones, its regular and repeated use for academics demand recurring cost which may not be affordable all students. In the absence of adequate infrastructure at college level, the system may face hurdles in smooth implementation.

The NEP 2020, envisioned to plan a strategy to overcome these challenges. The Choice Based Credit System (CBCS) will be revised for instilling innovation and flexibility. HEIs shall move to a criterion-based grading system that assesses student achievement based on the learning goals for each programme, making the system fairer and outcomes more comparable.

Each institution will integrate its academic plans ranging from curricular improvement to quality of classroom transaction - into its larger Institutional Development Plan (IDP).

Each institution will be committed to the holistic development of students and create strong internal systems for supporting diverse student in academic and social domains both inside andoutside formal academic interactions in the classroom.

All HEIs will have mechanisms and opportunities for funding of topic-centred clubs and activities organized by students with the help of faculty and other experts as needed, such as clubs and events dedicated to science, mathematics, poetry, language, literature,

Debate, music, sports, etc. Over time, such activities could be incorporated into the curriculumonce appropriate faculty expertise and campus student demand is developed.

Faculty will have the capacity and training to be able to approach students not just as teachers, but also as mentors and guides.

Students from socio-economically disadvantaged backgrounds require encouragement and support to make a successful transition to higher education. Universities and colleges will thus be required to set up high-quality support centres and will be given adequate funds and academic resources to carry this out effectively.

There will also be professional academic and career counselling available to all students, as well as counsellors to ensure physical, psychological and emotional well-being.

Online education and Open and Distance Learning (ODL) Programmes provides a natural pathto increase access to quality higher education.

ODL programmes will aim to be equivalent to the highest quality in-class programmes available. Norms, standards, and guidelines for systemic development, regulation, and accreditation of ODL will be prepared, and a framework for quality of ODL that will be recommendatory for all HEIs will be developed.

Finally, all programmes, courses, curricula, and pedagogy across subjects, including those in class, online, and in ODL modes as well as student support will aim to achieve global standardsof quality.

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The Study

A survey was undertaken by the author of the paper in August 2015 to find out the Impact of smart phones (a resource of ICT) on college students, **highly used tool in Flipped classroom**. A sample size of **408** students was selected for the study. The survey was restricted to urban area. An attempt was made to find out an impact of smart phone on the lives of college students. Following observations have been made:

- 1. More than 80 % students have been found using the SMF since 12th standard.
- 2. There was positive impact on self-confidence, creativity and social connectivity of the respondents.
- 3. It is mainly used to access popular social networking sites online. Less than 20 % boys andless than 30 % girls reported to be using smart phone for academics whereas majority students (more than 70%) were found to be using the gadget for entertainment and social networking such as music, games, movies, smsing etc.
- 4. Symptoms of Ringxiety were observed among students. Since the gadget has become a kind of life partner, students were found to be checking it several times a day, keeping it by their bedside at night so that they could see it first on waking up. Malfunction of SMF appears to be sending jitters down the spine of these college kids, making them nervous at times.

The survey thus concluded that smart phone, as one of the ICT gadgets has come to stay long as young generation of college students is hooked to the same for most of the time of the day. Hence a hybrid course must be designed to integrate face-to-face and online activities so that students can reinforce, complement, and elaborate the course content by using the most easily available mechanism.

Considering the extensive use of SMF and internet, one of such Hybrid courses, which seems to be apt for today's generation of Indian students, is FLIPPED CLASROOM.

Yes, one of the solutions for effective implementation of NEP2020, may be the combination of

SMART PHONES and FLIPPED CLASSROOM MODEL.

Future Questions

- 1. What contribution can we educationist make for implementation of flipped classroom model in our teaching learning?
- 2. A comparative study for before 2019 and after 2019 is needed to analysethe
- a) Impact of Smart phones on academics and psychology of students
- b) Development of ICT
- c) Significance of flipped class room model

CONCLUSION

- As NEP 2020 is emphasizing on Inclusive environment. That means, to facilitate learning for all students, with special emphasis on Socio-Economically DisadvantagedGroups (SEDGs), the scope of Higher education will be broadened to facilitate multiplepathways to learning involving both formal and non-formal education modes. Thoughold and conventional teaching learning methods shall continue to stay for quite some time, innovative digitized techniques need to be followed for attracting and retaining tech savvy students. One of the techniques is flipped classroom model. This model offers classic combination of conventional and modern techniques of teaching learning, thus giving impetus to innovative initiatives on the part of both, teacher and the ward.
- Smart phones have become partners of students today. Online mode education was a savior of education system during COVID 19 scenario. Instead of looking at it as hurdle, we the academicians, should work on converting this challenge into an opportunity so that these gadgets become real partners in the academic progress of students.
- Management of the institutions needs to take up proactive approach and provide all necessary infrastructural and technical assistance so that the change can be smoothly absorbed. In the initial phase, a close monitoring is very much essential in order to avoid misuse of the facilities provided.
- No doubt, presently, there are quite a few bottlenecks in the full-fledgedimplementation of flipped classroom model in India, honest efforts by teaching fraternity at the college level may bring a spiral of change in years to come.

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GLOBALIZATION OF EDUCATION – A FAR REACHING LESS EXPENSIVE ACCESS TO WORLDWIDE STANDARDS OF EDUCATION

¹Dhineshraj.G and ²Dr. R. Ramesh

¹Ph.D Research Scholar and ²Assistant Professor, Department of Library & Information Science, Annamalai University, Tamilnadu

INTRODUCTION

Globalisation of Education is a complex phenomenon which had for reaching effects on education across worldwide. Globalisation access, assess apply and adopt informative knowledge to think independently and to collaborate with others to make suitable sense of new arised situation. It enables to reach across to access educational resources with less expensive with high standard.

Objectives of Globalization of Education

The aim of globalisation is to secure socio- economic integration and development of all the people of the world through a free flow of goods, services, information, knowledge and people across all boundaries

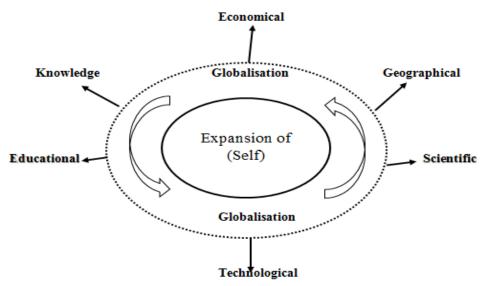
Globalisation, Societies and Education aims to fill the gap between the study of education and broader social, economic and political forces by analysing the complexities of globalisation. The journal seeks to provide means for affecting, as well as reflecting the experiences, distribution, contributions and outcomes of education at all levels and in all settings.

Basic Concepts of Globalisation of Education

The processes of globalization have impacted education around the world in many important ways. Yet the term "globalization" is relatively new, and its meaning or nature, conceptualization, and impact remain essentially contested within the educational research community. There is no global consensus on the exact time period of its occurrence or its most significant shaping processes, from those who focus on its social and cultural framings to those that hold global political-economic systems or transnational social actors as most influential. Intersecting questions also arise regarding whether its influence on human communities and the world should be conceived of as mostly good or mostly bad, which have significant implications for debates regarding the relationship between globalization and education. Competing understandings of globalization also undergird diverse methodologies and perspectives in expanding fields of research into the relationship between education and globalization.

Aspects of Globalisation

The Various facts aspects dimensions of Globalisation can be represented diagrammatically as follows:



Key features of Globalisation of Education

The main features of Globalisation stated below:

1. Technology Advancement: The most important enabling feature of globalization is the development of technology. Advances in transportation and communication technology are important factors influencing other aspects of globalization. In the past, people had great difficulties to travel both short and long distances and

communicate with people living in other parts of the world. But with the advancement of technology in today's world, they don't matter much. People can travel from one end of the world to the other in a few hours. Communication is also very fast using the Internet, mobile phones, fax and video conferencing. In other words, you can say; technology bridges the gap between places and people. Technology has not only reduced the communication time but also the cost of communication.

2. Knowledge Transmission: The twenty-first century is the century of information. Every country consciously produces information and shares it around the world. The transmission of information is nothing but the dissemination of information, that is, if something innovative is done somewhere in the world, it will surely quickly spread to other parts of the world with the help of existing technology. The innovation of motorized agricultural machinery somewhere in Asia spread to every farmer (worldwide) who does farming by hand.

3. **Borderless World:** Breaking down national barriers and creating mutual ties is one of the main features of globalization. Globalization increasingly means a changing world without borders, where interaction, interaction, communication, migration, partnership and cooperation, etc. are not limited to a specific field. A businessman from one country can start a business in another part of the world; the student can go to study in another country; on the sofa or the teacher or trainer can go elsewhere to facilitate training, teaching or coaching.

4. Social Change: With globalization, the social life of people all over the world has changed tremendously. Socio-cultural activities such as wedding, parties, religious services, etc. are viewed from an economic perspective. The change in family pattern from joint family to nuclear family and migration of people from rural to urban areas is very visible in India. Women have largely succeeded in breaking the patriarchal boundary and are participating in masculinity just like their female counterparts. Lifestyle, relationship with food habits, social values, social norms, social behaviour are constantly changing with globalization.

5. **Multiculturalism:** The biggest contribution of globalization is that it has lowered the barrier of caste, creed, religion and culture. People from different parts of the world collaborate and exchange their ideas and ideologies. In collaboration, it has been observed that cultural diversity is reflected in food, music, art, lifestyle, customs and race. In cities like Mumbai, Delhi, Bangalore, Gurgaon, Tokyo, New York, London, etc., people have embraced a multicultural atmosphere, which eventually moves to other urban and suburban areas. Globalization has not only encouraged the mixing of cultures, but has also created many business opportunities.

6. **Liberalization**: Liberation means the freedom of an industrialist/trader to establish an industry, trade or business either in his own country or abroad. It also promotes the free exchange of capital, goods, services and technology between countries. Globalization cannot happen without liberalization. In 1991, the Indian government adopted a policy of international trade liberalization and as a result, the number of foreign investors in the country increased dramatically.

7. **Privatization:** Privatization means being able to do things on a personal level without government control. This practice can occur on both the personal and organizational levels. To minimize the financial burden, the Government of India invites private partners to work in various sectors such as infrastructure, education, communication etc. in the form of Public Private Partnership (PPP) model. A number of private schools, colleges and universities have already been established in the country to provide quality education that meets the needs of the 21st century.

8. **Demand of Skilled and Educated Persons:** Globalization has increased the demand for skilled, educated and talented people to achieve effective results in various fields. Industries and organizations prefer to select qualified and efficient people irrespective of their caste, creed, creed and country. Indian people not only do tremendous work in the country because of their fertile brains but also showed their identity to the whole world. For example, 36 percent of NASA employees are Indians, and 38 percent of American doctors are from India

Need and importance of Globalisation of Education

Globalization has improved the quality of education. Due to globalization, countries got the opportunity to witness the best education systems worldwide and thus could replicate them.

New methods of learning such as e-learning, blended learning was quickly adopted by many countries due to globalization.

Knowledge sharing among the world countries resulted in teaching updated technologies to students across the world.

Due to globalization, foreign universities were established in developing countries. These universities helped many students in getting a high-quality education. Moreover, foreign investments in the education sector of developing and underdeveloped countries also helped in improving the facilities and infrastructure.

Now, more and more students are studying in colleges of other countries through e-learning.

As the number of foreign students is increasing at a rapid rate, several countries are improving their quality of education and teaching practices continuously.

Education should develop empathy and understanding in students. Globalization enabled students to develop an understanding of other cultures, which is like a practical education.

Due to globalization, many realised the importance of education and hence literacy rates have improved worldwide.

Globalization made many people aware of human rights and the loopholes in the governance of their own countries. This practical education helps students in taking part in the development of their countries.

Globalization encouraged many countries to adopt alternative learning systems such as home schooling, distance education, world schooling etc.

IMPORTANCE OF GLOBALISATION

1. **Global Connectivity:** Globalization has promoted international connections. With the massive use of the Internet, the world has definitely shrunk. Electronic communication has strengthened the connections between people and various organizations around the world. Thoughts and ideas were exchanged, which morally strengthened and unified the way of thinking of people all over the world. Even the movement of large numbers of people from one country to another has increased thanks to rapidly developing transport and communication services.

2. Employment Opportunities: One of the most favourable factors of globalization is that it promotes job creation. This is due to the emergence of new businesses and new markets that require a lot of skilled and unskilled labour. International immigration is also increasing, providing better opportunities for people around the world. Globalization helps to raise the standard of living of people and also reduce poverty by providing jobs.

3. Peaceful Relations: The history of the world has already witnessed the bitter experiences of war, which seriously damaged many countries. Every country now has more advanced, wilder and more damaging weapons. The authorities have already understood that the use of such weapons will surely destroy the whole world in the blink of an eye. Thus, countries are now trying to establish positive relations not only for the sake of peace and security, but also for their own growth and prosperity.

4. Migration: Due to improved transportation and communication services, migration trends have increased globally over the years. People from developing and underdeveloped countries migrate to developed countries for better education and jobs. Similarly, industrial workers and people of different skill levels migrate to developing countries and backward countries to assess their potential. Thousands of Indians travel abroad for various reasons, especially to the United States, Australia, England, China, Japan and many other countries. Of course, one reason is to get a job with a lucrative salary.

5. Security of Nation: For any country/nation, its security and integrity is an important factor and requires international understanding and cooperation. With globalization, it has been easy for the nations of the world to maintain national security.

CONCLUSION

Globalization has helped many countries in improving their education systems and literacy rates. However, not everyone could benefit from the impact of globalization on education. Education inequalities must be bridged between Rich-poor and urban-rural areas so that everyone can utilize the opportunities created by globalization.

Globalisation of education brings knowledge and information together in a closest zero effort access utility of education without any geographical demarcations.

LEADING YOUTH UPGRADING TOWARDS ENTREPRENEUR

Shivam Tiwari

Student at Chandrabhan Sharma College, of Arts, Science, and Commerce, Mumbai Powai

ABSTRACT

This research paper relies on why there's a scarcity of confidence in students to begin up a business, then rather doing employment where there's no assurance of your future unless you're being very valuable to company growth. Many startups in India have been listed as top companies by Forbes but it's not an organization that has been happening for years, this startup has been in for the last 5 years and that is the amount every entrepreneur wants to attain. But why are there college students who don't wanna achieve something that's gonna change their life? There are reasons to hide it, many students in India still do not know how they'd start a business and if either started a business then how would they get an investment?

Several studies are exploring the importance of entrepreneurial skills while starting an enterprise. Students who had taken one or more entrepreneurship courses showed significantly higher levels of entrepreneurial self-efficacy on a variety of measures. Students in certain engineering disciplines like electrical and engineering science were found to participate in entrepreneurship education at higher rates than others.

Leading schools today also lack to show students about business creation and this thing neither involves students ' minds unless it comes from their background. Entrepreneurship allows students to find out quite just their chosen field of study and creates an interdisciplinary environment to figure out and develop. The networks and friendships which develop help students to become better connected once they leave university, and help prepare them for long-run success.

Today, I would like to share a number of my research about the 'student entrepreneur' with you, with the hope that we can better understand this fascinating subset of entrepreneurs, their needs, and their goals.

Keywords: Entrepreneurship, Unemployment, Career, Business Creation.

INTRODUCTION

1. Understanding student entrepreneurs and reports on Indian startups.

 \sim Student entrepreneurs are geniuses, whether they are trying to be an engineer, or doctors, or performing as an actor, hosts, or comedians. Entrepreneurship has long been related to innovation, a definition popularized by the work of Schumpeter in the 1930s.

Many academics have missed out on student entrepreneurs within the debate regarding 'what makes an entrepreneur?' describing them as individuals who exploit academic research for gain. I'm sure that several student entrepreneurs will trust me once I say that this simply isn't true. My very own research points to quite the opposite; student entrepreneurs are creative individuals with a passion for helping others within their communities, and their start-up businesses do everything from web design, to serving tea and occasionally, to the event of pioneering medical machinery. There are thousands of start-ups being born each year in India. India is growing rapidly in startups and making billionaires and by creating 58 new billionaires in 2022 India is now the 3rd largest billionaire-producing nation and also increasing the number of startups by 10% in 2018 there were 50,000 startups in India and in 2021 there were 61,400 startups as of 10th January 2022. It is also shown that Indians are more into tech startups which also implies that three are 2-3 tech startups born daily. But with a superpower comes great responsibilities, there are many consequences after you start a business but don't know the way to handle one by yourself. With a lack of communication, and responsibilities and without guidance u can climb a tree with a booster but fall on the ground at the speed of a meteor. In India 50% of startups failed in 2019, and the failure rate of startups was around 90%. There is also research on the failure of 21.5% of startups in the first year, 30% within the second year and it goes on within 50% and 70% in the 5th year and 10th year. Nevertheless, there are still many great startups that are withstanding their thanks for moving out to their full potential by getting them as successful business creators.

LITERATURE REVIEW

Debjani Ghosh, president of Nasscom, said that the performance of Indian startups has demonstrated the strength and commitment being put by multiple startups across segments. The expansion of India's digital economy has also grown immensely and is fixing itself as a big contributor to the ecosystem. She added that with record-breaking funding, an increase in the number of unicorns, and jobs being created within the near term, the Indian startup ecosystem's future looks even brighter going ahead in 2022.

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"The indisputable fact that Indian startups are digitally native is often a wonderful model for digital-native enterprises throughout the earth. I feel that the Indian startup ecosystem is solely getting started.

Pari Natarajan stated, that they were super excited about the potential of the startup's ecosystem from day zero over the following decade, upwards, and onwards.

As per the report, factors like building for 'Bharat', investments, talent availability, and ecosystem support are driving entrepreneurs to use emerging hubs to create businesses.

India accounting for 70 unicorns (companies with over USD 1 billion valuations) added a record number of latest unicorns (42) in 2021 across 18 sectors, third-highest after the US and China, standing around USD 90billion newly added unicorns with an accretive valuation.

A Better Understanding of Student Entrepreneurs

Many academics have skipped over student entrepreneurs within the debate regarding 'what makes an entrepreneur?' describing them as individuals who exploit academic research for gain and their start-up businesses do everything from web design, to serving tea and law, to the event of pioneering medical machinery.

Not Everything is About Money

Let's start from the get-go. Student entrepreneurs are not into money. Sure, there are plenty who would be keen to determine some gain at the top of running their businesses, but this isn't their goal. The following generation of entrepreneurs is, instead, driven by the potential to try and do things better, to make value for society, and to assist people in need.

Creativity is Vital

The first answer is simple: student entrepreneurs are creative individuals, no matter whether they're training to be an engineer or are performing as a humorist. Entrepreneurship has long been related to innovation, a definition popularized by the work of Schumpeter in the 1930s. Nevertheless, student entrepreneurs are always keen to indicate that you simply shouldn't do anything 'new' to be an entrepreneur. Indeed, student entrepreneurs are often inquisitive about doing things differently, whether that be by making incremental improvements to existing products and services, or applying another business model and way of thinking to a matter.

Thinking Out of the Box

Generally, entrepreneurs are ambitious and competitive. Today, the alternative is true. Student entrepreneurs are breaking down barriers and inspiring one another to figure them out together. Today's entrepreneurs don't back up when it comes to business they will go to the peak to make their business grow rapidly they will engage with their direct competitors and wish to expedite their conjoin. There's more of a community aspect."Community is at the guts of student entrepreneurship and dealing together enables student entrepreneurs to thrive by allowing them to be told about each others' successes and mistakes.

Ideas for the Longer Term

There's more to those individuals than profiteering. But for today's youth generation, getting genius ideas into making things better, through their creativity and collaboration.

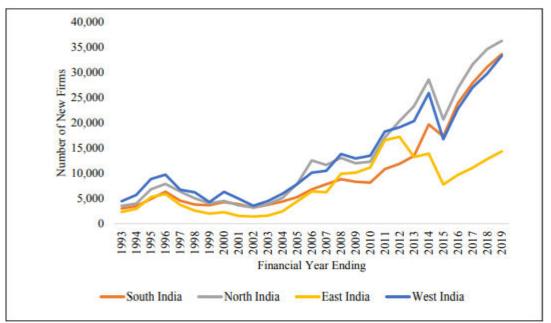
Indian Startups in 2021

More than 2,250 startups were added within the year 2021, over 600 quite what was added within the previous year, The study titled 'Indian Tech Start-up Ecosystem: Year of The Titans' also mentions that the Indian tech and tapping unexplored talent pool, startups leveraging deep-tech base continues to witness steady growth with rising investor confidence. These startups have increased twice in number over pre-covid levels also raising 24.1 billion in 2021.

In comparison to 2020, there was a 3X increase in the number of high-value deals (deals quite USD 100 million), demonstrating investor confidence with a pool of active angel investors of quite 2,400 and a readiness to require notable risks, they say. While the US remains the leading source of foreign direct investment in startups, worldwide involvement is additionally growing. About 50 percent of the deals had a minimum of 1 India-domiciled investor.

On the rear of internet commerce, freelancers, and repair industries, indirect jobs have also recovered, it said.

Figure 4b: Growth in new firms across regions over time



Source of image: - Entrepreneurship and Wealth Creation at the Grassroots

Read more at: https://taxguru.in/finance/entrepreneurship-wealth-creation-grassroots.html

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OBJECTIVE

- 1. The main purpose of this paper is to have a broad understanding of startups in India and to know more about studying entrepreneurs
- 2. Understanding what are leading universities in the world lets you know about startups and get an aspect of what their founders have reached through their entrepreneur program
- 3. Explaining the method of the Indian startup's ecosystem with the growth of entrepreneurs and also why some startups failed in starting with a lack of guidance

METHODOLOGY

Entrepreneurship is about creating and solving bigger things.

Entrepreneurship is very important especially nowadays after we must find out how to control in an increasingly changing world. It also involves both quick responses with having a sense of handling the issue where problems are seen as opportunities and failures as learning experiences and skills that facilitate your learning to unravel problems and build something new. Practicing entrepreneurial attitudes and skills are useful whether or not you're not yet looking to start your own business. They assist you to work out the challenges of labor and life in an exceedingly more diverse way, and also to resolve problems that might be difficult or maybe impossible to resolve using traditional means.

Students studying entrepreneurship in top universities

Students who really wanna learn something about entrepreneurship in many universities will help them achieve their goals in business creation.

Japan. #1 in Entrepreneurship Rankings. ...

Germany. #2 in Entrepreneurship Rankings. ...

The United States. #3 in Entrepreneurship Rankings. ...

The United Kingdom. #4 in Entrepreneurship Rankings.

These are leading countries to assist you to recognize every single detail of entrepreneurship.

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University education is increasingly becoming more diverse, with a greater emphasis on the full experience, not just the particular academics. Entrepreneurship education is becoming more prominent, with many students seeking out extracurricular activities and usurping additional classes to be told more about the way to reach a business. Collaboration and multi-disciplinary working are becoming more the norm, increasing the common student's exposure to entrepreneurial activities and thinking. Entrepreneurship will be quite stressful, but starting at university allows a student to achieve the mandatory life skills and confidence to form it within the "real" world, by gaining hands-on experience with an entrepreneurial person with experience or tutor and lecturers, and by collecting free resources for university members. Student entrepreneur organizations, just like the Oxford Entrepreneurs, allow students to fulfill well-suited people, in an environment of creativity and broad-mindedness.

Entrepreneurship allows students to find out quite just their chosen field of study and creates an interdisciplinary environment to figure out and develop. The networks and friendships which develop help students to become better connected once they leave university, and help prepare them for long-run success

"When starting as an undergraduate student, I never considered myself an entrepreneur; however, several mentors and entrepreneurs showed that following this life path can be rewarding not only financially, but also in terms of developing life skills such as negotiations, project management, time management, resilience, and imagination."(Stated by oxford)

Rank	University	Founders	Company	Capital	2020	Rank
		Count	Count	Raised	Rank	Changes
1	Stanford	1,643	1,437	\$76.7B	1	-
	University					
2	University of	1,548	1,383	\$49.0B	2	-
	California,					
	Berkeley					
3	Harvard	1,275	1,142	\$56.8B	4	+1 1
	University					
4	Massachusetts	1,250	1,098	\$49.3B	3	-1 🖡
	Institute of					
	Technology					
	(MIT)					
5	University of	1,142	1,047	\$37.0B	5	-
	Pennsylvania					
6	Cornell	976	908	\$38.0B	6	-
	University					
7	University of	921	843	\$26.7B	7	-
	Michigan					
8	Tel Aviv	912	761	\$26.8B	8	-
	University					
9	University of	829	758	\$14.7B	9	-
	Texas					
10	Yale	701	643	\$26.7B	11	+1 1
	University					

Source of the table above: - PitchBook's Top 50 Schools For Entrepreneurs

By: Kristy Bleizeffer

University students have not had it so good when it involves entrepreneurship. Universities are increasingly understanding how entrepreneurship can add value to the student's education, and are creating more opportunities for college students to become entrepreneurs.

Founders from those three schools were also behind three of the biggest IPOs within the past year: Robinhood (Stanford), DoorDash (Stanford and UC Berkeley), and Coupang (Harvard).

Entrepreneurship prepares students for long-run academics and works achievement. If you bought a concept, the university is a perfect opportunity to pursue it.

Entrepreneurship is at an all-time high among students and graduates, many of whom are vying for the following Mark Zuckerberg success story. A recent report by The Prince's Trust and therefore the Royal Bank

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of Scotland Group revealed that 25% of youth are increasingly thinking of starting their own business, which supports the growing number of these doing just that -71,000 additional people since the beginning of the recession!

Reports of Indian startups by startup India

~ Indian Startup Ecosystem

India has the 3rd largest startup ecosystem within the world; expected to witness year-on-year growth of a homogenous annual growth of 12-15%.

India is now a leading nation with startups. In 2018 we were at 50,000 startups and in these startups, there were more than 15000 tech startups with 8900 - 9300 technologies based, and 1300 tech startups were born in 2019. These startups alone indicate that there are approx 2 or 3 startups born every day.



Source of image: - Entrepreneurial ecosystems and the role of government policy

~ Indicators of Growth in the Startup Ecosystem

- 1. The place of growth in the startup ecosystem has increased to 15% year on year in 2018, while the growth of the number of business incubators and business accelerators has grown to 11%.
- 2. Significantly, the number of women entrepreneurs stood at 14%, up from 10% and 11% in the previous two years.
- 3. Startups in the country have been able to create an estimated 40,000 new jobs over the year, taking the total jobs in the startup ecosystems from 1.6 lakh to 1.7 lakh.
- 4. Bangalore has been listed among the world's 20 leading startup cities in the 2019 startup genome project ranking and it has also been listed as one of the world's fastest-growing startup cities.

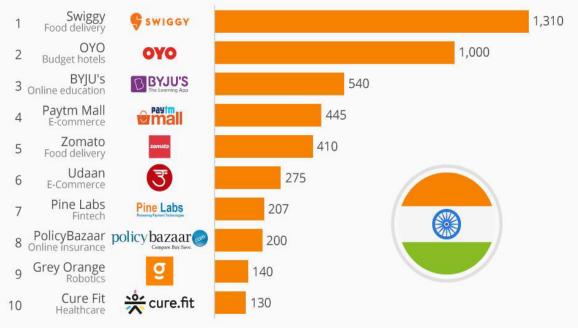
~ Fund Raised by Indian Startups in 2019

The Indian startups have gone on to raise sizable ticket sizes from various global and domestic funds. The top 15 deals constituted about 40% of total deal value, demonstrating that most funds are valuing deal quality more than quantity.

Private equity deal volume rose for the second straight year, and while the average deal size declined slightly from the prior year, the total value of 26.3 billion dollars in 2018 was the second-highest of the last decade. The number of deals greater than 50 million dollars increased from the previous year.

The Highest-Funded Startups in India

Startups which raised the most seed money in India in 2018 (in million U.S. dollars)





~ Drivers of a Startup Ecosystem

Corporate Connect -

Enterprises are realizing the disruptive potential of startups and are thus partnering and investing in terms.

Eg. Facebook in partnerships with startup India disbursed cash grants of fifty,000 dollars each of the very best 5 selective startups

Goldman Sachs has started a program for women entrepreneurs all around the world with mentoring, networking, and with business management education.

16 startups were recently picked by the Microsoft Ventures accelerator program in India.

Government Support

The Government of India is knowing the worth of working with disruptive innovators across the worth chain and using their innovations to boost public service delivery.

- Department of animal husbandry and dairying has conducted a grand challenge in association with startup India to award top startups in 5 categories 10 lakh INR.
- Small industry development. Bank of India has launched a scheme to assist small and medium businesses in need of capital growth.
- Over 26 states in the country have startups policies

Indian ranking in startups as per startup Indian

Country	Startups
the United States	70,829
India	12,712
United Kingdom	6,169
Canada	3,235

Source of the Table: - https://www.startupranking.com/countries

CONCLUSION

While the world-changing potential in startups is usually overhyped, successful startups do have the potential to make a big positive impact on the globe. And even when startups fail, they still have an impression, especially through the learnings of the founders, employees, investors, and other stakeholders.

Tesla, as an example, has led the way in redefining the complete car industry. Ten years ago electric cars seemed at the best an oddity, but now they give the impression of being an excellent deal just like the way forward for cars. Without the pioneering spirit of Tesla, the car industry itself would not be possible to require this new direction. The positive impact of Tesla on the climate is probably going quite significant directly because of their being adopted and indirectly through the complete car industry's shifting to more sustainable solutions.

Startups have also shaken the very foundations of our economic systems, specifically through the now commonplace "sharing economy." Pioneers like housing-sharing Oyo and ridesharing Uber and ola, Lyft have led the thanks to a big amount of latest sharing startups enabling us to share bikes, electric scooters, and even parking spots. This features a big impact on consumption and so not only on the economy but also on the ecology of the earth.

Finally, startups have an effect also on the lives of the startup entrepreneurs themselves. By embarking on a startup journey, the entrepreneur will learn an excellent deal about discovering genuine problems, originating solutions, examining markets, and building the organization and processes to support these activities. This helps the entrepreneur develop an entrepreneurial mindset, through which they'll also contribute to other life activities, whether or not they later find themselves working in an exceedingly more traditional organization.

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REVIEW OF MENTAL HEALTH AMONG STUDENTS DURING LOCK DOWN

S. Sangeetha

Lecturer, Department of Anatomy, Saveetha Dental College, Saveetha Institute of Medical Sciences and Technology (SIMATS), Saveetha University, Chennai-600077

ABSTRACT

Lockdown has been announced in the county due to coronavirus which has obstructed students in their studies. Therefore, the Education institutes had decided to take online classes which had affected the student's life and their thoughts towards studies. As the government had left with no choice instead of implementation lockdown in the country. The first step taken by the government was to closer to school and college of the country and empties the hostels. Due to this, every student has to rush out towards their hometowns and their home states in very short notice which has given stress to students as well as to their parents for their safety while traveling. In few days nationwide lockdown was announced in so the education body decided to take online classes to carry over the education system in the country. The major objective was to review and examine the effect of COVID-19 on the student's mental health.

Keywords: Covid-19, Coronavirus, Depression, Anxiety, Stress, Depression, India, Students, Mental health professionals

INTRODUCTION

Explaining a lockdown can be one of the most difficult parts of a teacher's job. No teachers want their students to have to feel this anxiety. Fortunately, many teachers have found ways to alleviate students' lockdown fears and even to turn drills into positive experiences that enhance students' sense of safety. While "debriefing" after a lockdown may seem like a job for school administrators, many teachers feel it is important to do with students in their own classrooms.

Primarily, there is a great threat of being infected. The concern of family and friends is also intensifying the stress rate. Furthermore, due to the dilemma of lockdown and to maintain the social distancing, the authorities have instructed the teaching fraternity to take their classes online (2). During this pandemic, it is very tough to prepare and deliver the quality lectures to the students and the situation gets worse when the teaching is online as most of the teachers have not been trained for the effective use of web resources for teaching. Additionally, the teachers who are specialized in conventional teaching found it more difficult to cope with online methods. Moreover, the level of frustration during this pandemic would be on the higher side for the old-aged and psychologically-disordered teachers as they are more vulnerable to contamination. The liability of online classes will further intensify the stress as they are not comfortable in using electronic gadgets and online resources. Above all, some of the students are not serious in online teaching as the teachers have negligible control over students in online teaching. Additionally, the teachers residing in the remote areas are more frustrated and depressed because due to unavailability or poor internet connection, they are not able to complete their tasks (3)

This pandemic has also significantly affected the mental state of the students. They are also in the dilemma of being infected with this unfortunate pandemic virus.(1) The massive transmission of the fake news over social sites (Whatsapp, Twitter, Facebook) and media has created chaos and stressful atmosphere for the students. The scary atmosphere is affecting the concentration level and the learning ability of the students. This pandemic has also significantly affected the mental state of the students. They are also in the dilemma of being infected with this unfortunate pandemic virus. The massive transmission of the fake news over social sites (Whatsapp, Twitter, Facebook) and media has created chaos and stressful atmosphere for the students. The scary atmosphere is affecting the concentration level and the learning ability of the students. The training students (MCA/MBA/B.Tech) who have joined their internship in different companies are not able to get the hand-on experience of the live projects. Some of the research scholars (Life and Applied Sciences) who have been carrying out their experiments in their institutional labs for the last couple of weeks and were about to finish their studies feel more frustrated as they have to re-conduct their experiments due to this lockdown. Furthermore, different kinds of examinations have been postponed due to this zoonotic virus and there is complete uncertainty about the examination policies i.e. how and when it will be conducted. In addition to the regular examination, most of the competitive examination has also been aborted or postponed for which students were preparing for the last couple of months or even a year. The postponement of the examinations is also causing frustration and stress among the students. These different kinds of tensions disrupt the sleep time of the students which eventually decreases the body's immunity and hence makes them more susceptible to infection.

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Some of the students have taken educational loan for their higher studies in abroad. The restricted transmission has delayed their joining process however; the cycle of monthly instalments is going on. Therefore, there will be an excessive financial burden on the students which will indirectly be a cause of stress or anxiety among them. Some of the researchers who have got the opportunity of post-doctorate fellowship in different International universities are under tremendous pressure about their future. (2) Several such scholars are under high financial burden as most of them have resigned their current jobs for this fellowship. The long prevalence of this pandemic may create different types of psychological disorders among teachers and students. The consequences of this pandemic can be worsened for psychologically weak students and teachers. Finally, this pandemic has taught us that the subject of online teaching needs to be incorporated at the primary and higher level of education. Additionally, all educational institutes need to periodically organize the workshops related to the use of online learning and teaching. Likewise, a short course on stress management needs to be mandatory for all the students so that they can beat the stress in similar catastrophic events. Above all, there is a need to be relaxed and have a sound sleep to avoid the bad consequences of this menacing environment. The major objective was to review and examine the effect of COVID-19 on the student's mental health.

In the study by Raj et al it was that found that more than 50% of students are in stress and their mental health is not good. They are affected by the lockdown and there study in disturbed. Students are also stressed for their study and not comfortable with the online classes. As the education body has to start the online classes with less preparation this also caused problems to students in their studies. (4) There are many studies conducted worldwide show that students have stress about their studies. (5)As the students are not comfortable with online studies this leads to rising in there stress level of students.

The students were in different phases of their academic year like some are about to complete their academic year, some are about to write their entrance examinations and some are writing their examinations. It is well known that the students experience lots of stress especially before and during the examinations.

- 1. The examinations were postponed due to lockdown effect and the actual date of the exam is awaited. In this context, many students were undergoing mental stress and there is a strong need to consider their mental health status.
- 2. The students were preparing the examinations especially the entrance examinations for years together. For example, in India, NEET is the common entrance examination to enter into the professional colleges. Students will be preparing for this exam for two years as the scores will decide their admission criteria. Some students are in high stress because their pre- examination period will continue until they complete the examination. Further, as there is no announcement of the date of examination, there is quite uncertainty about their future. To this, parents may add up more stress on their children as they are equally undergoing stress regarding the career of their kids. Though many of the educational institutes have launched online classes, an adaptation of the student to the sudden transition from the routine teaching method is stressful. This is true especially in the case of the slow learners. Further, the fear of corona disease will add up to their stress. There is a need of a psychiatrist, in this context to keep the mental balance of the students.
- 3. Every educational institution may think of establishing a mental health cell that comprises of a psychiatrist or psychologist and dean and senior faculty members of the institute. Regular online counselling can be planned along with the online classes. It is equally important to counsel the parent's along with the students. Regular monitoring of the stress levels using online tools can be done to prevent the student enter into the state of depression. Simultaneously the teachers should also be counselled in handling the students during the online classes. The student should ensure that there will not be any loss of year. The entrance examinations may be planned to conduct online as the majority of the universities throughout the world is already following the same. The cell will also monitor the students even after the lockdown as it takes time for the students to normalize himself after the long, unexpected break of his studies. Continuous monitoring, offering to counsel to the needy students will help to keep the students mentally healthy and do well in personal and professional life.

As far as gender differences on stress, anxiety, and depression were concerned, both males and females seemed to suffer equally. The levels of stress and depression were found to be mild, whereas the levels of anxiety were moderate among males and females. This could be because the current lockdown and fear of getting infected with Covid-19 are so pervasive, that similar experiences of distress are evident irrespective of gender.(6)

Clearly, people who did not have or were unable to get enough supplies of daily essentials were most affected by the lockdown. Even though levels of stress and depression were found to be moderate, severe anxiety issues which could be attributed to the current situation were evident. What is noteworthy however, is that people who were not sure about supplies and those who had enough supplies seem to be affected less. Perhaps, people who were not sure about their supplies were either thinking of shared consequences or relying on their sources for future use.(6)

Essentially, students, researchers, teachers, and health professionals reported mild levels of stress, whereas mental health professionals and employees in different corporate jobs were found to be in the normal range of stress. These finding could be attributed to the closure of universities and colleges that offer limited technological support and knowledge resulting in uncertainty about the future of students, teachers, and researchers. The current pandemic places demands on students and teachers alike to adapt to online teaching albeit with limited resources, thus resulting in above normal stress levels. Furthermore, closure of hospitals for general OPDs may have been stressful for the medical staff who may fear getting infected. What needs to be noted though, is that mental health professions and employees of corporate organizations seem to have remained untouched by the pandemic situation. The probable reason could be that mental health professionals are resilient enough to deal with the situation and employees of corporates can easily work from home on their laptops.

The odds of anxiety were higher among the female students compared to that among the male students. (7) Females generally express emotions to a greater extent than males do, and the recent pandemic may have exacerbated this situation. Studies indicate that females' uncertainty tolerance threshold is lower than that of males and crossing that threshold triggers undue stress and anxiety. Female students may further be subject to lesser coping strategies in times of uncertainty and stressful situations. With regard to the field of study, students in management-related studies seemed to have a higher level of anxiety compared to healthcare and medical students. This is contrary to another study (8), which conjectured that medical and healthcare students experience a higher level of anxiety during times of epidemic or pandemics. The exact reason for the difference is not firm, but there is a possibility that the healthcare students could have been well-informed on what to expect as the pandemic progresses compared to the students of business- or management-related studies.

Students who were staying alone experienced the highest anxiety levels compared to those staying with family and friends. As it is, those staying alone are usually away from their loved ones and the sudden threat to their safety and security during this pandemic could have made these students feel lonelier and posed challenges from multiple angles. Tracking prolonged loneliness and swift interventions are imperative in reducing feelings of anxiety as they endorse a sense of belonging. Building and maintaining relationships is pivotal for mental and social well-being and is one of the hallmarks of student life. Unfortunately, the COVID-19 pandemic has created a "social recession"—a continual pattern of social distancing, beyond the immediate pandemic, that is creating a lack of emotional support and broader societal effects, which include increased anxiety levels.

Higher education institutions can play a fundamental role in assisting students to cope with such anxieties. New guidelines for counselling are mandatory (9). Universities should set priorities in developing digital psychological interventions, such as apps and online programs, alongside other services such as text messages, chat lines, forums, and phone calls (10). Awareness of the presence of such interventions should be clearly communicated to the student population. Universities should also provide psychological services, either face to face or remotely, as they will mitigate the emotional and mental impacts on students. It is crucial to be constantly in touch with the students. Universities ought to embark on structured programs to reduce anxiety, such as life skills training and mindfulness therapy, which have been validated to reduce anxiety levels. Equally important is for universities to re-examine their curricula, learning outcomes, and assessment methods for the courses and programs taught online as they should be distinguished from those meant for face-to-face teaching mode.

The people who do not have enough supplies to sustain the lockdown were most affected, and family affluence was found to be negatively correlated with stress, anxiety, and depression. Among different professions, students and healthcare professionals were found to experience stress, anxiety, and depression more than others. Despite the current situation, stress, anxiety, and depression were found to be in normal ranges for mental health professionals highlighting their capabilities to remain normal in times of distress. Policymakers and other authorities may take the assistance of mental health professionals to help overcome psychological issues related to Covid-19.

Further research is proposed for the inclusion of successful coping strategies used by the students during testing times such as the COVID-19 pandemic. Research should also be channelled toward teaching, learning, and assessment methods in the "new normal" space, which can have the dual benefit of maximizing learning outcomes and minimizing anxiety and adverse psychological impacts among students. Lastly, research focusing

on the use of digital technology and psychological artificial intelligence solutions to manage anxiety levels of university students should be intensified.

CONCLUSION

We found that most of the students are mentally stressed in this condition of threat. Most of the students are worried about their study and there not satisfied with the classes which are conducted online. There is a strong call for all stakeholders in the education industry to recognize the need for an immediate and holistic policy to identify and manage the psychological impact of COVID-19 or any future pandemics on students. In this regard, both higher education institutions and the relevant ministries at a broader level play a pivotal role.

CONFLICT OF INTEREST

The author declares that there is no conflict of interest.

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AN OVERVIEW OF NABARD

Rashmi Singh

Bcom Coordinator, Mahendra Pratap Sharada Prasad Singh College, Bandra East- 51

ABSTRACT

The National Bank for Agriculture and Rural Development(NABARD) was set up in July, 1982 following after the recommendations of the" Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development". All major issues related to rural credit until also dealt with by the RBI and the Agricultural Refinance and Development Corporation moved under the control of NABARD. NABARD therefore surfaced as the apex institution to play a vital part in the sphere of policy planning and furnishing refinance installations to pastoral fiscal institutions. NABARD also administers the Rural structure Development Fund(RIDF), which was set up in 1995-96. NABARD has also been playing a catalytic part in micro-credit through the channel of tone- Help Groups (SHGs). The National Bank for Agricultural and Rural Development generally known by the acronym NABARD is a leading development acquainted bank in India, which has its headquarters in Mumbai, the country's fiscal capital. With branches each across the country devoted to perfecting the lot of the rural crowd, the bank is anticipated to play a crucial part in icing development and perpetration of the government's fiscal addition policy. To that effect, this leading pastoral development bank has joined hands with the broader Alliance for Financial Addition. The vision of NABARD is to play a commanding part in a range of matters that deal with policy, planning as well as operations that are related to the broad area of husbandry credit. Another crucial part of NABARD is to give fiscal backing to colorful areas piecemeal from husbandry to forefront the development of town lets in India through backing of crucial profitable conditioning.

Keywords: NABARD, RBI, RRB, LDB, SCBs, DCCBs, PACS, Credit, Loan, Farmers' Development, Rural Development, Progress of Nation.

HISTORY

After independence, that permits you to enhance rural credit score, the authorities and Reserve economic group of India decided to installation a committee which could take in a look at of agricultural credit score in India. These committees end up known as All India Rural credit rating Survey Committee. It modified into headed by way of the usage of Mr.Gorewalla. The committee's tips had been regular with the resource of RBI and have been applied. Consequently, RBI has begun principal budget for presenting loans to country Governments and additionally to cooperate banks. The characteristic of RBI in agricultural credit score have become favored.

With the developing feature of RBI, it becomes observed too tough to pay interest on agricultural finance. Even the organization along with Agricultural Refinance business enterprise couldn't offer the desired quantity of refinance. A decision turned into taken to delink agricultural finance from RBI and to set up a separate enterprise to offer agricultural finance. In 1981, a Committee to test association For Institutional credit rating for Agriculture and Rural development (CRAFICARD) have become installation beneath the chairmanship of Mr.Sivaraman. The recommendation of the CRAFICARD committee become ordinary and NABARD came into life on July 12, 1982.

NABARD

Countrywide financial institution for Agriculture and Rural improvement or NABARD is the primary regulatory frame inside the country's rural banking device and is considered due to the fact the height improvement finance agency this is established and owned with the aid of the usage of the government of India. These financial institution objectives to offer and adjust credit to the agricultural areas, so you may be a first step within the route of improving the rural improvement in the country.

NABARD has been given many responsibilities related to the approach of rules, planning, and operations in agriculture and economic development. NABARD includes the ones duties successfully and works inside the route of selling and developing man industries in the rural areas similar to the agriculture organization, cottage industries, different small scale industries, and rural crafts with a view to create better infrastructure and better employment opportunities for the humans residing in the ones regions.

The government of India set up this monetary group thinking about all of the pointers of the country wide financial institution for Agriculture and development Act of 1981. To area it in clean phrases, you can say that the countrywide financial group for Agriculture and Rural development or NABARD is the principle and precise monetary institution of India of a for agriculture and rural development.

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Capital source for NABARD

The prevailing agencies consisting of Agricultural credit score branch, Rural making plans credit cell of RBI, and Agricultural Refinance and development agency have been taken over by means of NABARD. The authorized capital of NABARD turned into Rs. 500 crores. The subscribed and paid up capital as of March 2015 is Rs. 5000 crores out of which valuable authorities has contributed 4980 Crores and RBI 20 Crores (source). In addition to this a mortgage of Rs. 1,two hundred crores changed into granted by using RBI. All of the loans granted by RBI to numerous country Governments and nation Cooperative banks for agriculture had been transferred to NABARD. The NABARD has been identified because the apex institution for agricultural finance. As the name indicates, the bank has been set up not best for agricultural finance, but additionally for the improvement of rural regions.

OBJECTIVES OF THE STUDY

a) Throwing mild on various programmes/guidelines adopted by means of the government of India for rural improvement;

b) Discussing approximately national financial institution for Agriculture and Rural development (NABARD) and local Rural Banks (RRBs) in short;

c) Analyzing the schemes/programmes undertaken by way of NABARD;

d) Analyzing and evaluating the schemes/programmes that make a contribution to rural improvement of our country. And

e) Making concluding remarks.

REVIEW OF LITERATURE

- "Growth with Social Justice" has been the basic objective of the Development Planning in India since independence. Since the beginning of planned development, the Government made significant strides in developing rural India through Five Years Plans. The National Bank for Agriculture and Rural Development (NABARD) was set up in July 1982. It became the apex institution to play a pivotal role in the sphere of policy planning and providing refinance facilities to rural financial institutions and for augmenting their resource base. The paper analyses the role and function of NABARD in agriculture and rural development. It also throws a light on NABARD's past and present performance and its schemes for rural development. -Parvesh Kumar Goyal
- 2. National Bank for Agriculture and Rural Development (NABARD) primary function is to touch all aspects of rural economy. Apart from providing financial support to the underserved population of the country, the institution also monitors the functioning and regulation of banks. NABARD have been a boon to millions of rural families across the country.- Jebaselvi Anitha
- 3. NABARD is a financial institution that was set up by the Indian government to promote sustainable agriculture and rural development in the country. The functions of NABARD include the propagation of technological innovations, financial and non-financial solutions, and institutional development. The financial performance of above mentioned bank has been evaluated for the past five years i.e.2015, 2016, 2017, 2018 and 2019. The data was analysed by various ratios and growth analysis. To conclude this article the financial solutions of the bank is satisfactory during the study period and the bank can reduce its lending over deposit by raising their capital by its funds.- Mrs.A.Vijayalakshmi, Mrs.S.Chella Priya

Function of NABARD

NABARD's establishment befell on 12 July 1982 as a significant regulating frame for agriculture financing and rural phase. The authorities of India mounted NABARD under the outlines of the national financial institution for Agriculture and Rural development Act 1981.

NABARD become mounted as a improvement monetary organization to perform the subsequent functions:

- 1. To serve as an apex financing organization for the institutions imparting investment and production credit score for selling numerous developmental sports in rural regions;-industrial-
- 2. To take measures towards organization building for enhancing absorptive potential of the credit score rating transport machine, which includes tracking, gadget of rehabilitation schemes, restructuring of credit score establishments and training of personnel;

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- 3. To coordinate the agricultural financing sports activities of all institutions engaged in developmental work at the sector degree and liaison with the authorities of India, the kingdom Governments, the Reserve bank and different countrywide degree establishments concerned with coverage additives; and
- 4. To adopt monitoring and assessment of tasks refinanced with the aid of manner of it.
- 5. NABARD gives high priority to obligations shaped beneath included Rural improvement Programme (IRDP).
- 6. It arranges refinance for IRDP payments as a way to deliver maximum share for the useful resource for poverty relief packages run with the aid of incorporated Rural development Programme.
- 7. NABARD additionally offers hints for merchandising of organization activities beneath its packages and gives 100% refinance assist for them.
- 8. It is placing linkages between Self-assist organization (SHG) which might be organized by using manner of voluntary agencies for terrible and needy in rural regions.
- 9. It refinances to the whole quantity for those projects which are operated beneath the 'countrywide Watershed improvement Programme'and the 'country wide challenge of desert development'.
- 10. It also has a device of District oriented displaying studies, beneath which, check is conducted for a pass section of schemes which is probably sanctioned in a district to diverse banks, to ascertain their average performance and to understand the constraints of their implementation, it also initiates appropriate motion to correct them.
- 11. It additionally helps "Vikas Vahini" volunteer packages which give credit score rating and improvement activities to negative farmers.
- 12. It additionally inspects and supervises the cooperative banks and RRBs to periodically ensure the improvement of the rural financing and farmers' welfare.
- 13. NABARAD additionally recommends approximately licensing for RRBs and Cooperative banks to RBI.
- 14. NABARD gives help for the schooling and improvement of the staff of several other credit rating institutions which is probably engaged in credit score distributions.
- 15. It additionally runs applications for agriculture and rural improvement within the complete country.
- 16. It's miles engaged in guidelines of the cooperative banks and the RRB's, and manages their skills acquisition via IBPS CWE carried out throughout the country ..

Varieties of NABARD Loans

The following loans are to be had underneath the NABARD scheme

1. Short Time Loans

These are crop-orientated NABARD loans provided through diverse financial institutions to farmers to refinance crop manufacturing. This loan gives farmers and their surrounding rural groups the warranty of meals security. Whilst agro-operations are seasonal, as of FY17–18, the NABARD scheme has sanctioned ₹55,000 Crores to a number of economic institutions as the quick time period credit score mortgage amount.

2. Long Time Loans

These loans are provided by means of more than one economic institutions for either farm or non-farm sports. Their tenure is much longer than quick time period loans and stages from 18 months to a most of five years. As of FY17–18, NABARD refinanced near ₹65,240 Crores to financial institutions, masking any concessional refinancing of ₹15,000 Crores to Indian local Rural Banks (RRBs) and Cooperative Banks.

3. RIDF or 'Rural Infrastructure Development Fund.'

RBI added the RIDF as a part of the NABARD scheme as they noticed a shortfall in lending to precedence sectors that need help for his or her rural improvement. With the principle awareness being rural infrastructure improvement, a complete loan quantity of ₹24,993 Crores changed into distributed in FY17–18.

4. LTIF or 'Long-Term Irrigation Fund.'

This was brought as a part of the NABARD loans to provide funding for a total of ninety nine irrigation initiatives with the disbursal of a mortgage amount of ₹20,000 Crores.

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5. PMAY-G or 'Pradhan Mantri Awaas Yojana -Gramin'

Under this economic scheme, NRIDA or the 'national Rural Infrastructure development company' turned into given a loan quantity of ₹9000 Crores to perform its project of building pukka homes with all essential facilities to needy households 2022.

6. NIDA or 'NABARD Infrastructure Improvement Assistance.'

NIDA is a sub-software beneath the NABARD scheme, and it specializes in presenting credit to any financially nicely-to-do establishments or groups which might be kingdom-owned. Consequently, NABARD additionally refinances non-private schemes with the assist of this application.

7. Warehouse Infrastructure Fund

Warehouse Infrastructure Fund offers clinical warehousing infrastructure for agricultural commodities. Initial mortgage of the quantity Rs. 5000 changed into provided through NABARD within the FY 2013–14. As of thirty first March 2018, the amount distributed is Rs. 4778 cr.

8. Food Processing Fund

Underneath the meals processing fund of NABARD, the Indian authorities has a mortgage dedication of ₹541 Crores to be distributed to 11 big scale meals park initiatives, 1 integrated food park task, and three rural food processing gadgets in India.

9. Direct Lending

The NABARD scheme has specially sanctioned a loan amount of ₹4849 Crores for cooperative banks, as a way to assist 4 nation-owned cooperative banks and 58 Co-operative industrial Banks (CCBs) spread throughout the country.

10. CFF or 'Credit Score Facility to Marketing Federations'

This category of NABARD loans promotes the advertising of farm activities via financially strengthening advertising federations. The amount allotted to such federations as of 2018 turned into ₹25,436 Crores in total.

11. PACS. Or 'Primary Agriculture Credit Score Societies'

NABARD has additionally launched a unique 'producer organizations improvement Fund' or PODF for short. The intention is to offer economic help to PACS. That mainly function as 'Multi service'.

Achievements of NABARD

The NABARD is an apex group in the organised rural credit shape. It plays an important role in lowering nearby disparities and helps small farmers, marginal farmers and the weaker sections of the society. It channelizes its refinance facilities for agricultural and rural improvement within the united states thru foremost financial intermediaries like SCBs, SLDBs, RRBs, business banks, and many others.

1. Short Term Credit

In the course of 2002-03, it sanctioned Rs.Eight,764 crores as quick time period credit to SCBs and RRBs for financing seasonal agricultural operations, advertising of crops, purchase and distribution of fertilisers, and working capital requirements of cooperative sugar factories.

2. Medium Term Credit

The NABARD sanctioned Rs.496 crores in 2002-03 as medium time period credit to SCBs and RRBs for accredited agricultural functions.

3. Long Time Credit:

The NABARD provides long term loans not exceeding 20 years to country Governments to permit them to contribute to the share capital of the cooperative credit institutions. In 2002-03 it sanctioned Rs.62 crores to state Governments for this purposes.

4. Schematic Lending

The NABARD affords refinance facilities relating to minor irrigation, land improvement, farm mechanization, plantation, horticulture, hen, sheep breeding, piggery, fisheries, dairy development, garage, marketplace yards, IRDP, etc.

5. Help to Non-Farm Area

The NABARD provides monetary assistance to the non-farm sector. The ceiling on man or woman loans below Composite loan Scheme is Rs.50,000 and under included mortgage Scheme Rs.7.5 lakhs to permit the financing banks to fulfill the credit requirements of marketers for setting up cottage, tiny, village and small scale industries.

Further, country Cooperative Banks were accepted to get refinance on an automatic foundation from the NABARD via CCBs for financing business cooperative societies up to Rs. 7.Five lakhs. The included mortgage Scheme has additionally been prolonged to Land development Banks for financing non-farm sports up to Rs. 7.5 lakhs.

SCBs have been permitted to draw refinance on automated basis for loans to commercial cooperative Societies for modernization of existing gadgets up to Rs. 7.5 lakhs. With the advent of Swarna jayanti Gram Swarozgar Yojna from April 1999 in rural areas, the NABARD provides refinance to commercial banks for loans prolonged by them below the scheme.

A extensive spectrum of sports covering agricultural allied sports, industries, offerings and business that are bankable and feasible are eligible for refinance.

6. Other Sorts of Help

The NABARD has begun the subsequent varieties of assistance currently:

- (a) It undertakes on a modest scale co-financing/direct financing of hello-tech and different special initiatives.
- (b) beginning 1995-ninety six, it has started out sanctioning a separate quick term (Seasonal Agricultural Operations) credit score restrict to every of the SCBs/RRBs operating within the 114 diagnosed districts inside the united states.
- (c) To step up credit score flow to weaker sections such as SCs/STs, the NABARD has earmarked a sum of Rs. 150 crores for refinance under the "SC/ST movement Plan" for allocation amongst industrial and cooperative banks. The extent of refinance is a hundred in step with cent.

7. Institutional Improvement

Considered one of its vital characteristic is institutional improvement. Further to inspection of cooperative banks and RRBs, it enables of their rehabilitation, reorganization and re-establishment.

8. Cooperative Improvement Fund (CDF):

NABARD set up CDF in 1993 for strengthening the cooperative credit institutions within the areas of organizational structure, human aid improvement, resource mobilization, recuperation function, and so forth. The assistance is provided to SCBs, CCBs, and so on. Via manner of a provide or a smooth loan or each. On the stop of March 2003, cumulative loans sanctioned from CDF amounted to Rs. 65 crores.

9. Rural Infrastructure Improvement Fund (RIDF):

KIDF-i used to be set up in 1995-ninety six with a corpus of Rs. 2,000 crores for providing price range to country Governments and country owned businesses to permit them to complete diverse kinds of rural infrastructure tasks. This scheme have been persevered in next years as RIDP-II with Rs.2,500 crores in 1996-ninety seven, RIDF-III with Rs. 2,500 crores in 1997-ninety eight, RIDF-IV with Rs. Three,000 crores in 1998-99, RIDF-V with Rs. Three,500 crores in 1999-2000, RIDF-VI with Rs. 4,500 crores in 2000-01, RIDF-VII with Rs. Five,000 crores in 2001-02, RIDF-VIII with Rs. Five,500 crores in 2002-03 and RIDF-IX with Rs. 5,500 crores in 2003-04.

The amount mobilised underneath various RIDF schemes amounted to Rs. 16,145 crores as at ending March 2002. The cumulative sanctions of loans under RIDF had been Rs. 29,475 crores as at 31 March, 2003.

10. Memorandum of Understandings (MOUs):

The NABARD signs MOUs with the' Cooperative banks and the involved state government for revamping and enhancing the cooperative credit structure. Comparable MOUs exist among the RRBs and the sponsor banks.

11. Studies and Improvement:

It has been providing economic assistance for research and schooling to the team of workers of rural banking structure out of its R & D Fund and for strengthening the technical, tracking, and evaluation cells of RRBs. Its 3 body of workers colleges, CAB, and Banker Rural development Institute had been imparting research and schooling centers in rural credit and improvement to the team of workers of banks. Notwithstanding its manifold achievements, NABARD has yet to come to be an apex regulator and improvement bank for farm lending.

CONCLUDING

Rural enhancement in India is veritably lots demanded for the increase of Indian profitable system extraordinary strategies, ways and programmes were taken for the uplift of pastoral development. The top Minister,Dr. Manmohan Singh, released the ambitious Bharat Nirman action, which geared toward strengthening the rural

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infra- structure. The enterprise taken through the government of India for rural casing earn appreciation. The house- important lower humans are reaping the benefits from this scheme. NABARD's function with reference to pastoral enhancement desires no description. Farmers ' club, RIDF, KCC and SHG- fiscal institution relation Programme etc. Have helped plenitude for the enhancement of frugality. The arrival of KCC scheme is a ambitious step taken via the GOI to alleviate the issues of the growers. The said scheme has eased the inflow of credit to growers. So important perpetration of the schemes might also affect in usual development of pastoral areas that could ameliorate the excellent of actuality of pastoral people. The government wishes to pay strict surveillance on the right perpetration of the programmes. An focus programme need to be organized for the heirs a good way to know the bits and bouquets of colorful schemes. However, the final intention may be defeated, If they are in dark.

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UNDER-EMPLOYMENT AND ITS EFFECTS ON THE ECONOMY

Ravi Shankar Vishwakarma

Chandrabhan Sharma College of Arts, Science and Commerce, Adi Shankaracharaya Marg, Powai Vihar Complex, Powai, Mumbai, Maharashtra -400076

ABSTRACT

India in 2022 has the second largest population in the world and the largest active population. This attributes to the fact that, subject to adequate utilization of skills and resources, India can accelerate itself into a technological and economic superpower. However, it has been noticed that the rate of growth of the Indian industry isn't at par with its ever-growing active population. Hence, the large part of the active population isn't working to its full potential or are not able to dedicate their entire energy towards nation building.

This paper by Ravi Shankar Vishwakarma discusses the elusive concept of under-employment, its different forms, its affects on the nation's economy and possible ways to counter this ever-growing problem.

INTRODUCTION

According to data by United Nations, the present population of India stands at about 1.41 billion individuals, slotting us at the second spot on the list of countries with highest population, only behind China. However, unlike our Northern neighbour, which has seen a gradual decline in active population, India has seen a steady escalation in the number of employable people. With an ever-population, a growing economy and a government-backed business development and initiation programme, it would not be a wild guess to predict India to be a global economic and technological superpower in the coming years.

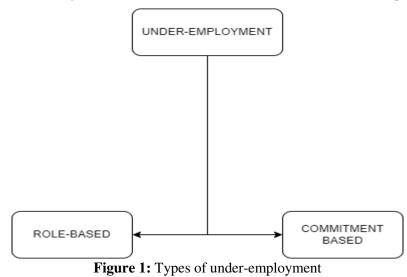
However, the reality is far from appeasing. The issues of unemployment, the widening gap between the rich and the poor, and the dysfunctional economy are well-known issues, which are being addressed upon and shall be tackled in the near future. However, the biggest constriction of the growth of the Indian economy is an issue which is seldom addressed, and while this is a temporary issue for many, in the present times of post-pandemic market instability, there is a fear that this temporary inconvenience may evolve into a real-time roadblock, which can hinder the free development of the nation. This hinderance is known as **under-employment**.

WHAT IS UNDER-EMPLOYMENT?

Under-employment is an evolving inconvenience, and though several attempts have been made to establish an all-encompassing definition of the issue, it has always been a challenge to put the diverse concepts into one basket. However, many scholars agree upon the fact that irrespective of the extensive diversification of the concepts of under-employment, one thing which stands out is the concept of **under-utilization of skills** of a resource. Thus, a simple definition of under-employment can be as follows:

"Under-employment is a situation where skills acquired by resources are under-utilized."

Though this is an extremely vague statement, it does highlight the key point in under-employment. Unlike unemployment, where skilled and unskilled personnel are unable to find work, under-employment is where personnel with the most sought-after skills and abilities are unable to utilize their skills. Under-employment is generally segregated into two major sub-divisions on the lines of the nature of under-employment.



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- **Commitment-Based Under-Employment:** Commitment-based under-employment is the concept where the commitment of the resource to a company is limited. What this means to say is that organizations hire qualified resources in a restricted fashion, such as part-time, contractual or as NUR (Not Under Payroll) employees. Often the face of under-employment, commitment-based under-employment, also known as **active under-employment** is severely harmful for the continued health of the economy.
- **Role-Based Under-Employment:** The other side of the under-employment issue is role-based underemployment, where qualified resources are hired into organizations to perform roles which undermines their qualification. A major issue in developing economies with large populations, role-based under-employment which is also known as **passive under-employment**, is a silent killer, and has created massive issues at multiple levels of the international job markets.

Why Does Under-Employment Occur?

The biggest hinderance to unravelling and dismantling under-employment is the fact that this concept isn't as well documented and understood as other socio-economic issues such as unemployment. This happens due to the following reasons:

- **Mis-information:** The biggest factor which masks under-employment is mis-information. Employers and market analysts chart out a scenario wherein resources are mis-guided into believing that the role being offered to them is the launchpad from where they can grow up the corporate ladder to find roles where their full capabilities would be utilized. In many such cases, the illusion of growth is covered under the demands of overwork, long hours and work-life imbalance.
- Under-Estimation: Under-estimation is a major reason of under-employment. Resources tend to overlook the educational worth of their technical qualifications, which further leads to then under-appreciating their capabilities. This leads to the resources accepting offers which undermine their capabilities.
- **Responsibility and Dependency:** In India, where the concept of nuclear family, single life and independence from family responsibilities is a much newer concept, it is understandable that people who originate from joint families give in to family pressure to take responsibility at a very young age. This hinders the resources' ability to pick and choose, and hence may take up offers which grossly undermines their capabilities.

But this raises the question as to whether it is the employee themselves who propagate under-employment. Though in many situations, the aforementioned factors do play a role in the final acceptance and execution of responsibilities of a role, employers also hold a notorious reputation of under-utilizing and under-paying resources. This originates from multiple inherent issues in the evolving Indian economy.

- 1. **Taxations:** Every corporation operating out of the Republic of India are bound by strict taxation laws. As India shares a lot of socialist ideologies with its former ideological and strategic ally, the Soviet Union (USSR), the establishment and operation of corporations have always been a challenging task for businesses. In India, we execute a multi-tier taxation system, which first taxes our wealth and income, then our utilities like food, clothes, houses and transportation, and finally our liabilities like loans. This multi-tier taxation system, though feeds our economy with immense amounts of revenue, leads businesses to do major cost-cuttings towards the investments they do into their human resource. Thus, companies tend to float part-time or contractual jobs so as to meet seasonal or one-off demands.
- 2. Abundance of Resources: Just as demand can manipulate supply chains, change in supply patterns can also manipulate demands. In India, for example, there is no dearth of engineering graduates who are ready to work extensively at bare minimum wages. This makes every engineer working in aa given corporation less valuable, as there are 10 others waiting in line to replace them. Hence, companies exploit this supply-demand disparity to under-utilize resources and introduce redundancy in their work processes.

Thus, it can be well understood that under-employment isn't a one-off issue. It's a vicious cycle, which has been haunting the Indian labour and jobs market for years. There is a large group of Indian students who blindly pursue the same courses without adequate market research to understand where they shall stand in a market at the time of graduation and not at the time of course admission. Inversely, the growth of operations of corporations in the domicile of India hasn't changed in years, which thus creates a stagnant job market, denying deserving candidates a shot at success. Hence, graduated resources work at over-estimated establishments which underpay them and put them in a loop of redundant KPI fulfilment. This redundancy and stagnancy of the job market hinders the overall growth of the economy.

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How Under-Employment Stalls The Economy?

Before we understand the intricacies of how under-employment is stalling the economy, let us understand how economies work in the first place.

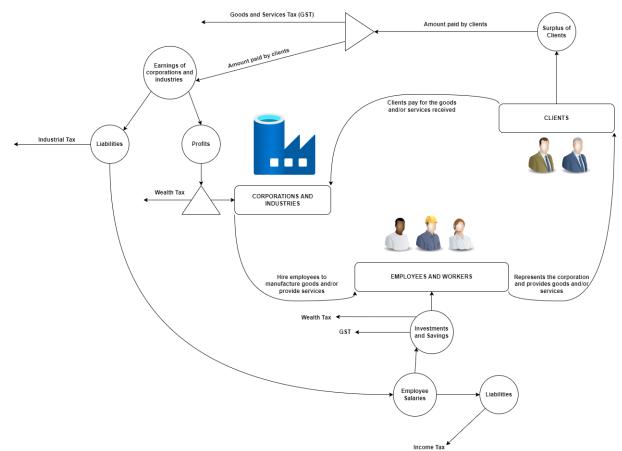


Figure 2: Model of the economy

As evident in the image above, the economy runs primarily on taxes levied on citizens. It is a known fact that though the nation may extract decent tax amounts from large industries and corporations, it's the common citizens which fuel the economy.

Now, under-employment surely increases the profits of corporations, these profits do not massively change the amount levied from them as taxes. However, the under-employment of resources severely hits effect the purchase power of the common man, as well the net tax which can be levied from them. This cascades into a so-called domino-effect where the rich industrialists keep increasing their wealth, while the nation and its common residents keep suffering with low income, lower purchase power and a pathetic standard of living. This situation can be understood by conducting a hypothetical case study.

Hypothetical Case Study

This case study divides the population int three sections – Employers, Employees and Unemployed. The section of unemployed contains family members who cannot earn, such as dependable parents, offspring(s) and sibling(s), as well as the unemployed population of the nation to whom the government caters to via the taxes paid by the taxable group.

In the first scenario, the corporations earn regular profits, and hence provide the nation with taxes amounting to 10,000 crores, while the employees are adequately, and are able to collectively pay 20,000 crores in taxes. This makes the collective economy of 30,000 crores, which when divided equally, provides every group of the population benefits worth 10,000 crores.

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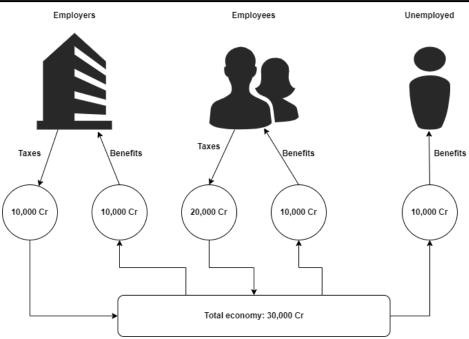


Figure 3: Diagram of Case-1

However, in the next scenario, there is rampant under-employment, which reduces the taxes paid by the employees by half, i.e., to 10,000 crores, but only increasing the net tax paid by the corporations by 4,000 crores. This makes the economy drop to 24,000 crores, and the benefits received reduces to 8,000 crores.

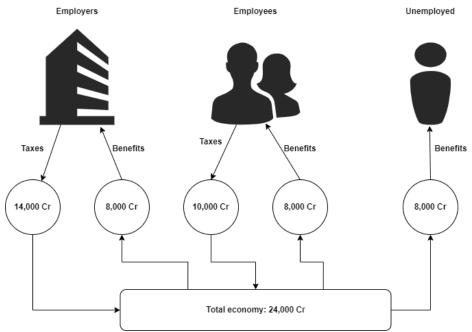


Figure 4: Diagram of Case-2

Thus, it can clearly be seen that under-employment does affect the total economy, and thus it is necessary to understand these effects and address them to ensure continued development of the economy.

How Do We Tackle Under-Employment?

When a problem is encountered, it is essential that some solutions evolve with them. However, underemployment is a silent issue, with very little documentation. Additionally, many companies and corporations even celebrate under-employment as a stepping stone to success. However, the fact stands that underemployment is a major issue which severely stalls the economy.

There is no clear strategy using which we can completely tackle under-employment, as it is practical to say that as long employment remains a career enhancer in our civilization, the concept of under-employment shall remain. However, to prevent involuntary over-exploitation by under-employment can be checked by the following methods:

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- 1. **Moonlighting:** Moonlighting has been a major national issue, with leaders from various walks of life, major employers and even affected employees voicing their opinions. Defined simply, moonlighting is the process via which a person employed with a corporation, can work with another corporation after completion of word hours of the former employer. Moonlighting is an effective way to ensure the regular employee receives adequate compensation for the acquired skills and abilities. Moonlighting can provide a secure secondary income stream, does propelling the regular employee to contribute wholly to the economy. However, established corporations are strictly against moonlighting, as it uplifts the living conditions of the general employee, which in their eyes, is a process of rapid growth, which is not the template for growth for them. Hence, government intervention is mandatory to ensure that the right to livelihood is ensured, and that large, established corporations do not take advantage of the factors mentioned in previous sections of the paper to stall personal development and enhancements for petty industrial gains.
- 2. Self-Development: To ensure that they aren't undermined, it remains in the scope of the employees to keep themselves updated with latest processes and technology so as to ensure that when requests and claims are raised for fair employment opportunities, there remains no scope for the employers to reject such claims on the basis of technological competency.
- 3. Sensible Investments and Savings: Every employee must make it a habit to start investments at a young age. It can be investments in the equity markets, in Mutual Funds, SGBs T-Bills, etc. This provides employees with a corpus which they can fall back on if their employability is at stake.
- 4. **Self-employment:** The goal of every prospective individual should be to try and be self-employed. This is important, as it needs to be understood that howsoever excellent a particular position is in a company, the tenure of the employee solely depends on the management and their perception of the employee. Thus, to eradicate the issue of under-employment from the society for good, it is essential for all to focus on self-employment and try and be job-providers rather than job-seekers.

CONCLUSION

Under-employment is as old as the concept of employability, jobs and making other work to make a living. In many ways, under-employment is necessary to provide a short boost to company revenues, as well as create a corpus. However, extended periods of under-employment affect the employability of a job seeker, as well as tarnish the image of a particular corporation in the eyes of the industry. Hence, it needs to be understood that under-employment is as damaging to the country's economy as tobacco is to the health of a smoker – traceless in the short run, but destructive and possibly terminal in the long run.

As India steps into a new decade of development and growth, it is essential for all stakeholders of the industry – employees, employers and the government – to come to a common ground, such that the efforts being invested to elevate the Indian economy into a full-blown superpower, isn't wasted. Afterall, we are just the 5^{th} largest economy of the world, and we are rejoicing the fact that we overtook the economy of a nation which would safely fit within the bounds of Uttar Pradesh or Maharashtra. We are a major population and workforce provider, and if we can all our efforts to eradicate or even minimize under-employment, we can surely reach the podium in a handful of years.

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WORKLIFE BALANCE AND FLEXIBLE WORKING - THE NEED OF THE HOUR

¹Ms. Sharlet Bhaskar and ²Dr. Sushama Patil

¹Research Student, Assistant Professor, Chandrabhan Sharma College of Arts, Science & Commerce ²Ramanand Arya D.A.V. College

ABSTRACT

Ensuring proper work-life balance (WLB) is a major challenge for contemporary and modern organizations. WLB is a topic of interest for both practitioners and researchers with regards to promoting employee welfare. For many an employee, achieving perfect harmony and a rewarding balance between work and personal life is far from easy. Dividing ones time and energy between the two can be a daily challenge, along with many more difficulties when battling hurdles such as long hours of commute, family commitments, or working different hours to your partner. The issue of work life balance is quite complex as it is different for every employee. Also, with the millennial generation (born between the early 1980s and the late 1990s) of workers projected to take up 75% of the workforce by 2025, many leaders think it's time to redefine work-life balance. In this research paper, an analysis of the relation between flexible working hours and work life balance is undertaken.

Keywords: COVID-19, Work Life balance, Harmony, Flexible working hours.

STATEMENT OF THE PROBLEM

The current review aims to throw a realistic light on the research in this field by critically examining the impact of flexible working and work life balance in India. To analyse whether work life imbalance may lead to lower job satisfaction, stress and burnout. In modern world, technological developments and work arrangements have created a major obstruction on people's wellbeing and relationship between flexibility of work arrangements and there is need for work-life balance to be made possible.

SCOPE OF THE STUDY

The scope of this research is to examine the impact of flexible working and work life balance in India.

OBJECTIVES OF THE STUDY

The aims of this study are:

- 1. To explore the impact of flexible working and work life balance.
- 2. To determine the impact of flexible working on employees and work enhancement.

HYPOTHESIS

- 1. Ho: Flexible working does not promote employee morale and higher job satisfaction.
- 2. H1: Flexible working promotes employee morale and higher job satisfaction.

RESEARCH METHODOLOGY

The study is carried out with secondary data. Secondary data collected from articles, journals, websites etc. has been used in this research paper.

SIGNIFICANCE OF THE STUDY

It is an important study as work life balance issues are the main reasons because of which employees quit their jobs. So this study is important to improve employee's quality of life. This study would be beneficial to organisations and institutions to know the vital role flexible working hours has on work-life balance in order to maintain good employee relationships.

INTRODUCTION

Flexible working hours have gained a lot of attention recently from organizations and scholars as familyfriendly policy. Current trends in the working world such as globalization, digitalization, and changing values and corporate culture have resulted in the need for employees and organizations to become more flexible. Recently, organizations are trying to bring about a culture of trust by offering employees flexibility in the workplace. In this paper, relationship between flexible working hours and work- life balance is examined. This paper tries to scrutinize whether flexible working hours support and enhance work-life balance or on the contrary create difficulties in balancing work and life roles. Flexible working hours are measured from employee and employer's point of view in order to prove that flexibility in the workplace is beneficial not only for the employees, but for the employer also. Stress and employee wellbeing are also discussed as they are the two key outcomes of work-life balance, one is pessimistic and the other one is optimistic rework supposed to be offered by employer.

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LITERATURE REVIEW

Work-life balance is maintained when a person has the same level of priorities in relation to the requirements of his/her career and the requirements of personal life. The most common reasons for imbalance between the personal life and work life are increased responsibility for work commitments; working longer hours; increased responsibility for housework as well as for employees with children. In turn, a positive work-life balance reduces employee stress, reduces the risk of burnout and creates greater wellbeing. This positively affects not only an employee him/herself but also the employer (Sanfilippo, 2020).

At the beginning of this century, remote working was evaluated as an important tool for promoting work–life balance. Remote working enables an individual to undertake a variety of family responsibilities and can be particularly useful for employees with small children, as it allows them to breastfeed, take care of a sick child or look after young children who may be on a school holiday. Regular remote working offers additional advantages, as it reduces work-related expenses (such as travel costs) and saves time spent on the way to work (Hein, 2005).

FLEXIBLE WORKING HOURS

Researchers have discussed three broad categories of FWA-flexi-time (flexibility in scheduling), tele home working (flexibility in location), and part-time (flexibility in length of the work). While each of the arrangement can be individual, they are frequently combined to complement each other. It should be noted that work flexibility offers the employees convenience in planning their work and life, not reducing the working time. Thus, flexibility in work might be summarized as the ability of employee to control his/her working time duration as well as location of work.

WORK LIFE BALANCE

Work Life Balance is defined as - The amount of time you spend doing your job as compared to the amount of time you spend with your family in doing things you enjoy. It can be difficult to get the right kind of work-life balance. Experts suggest success lies not only in defining how you want to spend your time, but also in making sure you adjust your life and work as your needs change. Sometimes even small changes can make a difference. A stressed schedule and out-of-control home life can lead to depression, poor performance at work, and conflict with family and a feeling of burnout. WLB is a comfortable state of equilibrium that is achieved between an employee's basic priorities of their employment position and their private lifestyle.

EMPLOYEE MORALE

Employee morale is the attitude, satisfaction, and overall outlook of employees during their association with an organization or a business. If the organization has a poor culture or poor work life balance then there will be adverse effects like low productivity, low employee satisfaction, etc. It can certainly lead to greater employee attrition.

JOB SATISFACTION

Job satisfaction is defined as the level of satisfaction that employees feel with their job. This goes beyond their daily duties to cover satisfaction with team members/managers, satisfaction with organizational policies, and the impact of their job on employees' personal lives and work life balance.

STRESS AND WORK LIFE BALANCE

Each person defines stress in a different way. For some, stress occurs because of working overtime, from pressure to meet targets or deadlines, or from fear of failure. In general, stress occurs when person has no control over when, where, and how he/she does the work. High level of stress might result in mental issues and disorders and physical health problems, such as headache, depression, heart attack, and cancer; stress is also an antecedent of unhappy and disharmonious relationships that causes work-life conflict. The evidence suggests that those employees who have work-life balance difficulties experience higher stress than those who find balance between work and life responsibilities.

BENEFITS FOR EMPLOYERS

Employers have introduced flexible work-life policies in order to attract, recruit, and retain highly qualified staff into their organizations. With the ability to schedule the work himself/herself, employee feels that employer cares about the wellbeing of the employee. That leads to increased job satisfaction, resulting in higher work commitment. According to some previous findings, flexible working results in employee loyalty and engagement, increased organizational commitment, and higher job satisfaction. Also flexible work helps to recruit and retain talented employees within the organization. Increased productivity, reduced employee turnover and absenteeism have been identified as advantages of flexible working for the employers.

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BENEFITS FOR EMPLOYEES

As per research, some employees think that such practices result in lower income and higher employment insecurity. According to the findings, men see flexible working practices as a way to develop their organizational commitment, while women associate flexibility with the work-life balance improvement. The evidence suggests that flexible working practices fit women more than men and are more likely to be employed by women due to the ideology beliefs of motherhood. The findings from previous research also emphasize that women ask for and access the flexible working hours more frequently than men. However, due to the changing family patterns and gender norms, as well as rise of women workforce, flexible employment is slowly started utilizing by men these days. Flexible working practices help to fulfil work-life responsibilities and might result in work-life balance. The literature suggests that there is a positive relationship between flexible working practices and health issues-employees' better mental health and stress reduction.

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Types of Flexible Work

Nowadays, organizations are following different forms of flexible working methods. Some of them are as follows:

- a. Flexitime
- b. Shift work
- c. Part time
- d. Fully remote teams
- e. Annualized hours
- f. Compressed hours
- g. Job Sharing
- h. Hot desking
- i. Mobile Working
- j. Home working

Advantages of Flexible Working hours:

1. Boosts Productivity

It can also contribute to an employee being more productive, allowing him to work when he is at his best. If you're a morning person that might mean getting to your desk super early but allowing you to finish early too.

2. Reduction in Overheads

Working from home or even in a co-working space can massively reduce commuting time and costs. A reduced commute can also have a very positive effect, for example by reducing stress and lateness. For the employer, flexible working can mean reduced costs and overheads as less office space and equipment is required and the employee travel costs are also reduced.

3. Improved Employee Morale

Flexible working arrangements can enhance employee well being by reducing stress and strengthen loyalty. A boost to employee morale helps with levels of absence and can improve productivity. Different working hours and the extended use of the right technology can also lead to the employer offering extended hours, services or a greater range to clients or customers.

4. Helps Recruitment

Recruitment is mostly a key area for employers. Building a reputation as an understanding employer who is flexible and who both trusts and accommodates their employees can enhance an employer's reputation in the labour market. By making flexible working a success you can assist your employer in strengthening its credentials.

5. Improves Employee Engagement

Engaged employees are those who understand what their role is and how what they do contributes to the company's success. One of the ways companies create a culture of engagement is by creating a workplace that empowers and respects employees.

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6. Better Work-Life Balance and Reduces Stress

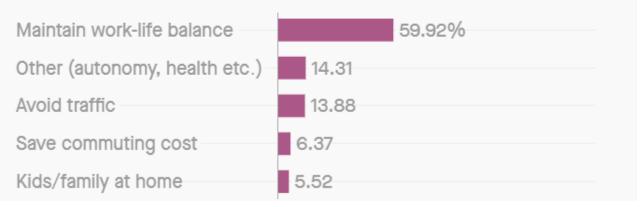
The study of Hayman (2009) explores the relationship between flexible work schedules and worklife balance among 710 office-based employees. Direct linkages between worklife balances and stress, especially, between integration of work, family, and personal life and flexible working schedules have been established. The employees who used flexible working schedules, had positive experiences and better work-life balance than the employees who did not use them and underwent a lot of stress to manage their work life.

7. Adaptability

Flexible work schedule allows the employees to meet the family needs, personal obligations and life responsibilities efficiently. If an employee has a flexible work schedule, he/she can be able to meet the day to day responsibilities and take care of family members without any interference in work.

Given below is a generic graph citing the reasons for Indian employees preferring flexible work options.

Why Indian employees want flexible work options



Disadvantages of Flexible Working Hours

1. Procrastination

Working from home requires a high degree of self-motivation. Working from home makes it too easy to procrastinate and avoid getting down to work. With no one watching over your shoulder, before you know it, half a day has gone. This can then lead to additional hours of work in the evening and catching up on missed work hours, when the employee should be enjoying time with his/her family.

2. Communication Difficulties

Ease in communication with other colleagues who work from home themselves or in the office will depend on the circumstances and the employer. However, technological difficulties shouldn't be underestimated.

It may be unexpectedly difficult to work with colleagues who are working differently than you or at different times and you may find you have to be highly organised to co-ordinate communications, collaboration, planning and delivery.

3. Employee Isolation

While working alone from home may mean you an employee can be at his desk by 7 am, distraction free and still in his pyjamas, employees also lose out on the energy and creativity of working with others. Missing out on the encouragement, companionship and general buzz of working as part of a team can leave the employee feeling uninspired and isolated. That in turn can have a knock-on effect on motivation and even the quality of work. Studies in the USA have shown that an employee who works at home is at a higher risk of developing depression.

4. Reduced Benefits

Flexible working can take an almost infinite variety of forms. Changing the work timings does not affect the salary, but if the employee is working for reduced hours, then the salary will obviously be less. As a result, the employer's pension contributions will also reduce, and any bonus is likely to be prorated. Also, less paid holidays will accrue.

Part-time employees are protected against discrimination so that their terms and conditions must not be less favourable than a comparable full-time employee. However, working flexibly may lead to missing out on workplace events such as training which may happen when you are not at work.

5. Lack of Career Progression

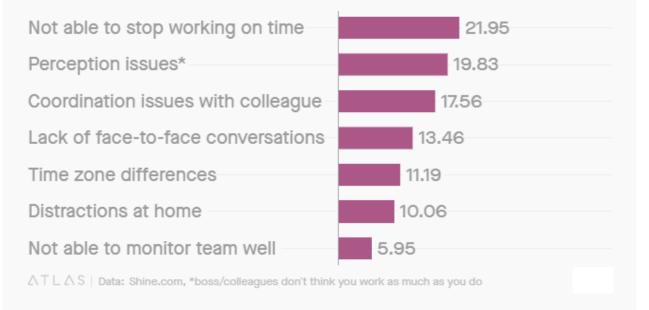
Part-time working is responsible for a significant element of organisations' gender pay gaps. Women who go part-time or choose flexibility in work hours tend not to progress so far or fast in their careers (either willingly or unconsciously) and so earn significantly less over their careers than men in full-time roles.

6. Being Sidelined

It's a sad fact of life that attitudes towards flexible working in some organisations are still less than positive. Anecdotal evidence suggests it is even more frowned on when it is a male employee making a request. While it may manifest itself in subtle ways, an employee who makes a successful application for flexible working may find themselves sidelined from effective decision making and career progression because their commitment may be questioned.

Given below is a generic graph citing the reasons for challenges of working from home to Indian employees.

Challenges of working from home, according to Indian employees



Ways To Improve Work Life Balance

1. Set Boundaries for Overtime

Employees working for 60-70 hour a week shouldn't be confused with commitment or dedication. Working beyond the daily standard working hours should be limited to time-sensitive activities or projects. Otherwise, employees will check out and burn out. Also, it will completely throw their work life balance haywire.

2. Introduce Flexible Paid Time off

A handful of US companies have introduced" unlimited paid time off" (PTO). Interestingly, not all employees took advantage of the benefit when it was introduced in their companies because some of them felt guilty about taking time off. For something less essential, a "flexible" paid time off plan might be worth considering. Flexible paid time off gives employees more choice in choosing the type of time off they need, and allows companies to cater to the needs of increasingly diverse work force. This might not work for seasonal businesses though.

3. Set Work life Balance Models

Managers and leaders should lead the team by example. Their actions during time off –such as responding to emails or calling for meetings –will affect their employees' choices about work life balance, and what they feel is expected of them.

Employees that restrict calls and email replies or completely switch off their mobile while they're on leave or at weekends shouldn't be faulted. Instead, they should be asked to create thorough handovers while they're away. This can help employees to relax and enjoy a well-earned break.

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4. Create a Family-Friendly Workplace

Childcare responsibilities don't neatly stop the employees when they get to the office, so creating a family-friendly work environment can be a huge help for working parents. Consider offering an on-site childcare facility to take the stress, frustrations and travel time involved in other professional childminding services. If this isn't a practical option, there are other ways you can offer flexibility to working parents, such as allowing them to take time off to pick up their children from school when they are sick, or flexible start/finish times for parents doing the school run.

5. Offer Health and wellbeing benefits

Besides health insurance, offering onsite wellness programmes like discounted gym memberships and employee assistance programmes that provide counselling for mental or emotional health issues send the message that the company is looking after the right balance for their staff. Investing in the employees 'wellness doesn't need to cost the earth, and can include organising sports events, or providing free healthy food.

CONCLUSION

This paper has examined flexible working hours from a positive point of view. The investigation showed that introduction of flexible working hours is beneficial for both employee and employer. Also, flexibility in the workplace gives employees enough of time to perform outside work roles and helps employees to balance their work and life. Also, the trust factor between the employer and employee is an important issue when it comes to flexible working hours. If not monitored by manager or if the employee is not self motivated, flexible working hours might create some difficulties in the workplace. Only after a thorough investigation of flexible working practices from both positive and negative sides, organizations might consider applying flexibility to the workplace.

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VISUALISING VARIED LEARNING: VOCATIONAL EDUCATION AS THE INEVITABLE

Seena Sarah Abraham and Dr. Sajna Jaleel

¹Junior Research Fellow, ²Associate Professor, School of Pedagogical Sciences, Mahatma Gandhi University, Kottayam Pin: 686560

ABSTRACT

The ultimate aim of imparting education lies in the generation of a productive workforce, contributing to the overall development of the nation. However, though there is an emphasis on general education in India, the overlooking of vocational training has resulted in the increase of educated yet unemployed people. This is mainly because of the myth that vocational education is only for those who are labelled as incapable of getting into degree programmes or professional courses. Also, it is given secondary status in the education system. Therefore, it circulates a wrong perception that vocational education is only for those who do not fit in or who are not intelligent enough to be a part of mainstream education. Hence, it results in a hesitation among the youth to choose vocational education over mainstream education. However, NEP 2020 brings to the forefront the advantages of pursuing vocational education and raises its status to match that of mainstream education. The NEP suggests the integration of vocational education into mainstream education in all educational institutions in a phased manner over the next ten years. This article intends to highlight the importance given to vocational education through the NEP 2020. It highlights how vocational education is the need of the hour. Intellect alone does not guarantee one a job. Rather, equipping the youths to apply their knowledge through the practice of a trade ensures them a promising future. It points out the reasons why students are hesitant to opt for vocational education. The significance of such a mode of education is enumerated. The various advantages of vocational education are detailed which shall generate interest in the readers to pursue the same. There are different recommendations made by NEP relating to vocational education. Such recommendations are summarised. An attempt has been made to show how Mahatma Gandhi's concept of Nai Talim resonates in the NEP 2020, in association with Vocational education. Issues and challenges involved in implementing the plan have also been described. A few suggestions have also been made to improve the plan. Therefore, this article aims to enlighten the reader on the benefits of vocational education in the light of the NEP 2020 vocational education.

Keywords: Nai Talim, acquisition, vocational, Lok Vidya

INTRODUCTION

New Education Policy 2020 is a coherent framework for education from elementary to higher education; the Indian Union Cabinet approved it on 29 July 2020. The policy states that at least 50% of students in the school and higher education systems must have access to vocational education by 2025. As the term vocational education itself suggests, students have more job opportunities than other students because of their specialization. The school's present 10+2 system will be replaced with a new 5+3+3+4 curricular structure, which will cover ages 3–8, 8–11, 11–14, and 14–18, respectively. The policy's major objective is to integrate vocational education to mainstream education. The new policy places a strong emphasis on basic skills in mathematics and literacy. There won't be a strict division in schools between academic, extracurricular, and vocational streams; internships will be part of vocational education from class six. Vocational education facilitates the acquisition of lifelong learning skills, which enable in the enhancement of qualities in the workplace.

This paper is based on secondary data gathered from research articles and well-known websites. The primary goal of this paper is to investigate the current state of Vocational Education and its growth expectations in NEP 2020.

Vocational Education – The Need of the Hour

In a world saturated with information, education is no longer merely the attainment of knowledge. Rather, the end goal of education is to empower the individual to acquire skills that will enable him/her to become part of a skilled workforce. Acquisition of knowledge that cannot be put to practical use has limited advantages. Though today's youths are intellectuals, familiar with the theoretical aspects of subjects, the question of how much of their intellectuality is reflected in their work still needs to be answered. Merely bombarding the brain with information is not effective. Rather, equipping individuals to become employed shall generate better results. Hence there arises the need of a system which moulds individuals for occupations that are based on manual or practical activities. Vocational training is the instructional programme that prepares one for an occupation that

requires a specialised skill such as technician, artisan or tradesperson (kashmiri) As only 7-8 percent of the population is involved in the formal sector of economy, improving and developing vocational education will cater to the need of skilled labour force in the informal sector, hence enhancing the overall productivity.

REASONS FOR HESITANCY

One of the reasons there is a hesitancy on the part of students to pursue vocational courses is because they consider it as inferior to the mainstream education. It creates a sense of second class citizenship in the society. Also many are worried about it's job prospects. According to the 12th Five Year Plan (2012-2017) estimates, less than five percent of Indians in the age group of 19 to 24 received vocational education.

Often vocational education in India is viewed as a last resort. Students mainly chose this when they failed to obtain seats in degree programmes or professional courses. For a long time, vocational education focused on trades and activities associated with the lower class. This resulted in attachment of stigma to the term. Very often the curriculum of these courses are not proper, rather it is fragmented and irregular. As they are not well organised or structured, students and their parents are apprehensive about the future prospects it provides. The lack of proper detailed curriculum leads to loss of interest on the part of the students to take up such courses. Another problem is how there is no proper admission criteria for vocational educational qualification if the students intend to pursue vocational courses at higher educational level.

Benefits of Vocational Education (Importance of vocational education)\Need and Significance of Vocational Education

- * Aims at improvement of life skills which is made possible by the teaching- learning process.
- * Allows students to obtain stable income through minimum efforts at low and affordable costs.
- * Enhances performance ability of people. Vocational education provides time and facilitates the students to be able to home their skills. Thereby it equips them to function to the best of their ability in the future.
- * Benefits more than academic education due to its immediate utility value. There are many students who may excel in academics and still end up jobless. Hence, the pursuit of vocational education won't be futile.
- * Empowers individuals to stand on their own feet.
- * Provides the freedom to choose a suitable career. Many students end up opting for careers which are not satisfying mainly because they failed to receive a space to explore their job skills.
- * Serves as an asset to the economy. We prove ourselves to be independent as there does not arise a need on the part of the government to import technicians to do the work for higher wages.
- * Expands employment opportunities. It is striking to note that the skills acquired while pursuing vocational education generates employment opportunities not just in our own country but in foreign countries as well.
- * Supplies space for everyone. It offers an opportunity and space for school dropouts which is lacking in the mainstream education.

Education is more than just transferring knowledge from trainer to learner; the point is that students requires practical education for some of its tasks. One of the most significant advantages of vocational education is the ability to pursue a career of one's choice. The vast majority of people are stuck in the wrong jobs because they were in it for the sake of a job, money, a lack of alternatives, and a professional compromise, whereas someone pursuing Vocational Education is already pursuing his dream job. Another advantage is that hands-on work activities allow for the direct application of learned skills.

Vocational education offers a variety of opportunities to learn from real-world and everyday life contexts relevant to their personal, social, economic, and other backgrounds.

In terms of teacher recruitment, the NEP 2020 emphasizes hiring adequate teachers of vocational subjects to schools and school complexes, as well as hiring a local eminent person or expert as a master instructor in various topics such as traditional local arts, vocational crafts, entrepreneurship, agriculture, or any other subject where local expertise exists to benefit students and help preserve and promote local knowledge.

Vocational Education teaches students the value of manual labour. Specific jobs require physical work, which makes them strong, healthy, and active.

NEP proposes revising and renovating all aspects of education, including educational structure, regulations, and governance, in order to create a new system that is aligned with the aspirational goals of students in the twenty-first century.

Sethi (2022) asserted that students should be encouraged to investigate internships and direct the opportunities available locally to increase awareness of the enormous potential of vocational education

There exists a need to make students self-dependent to survive and earn money based on vocational skill.

NEP recommendations relating to Reimagining Vocational Education

- Vocational education programmes should be integrated into mainstream instruction progressively to solve the social stigma associated with vocationalization. By 2025, it calls for at least 50 per cent of students in high schools and higher educational institutions availing vocational education. There is also the need to develop more forums so as to create links between school and vocational training.
- Vocational exposure should be given to children at an early age in the beginning phase, followed by quality vocational education through middle and secondary school and smoothly into higher education. (NEP Para 16.4)
- > Teaching vocational courses beginning in grade 6, primarily through internships and practical activities, ensures that every student studies at least one vocational course.
- There won't be a distinct difference between "academic" and "vocational" streams, or between "curricular," "extracurricular," and "co-curricular," or between "arts," "humanities," and "sciences." Along with science, humanities, and mathematics, other subjects like physical education, arts and crafts, and vocational skills will be incorporated into the school curriculum with consideration for what is fun and secure for each age group. (NEP Para 4.9)
- All children in the nation will have access to quality, comprehensive education from pre-school to grade 12, including opportunities for vocational education. (NEP Para 3.1)
- Students will gain access to "Lok Vidya," or significant vocational knowledge created in India, through its integration into courses in vocational education. (NEP Para 16.5)
- The credit-based Framework will also facilitate mobility across 'general' and vocational education. (NEP Para 16.8)
- Designing economically beneficial career pathways involves encouraging students to explore internships and look for opportunities that are locally available. Such exposure will play a vital role in helping them relate to the real world experience and identify subjects they are good at. It will also cultivate a sense of dignity of labour for all professions.
- Flexibility in choice of subjects allows students to explore their creativity and thereby increase their productivity. In secondary schools students will be given the freedom to choose subjects including those in physical education, the arts and crafts and vocational skills. (NEP Para 4.9)
- In order to extend the reach of vocational education, early adopters including individual institutions ought to discover practices and share these with other institutions through mechanisms set up by NCIVE.
- > Ensuring professional training for preparation of quality vocational teachers is also part of the plan.

According to NEP 2020, there are three main stages of implementing vocational education.

- 1. There is the need to familiarise and prepare students to take up jobs in the future. This is made possie by incorporating year long fun type of activities for classes 6-8. Thereby giving hands on experience of major vocational crafts like carpentry, electric work, pottery making etc.
- 2. In the secondary and higher secondary level also some steps are to be taken. In order to lessen the pressure and arouse the interest of the students, they shall be allowed to take up skills education, sports and soft skills training along with the academics. Such vocational courses will be made available to students of classes 9-12.
- 3. The higher education institutions will provide vocational education partnering with industry or from their own side. The B. Voc degrees which were introduced in 2013 will be continued.

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Provisions

- * The policy emphasises on conducting a proper skills gap analysis and mapping of local opportunities so as to enable vocational education to be more structured.
- * NEP stresses on the credit based National Skills Qualification Framework.
- * Setting up of incubation centres in higher education institutes to enable partnership with industries.

Resonance of Gandhi's Nai Talim in NEP 2020

Through Nai Talim, Mahatma Gandhi introduced a significant idea in 1937 at a conference in Wardha. The aim of the concept was to revamp the education system. According to Gandhi, education during the period of British Raj tried to segregate the unity between knowledge and work. Gandhi voices how such separation of education from work is the root of many social injustices in the society. He therefore emphasised on the creation of an education system in which learning and labour are complementary.

Though many attempts were made by the government to strengthen Nai Talim, those efforts yielded limited results. The ministry of Education in 1978 allowed craftwork alone to be included in the SUPW. Also, the inclusion of 'work and education' section in the 2005 National Curriculum Frame Work was a significant yet ineffective step. However, there is light at the end of the tunnel as the NEP 20220 hopes to fulfill Gandhi's vision. One of the aspects in relation to vocational education is how the NEP 2020 proposes importance of making children ' learn how to learn'. The suggestion of ' no hard separation' in contents concerning curricular and extra or co- curricular stresses on giving equal importance to both. Though Gandhi's concept is not mentioned directly, there is an echo of his concept in this policy. Hopefully NEP's initiative will not meet the same fate as Nai Tailm did.

Issues and Challenges

In India, the vocational education model is divided into two levels: theoretical vocational education and practical training (practical). Students are taught the theoretical component of vocational training alongside mainstream secondary education through subjects such as SUPW, which has proven ineffective and an additional burden.[2]

Budget Concerns

Money is always a concern. Therefore, one of the challenges in carrying out the recommendations is in the budgetary allocation and capacity of vocational institutes and administrators. In the Union Budget of 2020-21, approximately 3000 crores had been allocated for skill development. Even though this is a significant increase from 1007 crore in 2015-16, considering India's demographic dividend, one may doubt that it is not enough.

• Erasing Stigma

Changes are usually initiated in the minds in the community. For any major transformation to take place, there is required a shift in how things are perceived. The inclusion of vocational education programmes as per NEP recommendations would prove effective in overcoming the social stigma attached to vocationalisation.

• The government needs to keep track of the demands of industry as well as how the vocational courses are supplied so that the skills may align to the jobs available.

• Digital Literacy

Being part of a world that is digitally progressing requires NEP 2020 to push for the same. Youths of today have become experts in technology based skills.

• The Vocational School Fallacy

The challenges of vocational education are both on the demand and supply sides. As a consequence of the stigma attached to it, there arise challenges on the demand side. There is lesser importance given to vocational education when compared to other streams as people are in general sceptical about it's scope. On the other hand, the insufficient number of trained teachers in the sector is a major issue on the supply side. Another aspect is how less weightage is provided for the students from this stream to access higher education. Both these problems put together results in a complicated situation that scholar Philip Foster terms as the Vocational School Fallacy(Lauglo, 2010). It hence refers to the phenomenon of vocationally trained students preferring to pursue higher education so as to be employed in white-collar professions, thereby refusing blue-collar jobs.

SUGGESTIONS

i) Real change takes place when traditional classrooms are developed into spaces which nurture learning and allow growth.

ii) Focus should be given to the imparting of this education in lower classes. This allows the students to experience and know the advantages and disadvantages of the job and hence choose a job suitable to them in the future.

CONCLUSION

Vocational training emphasises on developing technical skills for any trade or job. The imparting of practical knowledge in contrast to the theoretical knowledge provided by conventional education system makes this education unique. For any major transformation to take place, there is the need of the authority to be involved. The NEP 2020 has brought to the limelight the benefits of pursuing Vocational education. It's suggestion of the integration of vocational education into mainstream education in all educational institutions in a phased manner shall undoubtedly herald a new perspective. Promotion of this type of education will cultivate more respect from the people towards valuing skills. Also it will allow more people to opt for their dream job by choosing their jobs according to their capability rather than going with the flow in pursuing government jobs or merely graduating with degrees. Another advantage is how this shall succeed immensely in preventing unemployment in the future. However there still lies the need to stress on publicity, advertisement and counselling to improve the enrolment in the vocational stream. No change can occur unless there is shift in perspective. The NEP 2020 has the potential to improve growth of vocational education in India.

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A STUDY ON ORTHOGONALITY IN GENERALIZED NORMED SPACES

Jayashree Patil¹, Basel Hardan^{2*}, Alaa A. Abdallah³ and Amol Bachhav⁴

¹Department of Mathematics, Vasantrao Naik Mahavidyalaya, Cidco, Aurangabad, India ^{2,3}Department of Mathematics, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad 431004, India ⁴Navin Jindal School of Management, University of Texas at Dallas, Dallas, 75080

ABSTRACT

In this paper, Cauchy- Schwarz inequality on n-inner product spaces is reproved, and notions of orthogonality on n-normed spaces are introduced.

Keywords: normed space, inner product spaces, orthogonality.

MSC2010: 46A40; 46J10; 20H05

1. INTRODUCTION

Functional analysis as an independent mathematical discipline started at the turn of the 19th century and was finally established in the 1920s and 1930s, on the one hand under the influence of the study of specific classes of linear operators integral operators and integral equations connected with them and on the other hand under the influence of the purely intrinsic development of modern mathematics with its desire to generalize and thus to clarify the true nature of some regular behavior. Quantum mechanics also had a great influence on the development of functional analysis, since its basic concepts, for example, energy, turned out to be linear operators (which physicists at first rather loosely interpreted as infinite-dimensional matrices) on infinite-dimensional spaces. Recent studies of the sections of functional analysis we refer ([2,3],[6-8],[11-13])

Orthogonality is one of the branches of functional analysis. Many authors have developed several notions of orthogonality in a normed space. For example, the following definitions of Pythagorean, Isosceles, and the Birkhoff-James orthogonality in a real normed space $(X, \|\cdot\|)$ are known:

P-Orthogonality: x is P- orthogonality to y (denoted by $x \perp_p y$) if only if:

 $||x + y||^{2} = ||x||^{2} + ||y||^{2}.$ (1.1)

I-Orthogonality: x is I- orthogonality to y (denoted by $x \perp_I y$) if only if:

||x + y|| = ||x - y||.

BJ-Orthogonality: x is BJ- orthogonality to y (denoted by $x \perp_{BI} y$) if only if:

 $||x + \alpha y|| \ge ||x||$ for every $\alpha \in \mathbb{R}$.

If X is actually equipped with an inner product $\langle \cdot, \cdot \rangle$, then one many observe that $x \perp_p y, x \perp_I y$ and $x \perp_{BJ} y$ are all equivalent to the condition that $\langle x, y \rangle = 0$, for which we have the usual orthogonality $x \perp y$. For further properties of these notions of orthogonality, see [1,10],

(1.2)

These notions of orthogonality have been extended to 2-normed spaces by several researchers, see [4,9].

As the notions of orthogonality in normed spaces are inspired by that in inner product spaces, the notions of orthogonality in 2-normed spaces are also connected to that in 2-inner product spaces.

2. Preliminary

We recall some preliminary definitions related to our findings as presented here below:

Definition 2.1. (*n*-normed spaces) [14] Let X be a real vector space of dim $\ge n$. An *n*-norm on X is a mapping $\|\cdot, ..., \cdot\| : X^n \to \mathbb{R}$, which satisfies the following four conditions:

*n*N 1: $||x_1, ..., x_n|| = 0$, if and only if $x_1, ..., x_n$ are linearly dependent,

 $nN 2: ||x_1, ..., x_n|| = ||x_{i_1}, ..., x_{i_n}||$, for every permutation $(i_1, ..., i_n)$ of (1, ..., n),

*n*N 3: $\|\alpha x_1, \dots, x_n\| = |\alpha| \|x_1, \dots, x_n\|$ for $\alpha \in \mathbb{R}$,

 $nN 4: ||x_1 + \dot{x}_1, x_2, \dots, x_n|| \le ||x_1, x_2, \dots, x_n|| + ||\dot{x}_1, x_2, \dots, x_n||,$

for all $x_1, \dot{x}_1, x_2, \dots, x_n \in X$. The pair $(X, \|\cdot, \dots, \cdot\|)$ is called an *n*-normed spaces.

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Definition 2.2. (*n*-inner product spaces)[5] A real-valued function $\langle \cdot, \cdot | \cdot, ..., \cdot \rangle$ on X^{n+1} satisfied the following properties:

*n*I 1: $\langle x_1, x_1 | x_2, ..., x_n \rangle \ge 0$ and $\langle x_1, x_1 | x_2, ..., x_n \rangle = 0$,

if and only if $x_1, x_2 \dots, x_n$ are linearly dependent.

nI 2: $\langle x_1, x_1 | x_2, ..., x_n \rangle = \langle x_{i_1}, x_{i_1} | x_{i_2}, ..., x_{i_n} \rangle$, for any permutation $(i_1, ..., i_n)$ of (1, ..., n).

 $nI 3: \langle \dot{x_1}, x_1 | x_2, \dots, x_n \rangle = \langle x_1, \dot{x_1} | x_2, \dots, x_n \rangle,$

nI 4: $\langle \alpha x_1, x_1 | x_2, ..., x_n \rangle = \alpha \langle x_1, x_1 | x_2, ..., x_n \rangle$, for every $\alpha \in \mathbb{R}$.

nI 5: $\langle x_0 + \dot{x}_0, x_1 | x_2, \dots, x_n \rangle = \langle x_0, x_1 | x_2, \dots, x_n \rangle + \langle \dot{x}_0, x_1 | x_2, \dots, x_n \rangle.$

is called an *n*-inner product on a vector spaces X. The pair $(X, \langle \cdot, \cdot | \cdot, ..., \cdot \rangle)$ is called an *n*-inner product spaces.

Definition 3.2. (Cauchy-Schwarz inequality)[10]

If $\langle x, y | x_2, ..., x_n \rangle$ is an-inner product on X, then we have:

 $\langle x, y | x_2, \dots, x_n \rangle^2 \le \langle x, x | x_2, \dots, x_n \rangle \langle y, y | x_2, \dots, x_n \rangle,$ (2.1)

3. Main Results

Definition 3.1. Suppose X is an *n*-inner product spaces, for $x, y, x_2, ..., x_n \in X$, we say that $x, x_2, ..., x_n$ is orthogonal to $y, x_2, ..., x_n$ if $\langle x, y | x_2, ..., x_n \rangle = 0$.

Note that,

 $\langle x, y | x_2 \dots, x_n \rangle = 0$ if and only if $\langle y, x | x_2 \dots, x_n \rangle = 0$, by *n*I 3. So, *x* is orthogonal to *y* if and only if *y* is orthogonal to *x*, so we often say simply that *x* and *y* are orthogonal.

As an illustration of its use, let's generalize Pythagoras' relation (1.1) and Isosceles relation (1.2) by using *n*-inner product spaces.

Theorem 3.1. Suppose X is an *n*-inner product spaces $(X, \langle \cdot, \cdot | \cdot, ..., \cdot \rangle)$ and $x, y \in X$ are orthogonal, then

$$||x + y, x_2, ..., x_n||^2 = ||x, x_2, ..., x_n||^2 + ||y, x_2, ..., x_n||^2 = ||x - y, x_2, ..., x_n||^2$$

for every $x_2, \ldots, x_n \in X$.

Proof. Since $x - y, x_2, ..., x_n = x + (-y), x_2, ..., x_n$, the statement about $y, x_2, ..., x_n$, follows from the statement for $x + y, x_2, ..., x_n$, and by using *n*N 3 we get

$$\|-y, x_2, \dots, x_n\| = \|y, x_2, \dots, x_n\|.$$

Now, by using equation nI 5,

$$\langle x + y, x + y | x_2, \dots, x_n \rangle = \langle x, x + y | x_2, \dots, x_n \rangle + \langle y, x + y | x_2, \dots, x_n \rangle$$
$$= \langle x, x | x_2, \dots, x_n \rangle + \langle x, y | x_2, \dots, x_n \rangle + \langle y, x, | x_2, \dots, x_n \rangle + \langle y, y | x_2, \dots, x_n \rangle$$

 $= \langle x, x | x_2, \dots, x_n \rangle + \langle y, y | x_2, \dots, x_n \rangle.$

By orthogonality of $x, x_2 ..., x_n$, $y, x_2, ..., x_n$, and by the relation $||x_1, x_2, ..., x_n||^2 = \langle x_1, x_1 | x_2, ..., x_n \rangle$, which mentioned in [6], proving the result.

Also, we add one use of orthogonality on an *n*-inner product spaces $(X, \langle \cdot, \cdot | \cdot, ..., \cdot \rangle)$ as the following:

Theorem 3.2. Suppose $x, y \in X$, $y \neq 0$, where X an *n*-inner product spaces then there exist a unique $x_1, \dot{x_1} \in X$ such that

 $x = x_1 + \dot{x_1}, \ x_1 = cy, \text{ for some } c \in \mathbb{C}, \text{ and } \langle \dot{x_1}, y | x_2, \dots, x_n \rangle = 0, \tag{3.1}$ for all $x_2, \dots, x_n \in X.$

Proof. If $x = x_1 + \dot{x_1}$ then taking the *n*-inner product spaces $(X, \langle \cdot, \cdot | \cdot, ..., \cdot \rangle)$ with y and using $x_1 = cy$ we deduce:

$$\langle x, y | x_2, \dots, x_n \rangle = \langle x_1 + \dot{x_1}, y | x_2, \dots, x_n \rangle$$

x -

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 $= \langle x_1, y | x_2, ..., x_n \rangle + \langle \dot{x_1}, y | x_2, ..., x_n \rangle, \text{ by using } nI 5$ $= \langle cy, y | x_2, ..., x_n \rangle + 0, \text{ by equation } (3.1)$ $= c | y, x_2, ..., x_n ||^2,$ so as $y \neq 0$, $c = \frac{\langle x, y | x_2, ..., x_n \rangle}{||y, x_2, ..., x_n||^2}.$ Thus, $\langle x_1, y | x_2, ..., x_n \rangle = \langle cy, y | x_2, ..., x_n \rangle$ and $\langle \dot{x_1}, y | x_2, ..., x_n \rangle = \langle x - cy, y | x_2, ..., x_n \rangle$, given a uniqueness. On the other hand, if we let $c = \frac{\langle x, y | x_2, ..., x_n \rangle}{||y, x_2, ..., x_n||^2}, \quad \langle x_1, y | x_2, ..., x_n \rangle = \langle cy, y | x_2, ..., x_n \rangle$ and $\langle \dot{x_1}, y | x_2, ..., x_n \rangle = \langle x - cy, y | x_2, ..., x_n \rangle.$ Then $x = x_1 + \dot{x_1}$ and $x_1 = cy$ are satisfied, so we merely need to check

$$\langle \dot{x_1}, y | x_2, \dots, x_n \rangle = 0.$$

But

$$\begin{aligned} \langle x_1, y | x_2, \dots, x_n \rangle &= \langle x - cy, y | x_2, \dots, x_n \rangle \\ &= \langle x, y | x_2, \dots, x_n \rangle + \langle -cy, y | x_2, \dots, x_n \rangle \\ &= \langle x, y | x_2, \dots, x_n \rangle - c \langle y, y | x_2, \dots, x_n \rangle, \text{ by using } nI 4 \\ &= \langle x, y | x_2, \dots, x_n \rangle - \frac{\langle x, y | x_2, \dots, x_n \rangle^2}{\|y, x_2, \dots, x_n\|^2} \|y, x_2, \dots, x_n\|^2 = 0. \end{aligned}$$

So, the desired vectors x_1 and $\dot{x_1}$ indeed exist.

In order to make this a useful tool, we need to be able to estimate the *n*-inner product $\langle \cdot, \cdot | \cdot, ..., \cdot \rangle$ using *n*-norm $||\cdot, ..., \cdot||$. It is worthy to note that the above results will be used to achieve and reprove by the Cauchy-Schwarz` inequality which mentioned in relation (2.1), as following:

Lemma 3.1. In an *n*-inner product spaces $(X, \langle \cdot, \cdot | \cdot, ..., \cdot \rangle)$

 $|\langle x, y | x_2, ..., x_n \rangle| \le ||x, x_2 ..., x_n|| ||y, x_2, ..., x_n||$ for all $x, y, x_2 ..., x_n \in X$.

Proof. If x = 0, then the both sides vanish, so we may assume $x \neq 0$. Write:

 $x = x_1 + \dot{x_1}$ as in **Theorem 3.2**, so, $x_1 = cy$, $c = \frac{\langle x, y | x_2, ..., x_n \rangle}{\|y_1 + x_2, ..., x_n\|^2}$.

Then by using

$$\langle x_1, \dot{x_1} | x_2 \dots, x_n \rangle = c \langle y, \dot{x_1} | x_2 \dots, x_n \rangle = 0$$

$$\| x, x_2 \dots, x_n \|^2 = \| x_1, x_2 \dots, x_n \|^2 + \| \dot{x_1}, x_2 \dots, x_n \|^2,$$

$$\geq \| x_1, x_2 \dots, x_n \|^2$$

$$= |c|^2 \| y, x_2 \dots, x_n \|^2$$

 $= \frac{|\langle \mathbf{x}, \mathbf{y} | \mathbf{x}_2, ..., \mathbf{x}_n \rangle|^2}{\|\mathbf{y}, \mathbf{x}_2, ..., \mathbf{x}_n \|^2}.$

multiplying through by $\|y, x_2 \dots, x_n\|^2$ and taking the non-negative square root completes the proof of the Lemma.

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DOES NEP 2020 ASSIST INDIAN YOUTHS IN SURVIVING?

Dr. Mou Roy¹ and Bireswar Pradhan² ¹Assistant Professor, SOA, Bhubaneswar, Odisha, India ²Research Scholar and Academic Counselor, IGNOU, New Delhi, India https://orcid.org/0000-0001-5905-0115

ABSTRACT

Is education a commodity? Are universities in India, regardless of their nature, only selling certificates? Are character-building and self-confidence characteristics of higher-educated Indian youths' increased productivity? Are Para Vidya (spirituality) and Apara Vidya (technicality of education for survival in society) combined in the curriculum of higher education in India? Can holders of higher education certificates get employment in the respective streams or in any start-up business? All the questions are related to higher education in India. These are the inquiries of the common Indian people. To understand these questions, it is necessary to inquire and try to establish their reality. Can Swami Vivekananda's Gurukul strategy be utilised in a more productive way for a better society? Is NEP 2020 resolving the aforementioned issue in India?

To comprehend the utility of NEP2020, a qualitative research approach was used. The study area is in the Kolkata region, and the respondents are students between the ages of 20 and 30. The convenience sampling technique was used to collect primary data. The collected data were subjected to thematic and content analysis.

The education policy has piqued the interest of Indian youth. Both the traditional education policy and the skillbased education policy are in excellent condition. Skills shape people from childhood to adulthood, and NEP 2020 emphasised the importance of developing a skilled-based India for self-confidence. The concept is not new in theory; Vedic education is also a mix of spiritual and academic technicalities. To ensure long-term viability, Para and Apara are placed in a separate section.

In Vedic time, Gurukul was the perfect place for learning but today Gurukul education may not be possible as it may not accommodate huge population. But Swami Vivekananda concept was to produce efficient teacher who can teach and build nation for self-sufficient way. The limitation is that Does India produce efficient teacher who can balance both Para and Apara Vidya?

Keywords: Gurukul, self-confidence, skill-based education, education

1. INTRODUCTION

"Education is not the learning of facts, but the training of the mind to think." -

Albert Einstein

"Education is the most powerful weapon which you can use to change the world."-

Nelson Mandela

"The highest education is that which does not merely give us information but makes our life in harmony with all existence."

-Rabindranath Tagore

"Education is the manifestation of perfection already in man".

Swami Vivekananda

The above-stated four renowned definitions give us a powerful insight about education, the common thing is that education has its own power to shape human mind for societal benefits. Education is not merely coping and pasting or neither it is a store house. It has its own utility for betterment but it is required for proper utilization.

Swami Vivekananda stressed the education for man-making. But in present day, problem is proper man-making. Man-making means to train human mind for benefits self and society. Why proper man-making is not going in contemporary world.

In education, student, teacher, and environment are related to final shape of education.

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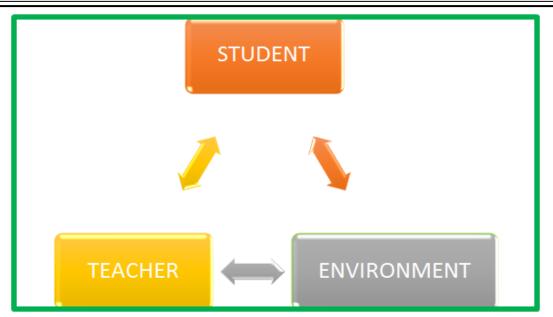


Fig: Student, Teacher, and environment relationship

The present problem of the education is not making noble human beings as a result the society is not progressing. The various ill-accidental events are happened in India. Delhi, Kolkata, Mumbai, and Chennai are metro-cities where various types of accidents are happening day by day as per media reports. But as per National Survey of India, Indian literacy rate is 77.7% in 2022. In black and white, it is excellent, but why vulnerable events are going till today as per various media report. Whether present education system is not making noble human beings, or present education is creating human mind to motivate to do ill-mindful vulnerable action in society.

Justice Abhijit Bandyopadhyay, the Judge of Calcutta High court order CBI inquiry about teachers' recruitment. CBI is inquiring about the facts and figure, in the mean time Education Minister in West Bengal is at jail in this connection. Common views' about teachers' recruitment in west Bengal are in questionable. Swami Vivekananda's concept of Gurukul indicates to create proper teachers who create numerous students. Teacher can proud that he has made student who hold prestigious position for noble motives to create nation for harmonious way.

All the common men views are that manipulation are the biggest problem as a result it is problem to find out proper human beings for teaching purposes. In Vedic period Guru (teacher) mould student with the help of Para vidya (spiritual knowledge) and Apara vidya (technical knowledge), as a result they solve the problem easily and they also teach other how to solve the problem in harmonious way.

Today common parlance about Education is a commodity and Universities are basically selling certificates. No studies have been done to solve education related commoditization problem? Does NEP 2020 solve commoditization problem? Does NEP 2020 produce character-based student? The main objectives of the study is to find out functional key areas related to student character building as well as their development and national development.

2. LITERATURE REVIEW

Education is fundamental for achieving full human potential, developing an equitable and just society, and promoting national development. India will have the highest population of young people in the world over the next decade, and our ability to provide high-quality educational opportunities will determine the future of our country. The global education development agenda reflected in the SDG4 of the 2030 Agenda for Sustainable Development, adopted by India in 2015, seeks to "ensure inclusive and equitable quality education" by 2030. There will be a growing demand for humanities and art, as India moves towards becoming an advanced country. The growing emergence of epidemics and pandemics will also call for collaborative research in infectious disease management and development of vaccines and the resultant social issues heightens the need for multidisciplinary learning.

With the changing employment landscape and global ecosystem, it is becoming increasingly critical that children not only learn, but more importantly learn how to learn. Education must build character, enable learners to be ethical, rational, and caring, while at the same time preparing them for gainful, fulfilling

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employment. This National Education Policy 2020 is the first education policy of the 21st century and aims to address the many growing developmental imperatives of our country.

India's Education Policy lays particular emphasis on the development of the creative potential of each individual. The Indian education system produced great scholars such as Charaka, Susruta, Aryabhata, Varahamihira, Bhaskaracharya, Brahmagupta, Chakrapani Datta, Madhava, Panini, Patanjali, Gautama, Pingala, Sankardev, Maitreyi, Gargi and Thiruvalluvar. The Indian education system produced great scholars such as Charaka, Susruta, Aryabhata, Varahamihira, Bhaskaracharya, Brahmagupta, Chakrapani Datta, Madhava, Panini, Patanjali, Gautama, Pingala, Sankardev, Maitreyi, Gargi and Thiruvalluvar. The Indian education system produced great scholars such as Charaka, Susruta, Aryabhata, Varahamihira, Bhaskaracharya, Brahmagupta, Chanakya, Chakrapani Datta, Madhava, , Patanjali, Nagarjuna, Gautama, Pingala, Sankardev, Maitreyi, Gargi and Thiruvalluvar, among numerous others, who made seminal contributions to world knowledge in diverse fields such as mathematics, astronomy, metallurgy, medical science and surgery, civil engineering, architecture, shipbuilding and navigation, yoga, fine arts, chess, and more. Teachers must be at the centre of the fundamental reforms in the education system in India. The new education policy must help re-establish teachers, at all levels, as the most respected and essential members of our society. Education is a great leveller and is the best tool for achieving economic and social mobility, inclusion, and equality.

2.1 Previous Policies

The implementation of previous policies on education has focused largely on issues of access and equity. The unfinished agenda of the National Policy on Education 1986, modified in 1992, is appropriately dealt with in this Policy. A major development since the last Policy of1986/92 has been the Right of Children to Free and Compulsory Education Act 2009.

2.2 Principles NEP 2020

The purpose of the education system is to develop good human beings capable of rational thought, compassion and empathy, courage and resilience, scientific temper and creative imagination, with sound ethical moorings and values. A good education institution is one in which every student feels welcomed and cared for. There must also be seamless integration and coordination across institutions and across all stages of education.

The fundamental principles that will guide the education system at large are: recognising, identifying, and fostering the unique capabilities of each student, by promoting each student's holistic development in both academic and non-academic spheres. According the highest priority to achieving Foundational Literacy and Numeracy by all students by Grade 3;• flexibility, so that learners can choose their own paths in life according to their talents and interests.

2.3The Vision of this Policy

National Education Policy envisions an education system rooted in Indian ethos that contributes to transforming India, that is Bharat, sustainably into an equitable and vibrant knowledge society. The vision of the Policy is to instill among thelearners a deep-rooted pride in being Indian, not only in thought, but also in spirit, intellect, and deeds, as well as to develop knowledge, skills, values, and dispositions that support a truly global citizen.

2.4 Holistic Development of Learners

The key overall thrust of curriculum and pedagogy reform across all stages will be to move the education system towards real understanding and towards learning how to learn - and away from the culture of rote learning as is largely present today. The aim of education will not only be cognitived evelopment, but also building character and creating holistic and well-rounded individuals equipped with the key 21st century skills. Specific sets of skills and values across domains will be identified for integration and incorporation at each stage of learning, from pre-school to higher education. NCERT will identify these required skill sets and include mechanisms for theirtransaction in the National Curriculum Framework for early childhood and school education.

In all stages, experiential learning will be adopted as standard pedagogy within each subject. Curriculum content will be reduced in each subject to make space for critical thinking and inquiry-based learning. To close the gap inachievement of learning outcomes, classroom transactions will shift towards competency-basedlearning and education. Art-integration and sports-integrated education will be embedded in classroom transactions.

In all stages, experiential learning will be adopted as standard pedagogy within each subject. Curriculum content will be reduced in each subject to make space for critical thinking and inquiry-based learning. Art-integration and sports-integrated education will be embedded in classroom transactions.

The National Education Policy (NEP), 2020 is presented as a forward-looking vision and is perceived to hold the promise of providing 'equitable quality education' for all. The NEP-2020 emphasises much needed

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intervention in early childhood education and foundational literacy and numeracy; it proposes the rearrangement of school curricular and pedagogical structure; the reorganisation of teacher education; a new institutional architecture for higher education; and a 'light but tight' system of regulation and monitoring of school and higher education. The NEP-2020 has been applauded for articulating the state's resolve to expand and vitalise equitable quality public education.

3. METHODOLOGY

The study area of the study is in Kolkata region. The population of the study is consisted of students, teachers, parents, and others who are directly or indirectly associated like non-teaching staff, dignitaries etc. But target respondent is thirty (30) young student age group 20 years to 30 years. Qualitative research approach has been used with grounded theory to understand NEP 2020 from target respondents. Interview with semi-construct questionnaire is tool and technique for collecting responses from respondents. Smart phone recorded system has been used to capture their responses. Language of the questionnaire was Bengali, Hindi, and English. The responses were converted into English and it was validated through language expert. The language of the questionnaire was used Bengali and Hindi as respondents were comfortable to the respondents. Collected responses were converted into English. Thematic and content analytical tools were used for data analysis.

Table No.1 Demographic Profile			
Demographic Parameter	Frequency	Percentage	
Age			
20	4	13.3	
21	2	6.7	
22	3	10.0	
23	3	10.0	
24	3	10.0	
25	2	6.7	
26	1	3.3	
27	3	10.0	
28	3	10.0	
29	3	10.0	
30	3	10.0	
Total	30	100	
Gender			
MALE	16	53.3	
FEMALE	14	46.7	
Total	30	100	
Education			
GRADUATE	5	16.7	
PG	15	50.0	
DIPLOMA	10	33.3	
Total	30	100	
Residential status			
URBAN	14	46.7	
RURAL	16	53.3	
Total	100	100	

4. RESULT AND DISCUSSION

Table 1 shows the frequency of occurrences by age. The age of 20 is prominent and has the highest percentage, 13.3%. Higher education has a different gender ratio, with men outnumbering women. It's worth noting that the postgraduate percentage is 50%. Rural residents outnumber urban residents in higher education, with a percentage of 53.3%.

Table No.2 Descriptive S	tatistics -Age
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Tuble 1002 Descriptive Statistics Age					
Age	Ν	Minimum	Maximum	Mean	Std. Deviation
	30	20	30	24.90	3.407

Table No.3 Age and Education Cross tabulation					
	Education				
Age		Graduate	PG	Diploma	Total
20	Count	4	0	0	4
	% Within age	100.0%	0.0%	0.0%	100.0%
21	Count	0	2	0	2
	% Within age	0.0%	100.0%	0.0%	100.0%
22	Count	0	3	0	3
	% Within age	0.0%	100.0%	0.0%	100.0%
23	Count	0	3	0	3
	% Within age	0.0%	100.0%	0.0%	100.0%
24	Count	1	2	0	3
	% Within age	33.3%	66.7%	0.0%	100.0%
25	Count	0	1	1	2
	% Within age	0.0%	50.0%	50.0%	100.0%
26	Count	0	0	1	1
	% Within age	0.0%	0.0%	100.0%	100.0%
27	Count	0	2	1	3
	% Within age	0.0%	66.7%	33.3%	100.0%
28	Count	0	1	2	3
	% Within age	0.0%	33.3%	66.7%	100.0%
29	Count	0	1	2	3
	% Within age	0.0%	33.3%	66.7%	100.0%
30	Count	0	0	3	3
	% Within age	0.0%	0.0%	100.0%	100.0%
Total	Count	5	15	10	30
	% Within age	16.7%	50.0%	33.3%	100.0%

Table No.3 Age and Education Cross tabulation	

Table No.4 Age and Residential Status Cross tabulation

		Residential Status		
Age		URBAN	RURAL	Total
20	Count	3	1	4
	% Within age	75.0%	25.0%	100.0%
21	Count	0	2	2
	% Within age	0.0%	100.0%	100.0%
22	Count	2	1	3
	% Within age	66.7%	33.3%	100.0%
23	Count	1	2	3
	% Within age	33.3%	66.7%	100.0%
24	Count	2	1	3
	% Within age	66.7%	33.3%	100.0%
25	Count	0	2	2
	% Within age	0.0%	100.0%	100.0%
26	Count	1	0	1
	% Within age	100.0%	0.0%	100.0%
27	Count	1	2	3
	% Within age	33.3%	66.7%	100.0%
28	Count	1	2	3
	% Within age	33.3%	66.7%	100.0%
29	Count	2	1	3
	% Within age	66.7%	33.3%	100.0%
30	Count	1	2	3
	% Within age	33.3%	66.7%	100.0%
Total	Count	14	16	30
	% Within age	46.7%	53.3%	100.0%

Table No.5 Age and Gender cross tabulation				
		GEI		
Age		MALE	FEMALE	Total
20	Count	3	1	4
	% Within age	75.0%	25.0%	100.0%
21	Count	0	2	2
	% Within age	0.0%	100.0%	100.0%
22	Count	2	1	3
	% Within age	66.7%	33.3%	100.0%
23	Count	1	2	3
	% Within age	33.3%	66.7%	100.0%
24	Count	1	2	3
	% Within age	33.3%	66.7%	100.0%
25	Count	1	1	2
	% Within age	50.0%	50.0%	100.0%
26	Count	0	1	1
	% Within age	0.0%	100.0%	100.0%
27	Count	2	1	3
	% Within age	66.7%	33.3%	100.0%
28	Count	2	1	3
	% Within age	66.7%	33.3%	100.0%
29	Count	1	2	3
	% Within age	33.3%	66.7%	100.0%
30	Count	3	0	3
	% Within age	100.0%	0.0%	100.0%
Total	Count	16	14	30
	% Within age	53.3%	46.7%	100.0%

1 ...

Table No 5 Age and Conder areas tab

Respondents expressed interest in job prospects, technicality, and flexibility. Everyone is excited about NEP 2020 because it is student-friendly and provides opportunities for the next generation.

5. CONCLUSION

The National Education Policy 2020 is a right step to construct for a leap into tomorrow. The policy changes look at how to make the system attuned to multimodal system. It also provides the much-needed structural institutional changes that are perfectly in harmony with the government national building mega programs. Young generation will be more benefited as it helps them for self-confidence.

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A STUDY ON THE INFLUENCE OF SOCIAL MEDIA ON FOODCONSUMPTION CHOICE OF YOUNGSTERS: A SPECIAL REFERENCE TO KERALA

Pavithra V, Anusuya B and Bushara.B

ABSTRACT

Good food is equivalent to a healthy body, and thus, a healthy mind. In today's era of surfing the internet for reviews and opinions regarding everything sublunary, people voluntarily let themselves get influenced by certain individuals having a say. The popularity of such active individuals in virtual platforms make them 'social media influencers'. With the increasing popularity of food blogs, vlogs and pictures related to it by such influencers, whether people eat according to their bodily needs or whether food has also become a tool of socializing, has become a question of grave concern. Recent research has shown that food blogging is a popular tool for acquiring nutritional health information, especially among young adults. The primary reason behind food blogging being so influential and trusted is because it is user generated media which influences customer's behavioural intention. Food blogging is a feature of food journalism interlinking a gourmet interest in food, blog writing, and foodphotography. The more popular a blog is, the more opportunities the blogger will have to monetize their content. Bloggers use a variety of business and marketing tactics to maximize traffic, including constructing a persona that can connect with a targeted audience. This research paper aims at digging out answers to whether youngsters of age group 15-35 years living in Kerala are researched upon.

Keywords: Consumer Behaviour, Food blogging, Influence, Youngsters FadConsumption

INTRODUCTION

"You are what you eat". The food you eat can be either the safest and most powerful form of medicine or the slowest form of poison." – AnnWigmore. And this is where the importance of choosing the food wisely, comes into picture. But what exactly happens to us when it's time to try something different? According to German economist Karl Marx, just as people live in a society, society also lives inside people. An individual gets socialized at every moment of his/her life. And the media plays an important role in socialization. Food has always been the factor that has drawn humans together for ages, as it is something everyone needs and is a central part of almost every culture. People have started to value a healthy lifestyle more than ever because of the rapid increase in diseases like diabetes and cholesterol for which the most influential factor is high carb diet/food. Over the past years, the consumption of healthy food has become a trend and has been spreading all over in the society. This momentum started due to the increased awareness in eating healthy food habits in their daily life. According to a study, 173 people out of 500 respondents purchased healthy food more than once per week. Talking about trends, Social Media has been all over the internet lately Talking about trends, Social Media has been all over the internet lately. Recent research has shown that social media is a popular tool for acquiring nutritional health information, especially among young adults. Earlier people were more influenced by information received through mass media but today, online social networks have power to influence consumers' purchase decisions. Social media plays a huge role in influencing people as it impacts public opinion the most. Social media is among one of the highest forms of source of information for healthy food habits. Generally, Consumers consider social media advertising as an effective purchase decision medium. The interest in healthy food in this digital era is now reflected in social media, where it has been discovered that there is an increase in the number of uploads related to food on a regular basis.

This advancement of technology in social media made blogs become a crucial way to spread knowledge about food. That's how food blogging came into the picture and it has become one of the most influential professions. The primary reason behind food blogging being so influential and trusted is because it is user generated media which influences customer's behavioural intention. Food blogging is a feature of food journalism interlinking a gourmet interest in food, blog writing, and food photography. Food blogs are generally written by food enthusiasts often referred to as a "foodies" and can be used commercially by the blogger to earn a profit. Blogging is a common marketing and brand development tool for restaurants, catering companies, meal delivery services, private chefs, and other food and beverage businesses. Businesses often choose influential bloggers in the market, or "influencers". Influencers areable to draw a specific audience and build their reputation by consistently posting quality content. Over time, the blogger accumulates influence over some of their audience. Consumers often build aconnection with the influencer they closely follow affecting their purchasing decisions. Audiences often trust the endorsement of influencers because while they can be sponsored they are loyal to their followers and have freedom to design their messages. This is what the blogger can"sell"to

companies whose products and services they'd endorse or be sponsored by. The more popular a blog is, the more opportunities the blogger will have to monetize their content. Bloggers use a variety of business and marketing tactics to maximize traffic, including constructing a persona that can connect with a targetedaudience.

REVIEW OF LITERATURE

- Madill-Marshall et al., (1995) have examined the association between the use of conveniencefoods and work and personal factors especially, life satisfaction and stress among consumers in North American household families. The results obtained are very interesting showing that one category of working women avoided convenience foods completely and have never tried it and the other group who have frequently used it. In case of factors of life satisfaction and stress, the usefulness of convenience foods seemed to have no impact.
- Srivastava and Kale (2003) stated the need for the elusiveness of consumer market public relations theory in contemporary society and noted that modern businesses constantly assess customer loyalty and seek new ways to extend customer base in a competitive business environment. The scholars proposed that modern organizations should analyse the variables of customer satisfaction and increase the degree of contact between service providers and customers.
- Mangold & Faulds (2009) stated that social media is a hybrid component of the promotion mix because, in the traditional context, it allows businesses to speak to their clients while, in the non-traditional context, it allows clients to speak to each other directly. The content, timing and frequency of social media-based discussions between consumers are outside the immediate control of executives. Indeed, social media promotional campaigns could contribute to various marketing objectives.
- Mudambi and Schuff (2010) in their research stated that User-Generated Content (UGC) is created, shared, and consumed by users and therefore is usually perceived as trustworthy and credible; it has the ability to influence consumers' attitudes and purchase behavior .Information created by consumers is trusted more by other consumers than the informationcreated by marketers.
- Kimes (2011) said that the amount of increase in online food ordering is because of convenience and control. Almost half of the population has ordered food online. Personal interaction with restaurant employees, satisfaction level of consumers after ordering food online and changed behaviour of the consumers regarding food mobile ordering Apps shows the perception of consumers for mobile food ordering apps.
- Sashi (2011) addressed various issues of consumer engagement and improved understanding of customer engagement by examining customer engagement views, linking them to marketing concepts,market orientation and marketing relationships, modelling the customer engagement cycle, and developing a customer engagement matrix. The researcher has developed model of the customer engagement cycle includes seven stages such as connection, interaction, satisfaction ,retention, loyalty, advocacy, and engagement.
- Taylor, Strutton and Thompson (2012) discover that social media users' online behaviour of sharing is due to the individual need for self-improvement. The probability of consumers sharing their feelings increases when they relate an online advertisement with their identity. Therefore, it becomes imperative for marketers to consider the attributes of various personalidentities to increase the connection with masses.
- Zailskaite-Jakste & Kuvykaite (2012) analysed how consumers should be engaged in communication in social media in order to build brand equity. The result showed that Social media helps to ensure interactivity i.e. provides an opportunity to keep conversations among consumers and engage them in content and brand equity building by raising brand awarenessand enhancing positive brand associations and building consumer loyalty to the brand.
- Danaher and Dagger (2013) formulated an inexpensive approach to help organizations in evaluating the proportional efficacy of several advertising media. The organizational loyalty program is used by the researchers through an online survey for identifying the degree of media exposure, which is further compared with the respondents' purchase history. The researchers implemented their method in a retail organization and found that customers' purchase intentions were significantly impacted by seven of the ten channels used by the retail organization.
- Leah Boepple et al. Int J Eat Disord (2014) addressed a content analysis of healthy living blogs: evidence of content thematically consistent with dysfunctional eating attitudes and behaviours and discussed that these content of healthy living blogs might be problematic forviewers who have eating or body image issues.

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• Kim et al. (2014) examined the effect of customer relationship with brands on how much Twitter involves the customer in re-tweeting brand texts. Based on information gathered on Twitter from 315 brand users, brand re-tweeters are more likely to have an extent of brand confidence, brand identity, Twitter usage frequency, community affiliation intent, and community engagement.

STATEMENT OF THE PROBLEM

The study is to understand whether or not, there is an influence of food blogging and vlogging in social media over youngsters in Kerala regarding their food consumption choice.

SIGNIFICANCE OF THE STUDY

It is assumed that due to the increasing number of food related blogs and vlogs coming up, and the number of followers and likes it gets, youth, who are the major users of social media, prefer to try out the food or the restaurant suggested in those blogs and vlogs. Moreover, most youth above 15 years live out with friends and have freedom to choose their lifestyle. Thus, it can be a major reason for them, surfing the sites and to come across the posts. The new found freedom might lead them to try out different things and this is where food influence might play a major role. The status quo and bandwagon appeal i.e., sharing and discussing about the posts with peers, leading them to try out those dishes to 'fit-in' the group of foodies can be an indirect way of food influence.

OBJECTIVES OF THE STUDY

The overall Objective of the study is to find whether food pictures, blogs and vlogs posted by social media influencers cause youngsters in Kerala to try out the food as suggested. The Specific Objectivesare:

- To study the Influence of Social Media on Food Consumption Choice of Youngsters.
- To study about the Authenticity of Social media influencer's recommendations.
- To ascertain various influencing factors of food blogging that impact customer's choice of restaurants.

SAMPLING FRAME

Sample Method: Purposive sampling method is used for the present study.

Sample Size: The sample size considered for the study is 500

Sample Area: The Study is conducted among Youngsters aged between 15 to 35 in Kerala.

TESTING OF SAMPLE PROPORTIONZ TEST

A Z-test is any statistical test for which the distribution of the test statistic under the Null Hypothesis can be approximated by a Normal Distribution. Z-test tests the Mean of a distribution in which we already know the population variances2.

1. INFLUENCE OF SOCIAL MEDIA ON FOOD CONSUMPTION CHOICE

H0:60% of the sample proportion are influenced by Social Media and Food Vloggers/Bloggers While choosing Restaurants. H1: More than 60% of the sample proportion are influenced by Social Media and Food Vloggers/Bloggers While choosing Restaurants.

[These hypothesis formulate one tailed test]

Calculated Value	1.3133
Degree of Freedom	Infinite
Level of Significance	5%
Table Value	1.64
P value	0.94591
Z Alpha	0.5

INTERPRETATION

At the 5% level of significance the table value is 1.645 and the calculated value is 1.3133 which is numerically much less than the table value. So we can accept the null hypothesis. And reject the alternative hypothesis. That is More than 60 Percentage of the people are influenced by the Social Media and and Food Vloggers/Bloggers While choosing Restaurants.

2. Authenticity of Social Media Influencers Recommendations

H0:50% of the sample proportion agrees that the food vloggers and bloggers recommendations areAuthentic

H1: More than 50% of the sample proportion agrees that the food vloggers and bloggers recommendations are Authentic.

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[These hypothesis formulate one tailed test]

Calculated Value	0.857
Degree of Freedom	Infinite
Level of Significance	5%
Table Value	1.64
P value	0.1957224
Z Alpha	0.5

INTERPRETATION

At the 5% level of significance the table value is 1.645 and The calculated value is 0.857 which is numerically much less than the table value. So we can accept the null hypothesis. And reject the alternative hypothesis. That is More than 50 percentage of the sample proportion agrees that the food vloggers and bloggers recommendations are Authentic.

3. The Overall Perception of Food Vlogge Recommendations.

Particulars	HS	S	Ν	D	HD	Weighted Mean	Percentage
How do you Perceive the	104	208	149	30	9	3.74	74.7
Recommendations of the food							
Vloggers/Bloggers?							

(Source: Primary data)

H0:60% of the sample proportion is satisfied with the recommendations of Food Vloggers and Bloggers.

H1: More than 60% of the sample proportion is satisfied with the recommendations of Food Vloggers and Bloggers.

(These hypothesis formulate one tailed test]

Calculated Value	0.437
Degree of Freedom	Infinite
Level of Significance	5%
Table Value	1.64
P value	0.33106
Z Alpha	0.5

INTERPRETATION

At the 5% level of significance the table value is 1.645 and the calculated value is 0.437 which is numerically much less than the table value. So we can accept the null hypothesis.

And reject the alternative hypothesis. That is More than 60 Percentage of the sample proportion is satisfied with the recommendations of Food Vloggers and Bloggers.

4. Significance Between Age and Usage of Social Media

Here,

H0=There is no significant relationship between age and usage of social media. H1=There is significant relationship between age and social media.

	Yes	No	Total
15-20	94	2	96
21-25	310	3	313
26-30	51	1	52
31-35	30	9	39
Total	485	15	500

Expected Frequency = RT*CT/T

(RT=Row total CT=column total,T=Total)/

96*485/500=93.12	96*15/500=2.88
313*485/500=303.61	313*15/500=9.39
52*485/500=50.44	52*15/500=1.56
39*485/500=37.83	39*15/500=1.17

Ε	(O-E)	$(O-E)^2$
93.12	.88	.7744
2.88	88	.7744
303.61	6.39	40.8321
9.39	-6.39	40.8321
50.44	.56	.3136
1.56	56	.3136
37.83	-7.83	61.3089
1.17	7.83	61.3089
alculated va	lue	206.458
	93.12 2.88 303.61 9.39 50.44 1.56 37.83 1.17	93.12 .88 2.88 88 303.61 6.39 9.39 -6.39 50.44 .56 1.56 56 37.83 -7.83

 $X^2 = \sum (O-E)^2 / E$ (O=Observed frequency, E=Expected frequency)

Calculated value	206.458
Degree of freedom	4
Level of significance	5%
Table value	9.488
P value	<.00001
Z alpha	.5

Inference : At the 5 percent level of significance the table value for 4 degree of freedom is 9.488. The calculated value is 101.274. The P-value of the calculated value is <.00001 and Z alpha is 0.5. The P value is less than Z alpha. Hence we reject the null hypothesis and it can be concluded that there is significant relationship between Age and usage of social media.

CONCLUSION

From the results of this study, it can be concluded that Social media influencers have a partial effect on the food consumption choice of youngsters of Kerala. This research's theoretical implication suggests that food bloggers or vloggers promotion through Social media becomes a source of information that consumers trust. It is perceived that half of the sample population are satisfied with the recommendations provided by the social media influencers. The findings upheld that Authenticity taken as an important independent variable is considered the relevant part of the food blogging and vlogging. The findings also reveal the factors responsible for influencing and Visual presentation andContent was ranked top so more emphasis should be primarily given towards the enhancement of visual presentations

The influence of social media on the food consumption choice of youngsters is more subtle than explicit as the maximum number of respondents have a neutral opinion when asked whether or not, social media food suggestions are trustworthy, and whether or not, social mediafood and restaurant suggestions are influential.

Thus in a nutshell the study results provide important inferences and suggestions towards the impact of social media influencers on the food consumption choice of youngsters from a sample population of 500. Moreover, since very little number of studies investigating specifically food sector and the effects of food influencers on consumers' purchase intention, the results are also expected to contribute to the relevant literature.

REVIEW OF QUANTITATIVE IMPLICATIONS OF THE INDIAN GOVERNMENT INITIATIVES FOR FINANCIAL INCLUSION

Dr. Nitin Agarwal¹ and Dr. Umaji M. Maske²

¹I/C Principal, Mahendra Pratap Sharada Prasad Singh College of Arts, Commerce and Science, Mumbai ²I/C Principal, Siddharth College of Commerce and Economics, Mumbai

ABSTRACT

A nation can grow economically and socially only if its population is turned out to be financially independent. Therefore, the Government of India has initiated a number of Schemes for financial inclusion, the most recent being PMJDY. These schemes have quantitative impact in terms of banking habits and life and health insurance penetration in the country.

Keywords: Financial Inclusion, Insurance Penetration and Health Insurance Penetration.

INTRODUCTION

Financial inclusion of masses in the financial mainstream of the economy is a prerequisite for balanced economic development and growth of any economy. On the eve of independence, a large section of Indian society was outside the purview of formal financial system and was subjected to all types of financial exploitations. Considering this, the Government of India took several steps to bring the excluded masses within the folds of the organised financial sector. Some of these steps include:

(a) Nationalisation of Major Banks in 1969 and 1980

(b)Priority Sector Lending

(c) Establishment of Regional Rural Banks

(d)Swabhiman Yojana

(e) Micro- finance

(f) Schemes for SC, ST OBC and Women

However, the success of these steps was confined to some selected regions or sections of the society. Even after 60 years of independence at the turn of the last decade in 2011, a large section of Indian population was unbanked. As per the Census 2011, out of 24.67 crore households in the country, only 14.48 crore (58.7%) households had access to banking services. Of the 16.78 crore rural households, only 9.14 crore (54.46%) were availing banking services, while of 7.89 crore urban households, only 5.34 crore (67.68%) households were availing banking services.

The modern economies are based on money and banking and such a large section of the unbanked section of society posed a challenge for the growth and development of the economy. Considering such a poor proliferation of banking services, the Government chalked out a comprehensive plan for financial inclusion of all households in two phases under the Pradhan Mantri Jan Dhan Yojana (PMJDY) in the year 2014. Many other Schemes of financial inclusion supplemented the Scheme. Some of these Schemes are:

(a) Atal Pension Yojana

(b) Ayushman Bharat Scheme

(c) Pradhan Mantri Fasal Bima Yojana

(d)Pradhan Mantri Jeevan Jyoti BimaYojana

(e) Pradhan Mantri Mudra Yojana

(f) Pradhan Mantri Suraksha BimaYojana

(g)Pradhan Mantri Vaya Vandana Yojana

(h)Start Up India/Stand Up India

(i) Sukanya Samruddhi Yojana

(j) Pradhan Mantri Shram Yogi Maandhan

(k) Varishta Pension BimaYojana

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Conceptual Framework of the Study:

- (a) **Financial Inclusion:** Financial inclusion is delivering financial services at affordable costs to the disadvantaged and low-income segments of society. The Government of India has taken number of initiatives in this direction. The major reform in this direction being nationalisation of banks in 1969 and 1984 and launch of a number of schemes in this direction
- (b)**Pradhan Mantri Jan Dhan Yojana (PMJDY):** PMJDY is a financial inclusion program of the Government of India which aims to provide financial services such as bank accounts, remittances, credit, insurance and pensions to the masses at an affordable cost. The Scheme was launched by the Hon. Prime Minister of India Narendra Modi on 28th August, 2014.

Statement of Problem:

A nation can grow economically and socially only if its population is turned out to be financially independent. Therefore, the Government of India has initiated a number of Schemes for financial inclusion, the most recent being PMJDY. These schemes have a quantitative impact on banking habits and the country's life and health insurance penetration. Against this background, the proposed study tries to study quantitative implications of the Government initiatives towards financial inclusion under the title:

"Review of Quantitative Implications of the Indian Government Initiatives for Financial Inclusion"

OBJECTIVES OF THE STUDY:

The present research study seeks to measure the quantitative impact of various financial inclusion schemes of the Government of India on banking habits and life and health insurance penetration in India.

Statements of Hypotheses:

Hypothesis 1:

 $H1_N$: Financial inclusion initiatives of the Government of India do not have significant impact on banking habits of rural areas of Thane and Palghar districts.

 $H1_A$: Financial inclusion initiatives of the Government of India have significant impact on banking habits of rural areas of Thane and Palghar districts.

Hypothesis 2:

 $H2_N$: Financial inclusion initiatives of the Government of India do not have significant impact on life insurance penetration in rural areas of Thane and Palghar districts.

 $H2_A$: Financial inclusion initiatives of the Government of India have significant impact on life insurance penetration in rural areas of Thane and Palghar districts.

Hypothesis 3:

 $H3_N$: Financial inclusion initiatives of the Government of India do not have significant impact on health insurance penetration in rural areas of Thane and Palghar districts.

 $H3_A$: Financial inclusion initiatives of the Government of India have significant impact on health insurance penetration in rural areas of Thane and Palghar districts.

RESEARCH METHODOLOGY:

Research methodology is the blueprint of a research study and encompasses the various aspects of a research study, which have been discussed below:

RESEARCH DESIGN:

Research design for the present study lays down the framework for obtaining, processing and analysing data to attain the research objectives and establish research hypotheses. The research design used for this study includes both Exploratory Research Design and Descriptive Research Design.

RESEARCH VARIABLES

The present research study mainly deals with the assessment of inclusive financial initiatives of the Government of India on thee quantitative parameters, viz., banking habits, life insurance penetration and health insurance penetration.

Sources of Data

The researcher has made use of both primary as well as secondary data for achievement of objectives and establishment of hypotheses.

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- (a) **Primary Data:** The primary data has been collected using the survey method with the help of self-administered questionnaire.
- (b)**Secondary Data:** Secondary data sources include national and international journals, research articles, books, newspapers and research reports.

Validity and Reliability of Questionnaire:

Cronbach Alpha (α) has been used to measure internal consistency of variables, which was found to be 0.899 for the 3 items under consideration.

Universe and Sampling:

The universe for the present study consists of 200 beneficiaries of various financial inclusion schemes of Government of India each from Thane district and Palghar districts of Maharashtra. The researcher has used the convenience sampling technique for sample selection.

Analysis and Interpretation of Data

The researcher has made use of Kolmogorov-Smirnov T for the establishment of hypotheses.

DESCRIPTIVE ANALYSIS

The following table represents the Gender, Age and Education Level of the respondents.

Gender	No. of Respondents	Percent
Male	311	78
Female	89	22
Total	400	100
Age	No. of Respondents	Percent
18-25	33	8
26-40	209	52
41-60	144	36
Above 60	14	4
Total	400	100
Education Level	No. of Respondents	Percent
SSC	23	6
HSC	56	14
Graduate	303	76
Post-graduate	18	5
Total	400	100.0
Marital Status	No. of Respondents	Percent
Married	358	90
Unmarried	33	8
Others	9	2
Total	400	100.0
Occupation	No. of Respondents	Percent
Agriculture	89	22
Salaried	178	45
Business	92	23
Professional	2	1
Others	39	10
Total	400	100.0
Income Level (p.m.)	No. of Respondents	Percent
Upto Rs. 10000	17	4
Rs. 10001-25000	144	36
Rs. 25001-50,000	188	47
More than Rs. 50,000	51	13
Total	400	100.0

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Hypotheses Testing:

Hypothesis Statement	Critical level &	Inference
	Statistical Test Used	
Hypothesis 1	The critical level or	If the critical level or level
Null Hypothesis	level of significance is	of significance is less than
$(H1_N)$: Financial inclusion initiatives	set at 5% (0.05)	5% (0.05), null hypothesis
of the Government of India do not		is rejected
have significant impact on banking	Kolmogorov-Smirnov	Null hypothesis is rejected.
habits of rural areas of Thane and	Test (Non Parametric	Financial inclusion
Palghar districts.	Test of Hypothesis)	initiatives of the
Alternative Hypothesis		Government of India have
(H1 _A): Financial inclusion initiatives		significant impact on
of the Government of India have		banking habits of rural areas
significant impact on banking habits		of Thane and Palghar
of rural areas of Thane and Palghar		districts.
districts.		
Hypothesis 2	The critical level or	If the critical level or level
Null Hypothesis	level of significance is	of significance is less than
(H2 _N): Financial inclusion initiatives	set at 5% (0.05)	5% (0.05), null hypothesis
of the Government of India do not		is rejected
have significant impact on life	Kolmogorov-Smirnov	Null hypothesis is rejected
insurance penetration in rural areas	Test (Non Parametric	Financial inclusion initiatives
of Thane and Palghar districts.	Test of Hypothesis)	of the Government of India
Alternative Hypothesis		have significant impact on
(H2 _A): Financial inclusion initiatives of		life insurance penetration in
the Government of India have		rural areas of Thane and
significant impact on life insurance		Palghar districts.
penetration in rural areas of Thane and		
Palghar districts.		
Hypothesis 3	The critical level or	If the critical level or level
Null Hypothesis	level of significance is	of significance is less than
$(H3_N)$: Financial inclusion initiatives	set at 5% (0.05)	5% (0.05), null hypothesis
of the Government of India do not		is rejected.
have significant impact on health	Kolmogorov-Smirnov	Null hypothesis is rejected.
insurance penetration in rural areas	Test (Non Parametric	Financial inclusion initiatives
of Thane and Palghar districts.	Test of Hypothesis)	of the Government of India
Alternative Hypothesis		have significant impact on
(H3 _A): Financial inclusion initiatives		health insurance penetration
of the Government of India have		in rural areas of Thane and
significant impact on health		Palghar districts.
insurance penetration in rural areas		
of Thane and Palghar districts.		

FINDINGS AND DISCUSSION

- The hypothesis testing using Kolmogorov-Smirnov Test reveals that the financial inclusion initiatives of the Government of India have a significant impact on the banking habits of rural masses of Thane and Palghar districts.
- The hypothesis testing using Kolmogorov-Smirnov Test reveals that the Government of India's financial inclusion initiatives significantly impact life insurance penetration in rural areas of Thane and Palghar districts.
- The hypothesis testing using Kolmogorov-Smirnov Test reveals that the Government of India's financial inclusion initiatives significantly impacts health insurance penetration in rural areas of Thane and Palghar districts.

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SUGGESTIONS

- Financial inclusion schemes should be publicised on a large scale to create awareness among the masses.
- Financial inclusion schemes should practically target the excluded poor people.
- Financial inclusion schemes should reach all sections and geographic segments of society.
- Various schemes of financial inclusion should be implemented through Village Panchayats.
- Documentation formalities related to financial inclusion programmes must be in the regional language.
- Government must introduce exclusive schemes for the inclusion of the economically weaker sections.
- There should be a facilitator between the people and the government to undertake various schemes.
- Banks, insurance companies and investment firms should be trained to tap untapped masses.
- KYC Norms and linkage of financial transactions with UIDAI should be strengthened.
- A periodic review of financial inclusion schemes should be undertaken to revamp the scheme.
- Government and financial institutions should jointly organise financial inclusion awareness camps.
- Financial Literacy Centres should be strengthened to disseminate information about financial inclusion.
- Government should make use of multi-layered approach for financial inclusion at all economic levels.
- All financial inclusion schemes must be offered through banks and post offices.
- Financial inclusion should be part of the formal higher education system curriculum.
- Documentation formalities related to financial inclusion programmes must be in the regional language.

CONCLUSIONS

The Government, financial institutions and regulators, have made lots of efforts for the success of financial inclusion of unbanked masses, but this seems just to be a beginning. The Government of India claims to provide no-frills accounts to more than 90% of the people in the country.But this reflects the quantitative success of the government schemes.Financial inclusion will be achieved only when people at the significant move from a money economy to banking operations for their day-to-day needs. The scope of financial inclusion also includes areas like the degree of use of banking modes for settlement of transactions, life insurance penetration, health cover for masses, financial literacy and financial awareness, etc. The present study is a humble attempt to touch upon these aspects of financial inclusion initiatives of the Government of India. The study will give a different dimension to the financial inclusion initiatives of the Government of India.

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A STUDY ON THE EXPERIENCE OF VIRTUAL LEARNING AMONG THE PARENTS OF SCHOOL GOING CHILDREN WITH RESPECT TO MUMBAI REGION PARENTS OF SCHOOL GOING CHILDREN

Ms. Priya Nadar

Assistant Professor, Bunts Sangha's S.M.Shetty College Of Science, Commerce & Mgt Studies

ABSTRACT

Virtual learning is an introductory experience created using computers and the internet in an outdoor or educational group facility. Orders that often occur on-site and online. Educational activities are online, and teachers and students are physically separated (geographically, rapidly, or both).

Virtual college students use electronic devices such as mobile phones, tablets, computers and laptops for lectures. There are various packages used for visual discovery and online analysis.

The purpose of this study was to conduct an online survey of parents' perceptions and experiences of online education. The provision of online medium instruction is a recent change made by the Indian education system in the context of the current pandemic. Therefore, this survey explores parents' perceptions and concerns about attending mandatory online courses in response to COVID19.

This paper aims to understand the perceptions of fathers and mothers of children studying in this department in terms of visual learning and to assess their satisfaction. The study aims to market healthy visual dating among the children of faculty members in the Mumbai area. A questionnaire was used as a research tool to collect key statistics from 60 respondents selected for observation. Records collected using questionnaires were analysed as a percentage of study goal attainment using simple mathematical tools.

The results indicate that the following areas are important for teacher and student satisfaction with online instruction: These areas are changes to enable quality and timely interaction between students and professors, availability of technical support, structured online instructional modules, and hands-on training. be carried out.

Keywords: Virtual Learning, technology, virtual learning apps, virtual learning devices, technology.

1. INTRODUCTION

- Digital studying is a mastering enjoy advanced via the usage of computer systems and / or the net outside and in the establishments of the academic organization. Orders that frequently occur locally on-line. Teaching sports are carried out on-line where teacher and college students are physically divided (geographically, briefly, or both).
- With the speedy boom of e-getting to know, education has changed dramatically, with coaching being completed remotely and in digital boards.
- Numerous research have cautioned that online studying has been proven to growth data retention, and it takes less time; which means that modifications induced to the training machine because of coronavirus can be right here to stay.
- Because the covid-19 epidemic is leading to the closure of instructional establishments, the government has been selling online education to similarly its education. Most, non-public and public institutions have made easy transitions through various online platforms together with zoom, google lessons, Microsoft groups, and so on.
- Because the covid-19 pandemic causes closure of educational institutes, the government has been encouraging on line education to gain instructional continuity. Most, of the private and public establishments have made a clean switch the usage of numerous on-line structures which includes zoom, google lecture rooms, Microsoft groups, and so on., whilst many academic institutes are nevertheless locating it a herculean mission.
- The challenges of virtual schooling are multifaceted. It's time for the Indian society to recognize the nationstates of virtual schooling in India and for India.

2. LITERATURE REVIEW

Literature reviews help open the way for a clearer understanding of the field of studies that has already been achieved and remove darkness from ability areas that have no longer yet been diagnosed. In this regard an try

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has been made to behaviour an in depth observe of the paintings done inside the subject of practical training. A evaluate of some of the important thing lessons is provided underneath:

Rammohan Khanapurkar Shalini Bhorkar Ketan Dandare Pralhad Kathole NOV 18, 2020

The covid-19 epidemic has disrupted the formal schooling machine round the sector, together with India, which is putting a variety of pressure on the net schooling sector. This paper analyses the country of strength schooling in India. It units out digital learning recommendations developed through our modern-day authorities and makes use of Maharashtra's 5-year efforts to make digital public colleges a readiness to apply this manual. Strengthening online learning when schools are closed: The role of families and teachers in supporting students during the COVID-19 crisis 24th September 2020

The covid-19 crisis has placed stress on the global training machine to locate some other way to talk face-toface. This has brought about the unheard of use of online teaching and studying via instructors and college students. For the reason that lock-up - both large or localized - can also be wanted in the future to reply to new waves of contamination until a vaccine is available, it's miles very crucial for governments to find out what policies can growth the effectiveness of on line mastering. This coverage brief explores the position of students' attitudes towards learning in developing online mastering capabilities in which ordinary face-to-face teaching isn't always feasible.

3. OBJECTIVES OF THE STUDY

- i. Pick out college students' issues at some point of visual mastering.
- ii. Knowledge parental complaint of an internet school.
- iii. Become aware of fitness and related fitness problems related to visual studying.
- iv. Recognize the effect of visible mastering on newcomers.

4. LIMITATIONS OF THE STUDY

a) Research is limited in Mumbai Suburban due to time constraints.

- b) The sample size used for the study is small. Therefore, the results cannot be considered universal.
- c) Limitations of the ease of sampling are applicable to this study.

5. DATA ANALYSIS & RESULTS

Respondents' Profile

Std of Respondents	No. of Respondents	Percentage
Jr. Kg	12	12
Sr.Kg	8	8
1st	6	6
2nd	12	12
3rd	9	9
4th	8	8
5th	9	9
6th	7	7
7th	8	8
8th	2	2
9th	10	10
10th	9	9
Total	100	100
	Profile of Respondents	

 Table 1: Profile of Respondents²

As shown in Table 1, the most (12% each) of the respondents' were the parent of Jr.Kg and 2^{nd} standard children, (10%) of respondents' were the parent of 9^{th} standard children, (9% each) of the respondents' were the parent of 3^{rd} , 5^{th} and 10^{th} standard children, (8% each) of the respondents' were the parent of Sr.Kg, 4^{th} , and 7^{th} standard children, (7%) of respondents' were the parent of 6^{th} standard children, (6%) of respondents' were the parent of 1^{st} standard children and (2%) of respondents' were the parent of 8^{th} standard children.

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Research question: Is your child attending online lectures?

Response	Respondent	Percentage
Yes	100	100
No	0	0
TOTAL	100	100

Table 2: No. of children attending online lectures.

As shown in Table 2, 100% school going children are attending online lectures.

Research question: Does your child join the lecture and goes to sleep?

Response	Respondent	Percentage
Yes	04	04
No	96	96
TOTAL	100	100

Table 3: No. of children sleeping during online lectures.

As shown in Table 3, the most (96%) of the respondents' children does not sleep during the online lectures. Whereas, (4%) of the parents feel that their child goes to sleep during online lectures.

Research question: Which app is used for taking the online classes?

Apps	Responses	Percentage
Zoom	27	27
Google Meet	46	46
Webex	15	15
Microsoft team	10	10
WhatsApp	1	1
Manage bac google meet	1	1
Manage bac	0	0
Extra Mark	0	0
TOTAL	100	100

Table 4: Apps used for conducting online lectures.

As shown in Table 4, the most (46%) of the schools use the 'Google Meet' app for conducting online lectures, (27%) of the schools use the 'Zoom' app for conducting lectures, (15%) of the schools use the 'Webex' app for conducting lectures, (10%) of the schools use the 'Microsoft teams' app for conducting lectures, (1% each) of the schools use the 'WhatsApp' and 'Manage bac google meet' app for conducting online lectures and none of the school uses the 'Manage bac' app and 'Extra mark' app for conducting online lectures.

Research question: Do you feel children would be attending the classes genuinely?

Response	Respondent	Percentage
Yes	60	60
No	40	40
TOTAL	100	100

Table 5: No. of children attending online lectures genuinely.

As shown in Table 5, the most (60%) of the respondents feel that their children attend the online lectures genuinely and (40%) of the respondents don't find their children attending online lectures genuinely.

Research question: Do you feel in the online classes' teachers teach the way they taught physically?

Response	Respondent	Percentage
Always	20	20
Sometimes	54	54
Never	26	26
TOTAL	100	100

Table 6: Genuineness in online teaching

As shown in Table 6: the most (54%) of the respondents feel that teachers teach the way they taught physically

only sometimes, (26%) of the respondents never find teachers teaching the way they taught physically and (20%) of the respondents feel that teachers always teach in the online class the way they taught physically.

Research Question: Were the books available for the children to study?

Response	Respondent	Percentage
Yes	96	96
No	04	04
TOTAL	100	100

Table 7: Availability of books for virtual learning.

As shown in table 7, the most (96%) of the children of the respondents had all the books to study. Whereas, (4%) of the children of the respondents had to face non-availability of books.

Research question: Did you face the network issues while taking online classes?

Response	Respondent	Percentage
Always	09	09
Sometimes	82	82
Never	09	09
TOTAL	100	100

Table 8: No. of respondents facing network issues during online lectures.

As shown in Table 8, the most (82%) of the children of the respondents sometimes face network issues during the online lectures, (9%) of the children of the respondents never face network issues during the online lectures and (9%) of the children of the respondents always face network issues during the online lectures.

Research question: Does the teacher try to solve doubts of the student?

Response	Respondent	Percentage
Always	59	59
Sometimes	41	41
Never	00	00
TOTAL	100	100

Table 9: No. of doubts cleared by the teacher during online lectures.

As shown in Table 9, the most (59%) of the respondents find their children's doubts always getting solved during the online lecture. Whereas, (41%) of the respondents find their children's doubts getting solved sometimes only and none of the respondents feel that their children's doubts are unsolved.

Research question: Does your child complete the assignments given in the online classes?

Response	Respondent	Percentage
Always	71	71
Sometimes	26	26
Never	03	03
TOTAL	100	100

Table 10: No. of Children completing assignments of online class.

As shown in table 10, the most (71%) of the children of the respondents always complete their assignments given in the online class, (26%) of the children of the respondents complete their assignments given in the online class sometimes only and (3%) of the respondents' feel their children never complete the assignments given in the online class.

Research question: Do you feel online exams have made a bad habit of copying in children?

Response	Respondent	Percentage
Agree	60	60
Disagree	40	40
TOTAL	100	100

Table 11: No. of children trying to copy during online exams

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As shown in Table 11, the most (60%) of the respondents agree with the fact that their children are inculcating the habit of coping due to online exams and (40%) of the respondents disagree with the fact that their children are inculcating the habit of coping due to online exams.

Research question: Do you appear for the exams on behalf your child?

Response	Respondent	Percentage
Always	10	10
Sometimes	18	18
Never	72	72
TOTAL	100	100

Table 12: No. of respondents appearing for online exam on behalf of their children.

As shown in table 12, the most (72%) of the respondents never appear for the online exam on behalf of their children; whereas, (18%) of the respondents sometimes appear for the online exam on behalf of their children and (10%) of the respondents always appear for the online exam on behalf of their children.

Research question: Do you feel teachers pay attention to your child and his/ her improvement?

Response	Respondent	Percentage
Yes	61	61
No	39	39
TOTAL	100	100

 Table 13: No. of children getting teachers' attention.

As shown in table 13, the most (61%) of the respondents feel that their children get proper attention from the teacher during the online lecture and (39%) of the respondents feel their children does not get proper attention from the teacher in the online class.

Research question: Did your child's school conduct any online parents meet?

Response	Respondent	Percentage
Yes	81	81
No	19	19
TOTAL	100	100

Table 14: No. of respondents attending online parents meet.

As shown in table 14, the most (81%) of the schools of the respondents conducted an online parents' meet. Whereas, (19%) of the schools of the respondents did not conduct any online parents meet.

Research question: Do you think online lectures and exams are useful in improving your child's academics skills?

Response	Respondent	Percentage
Yes	16	16
No	38	38
May be	46	46
TOTAL	100	100

Table 15: Impact of virtual learning in improving academic skills.

As shown in table 15, the most (46%) of the respondents feel virtual learning might be useful in improving the academic skills of their children; whereas, (38%) of the respondents feel virtual learning won't be useful in improving the academic skills of their children and (16%) of the respondents feel virtual learning can be useful in improving the academic skills of their children.

Research question: Do you want online lectures and exams to be continued in future?

Response	Respondent	Percentage
Yes	20	20
No	80	80
TOTAL	100	100

Table 16: No. of respondents who want virtual learning to continue in future.

As shown in Table 16, the most (80%) of the respondents don't want virtual learning to continue in the future. Whereas, (20%) of the respondents want virtual learning to continue in the future.

Response	Respondent	Percentage
Flexibility	12	12
Time management	7	7
Self-motivation	3	3
Communication & Collaboration	29	29
New technical skills	30	30
An active learner	4	4
More independence skills	15	15
TOTAL	100	100

Table 17: Benefits of virtual learning to the children.

As shown in table 17, the most (30%) of the respondents feel their child is benefitted with New Technical Skills because of virtual learning, (29%) of the respondents feel their child is benefitted with Communication & Collaboration Skills because of virtual learning, (15%) of the respondents feel their child is benefitted with More Independence Skills because of virtual learning, (12%) of the respondents feel their child is benefitted with Flexibility because of virtual learning, (7%) of the respondents feel their child is benefitted with Time Management Skills because of virtual learning, (4%) of the respondents feel their child have become an active learner because of virtual learning and (3%) of the respondents feel their child is benefitted with Self-motivational Skills because of virtual learning.

Research question: From the following factors what impacts your child due to the virtual learning?

Respondent	Percentage
23	23
8	8
29	29
30	30
10	10
100	100
	Respondent 23 8 29 30 10 100

Table 18: Impact of virtual learning

As shown in table 18, the most (30%) of the respondents feel that their children lack concentration in virtual learning, (29%) of the respondents feel their children get affected due to lack of face-to-face communication, (23%) of the respondents feel their children get addicted to mobile phones due to virtual learning, (10%) of the respondents feel complicated assignments affect their children and (8%) of the respondents noticed their children using social media during online class.

Research question: Given below are some health issues. Do you find any of these affecting your child?

Response	Respondent	Percentage
Eye's irritation	45	45
Back pain	15	15
Neck pain	16	16
Anxiety	8	8
Headache	16	16
TOTAL	100	100

 Table 19: Health issues faced by children due to virtual classes.

As shown in table 19, the most (45%) of the children of the respondents have eye's irritation due to online class, (16% each) of the children of the respondents are affected with neck pain and headache because of virtual class, (15%) of the children of the respondents have back pain due to online class and (8%) of the children of the respondents have back pain due to online class.

Research question: What physical and mental effects of virtual learning from the following do you find in your child?

Response	Respondent	Percentage
Lack of physical interaction	67	67
Mental stability	15	15
Depression	06	06
Anxiety	12	12
TOTAL	100	100

Table 20: Physical and mental effects of virtual learning on children.

As shown in table 20, the most (67%) of the respondents feel their child is getting affected by lack of physical interaction due to virtual class, (15%) of the respondents feel their child's mental stability is getting affected due to virtual class, (12%) of the respondents feel their child is facing problem of depression due to virtual class and (6%) of the respondents feel their child is facing anxiety issues due to virtual class.

Research question: Other problems faced by your child because of virtual learning

Responses received
Virtual learning makes children lazy.
Children are not interested in reading books.
Growing boredom and loss of interest over the time.
Reduces memory power of the children.
Few teachers' teaching is not satisfactory.
Concepts are not explained in detail to children.
Disconnection with other children and social life.
Excessive use of electronic devices.

6. CONCLUSION

Virtual school might be relatively a new concept in India, but we are experiencing a new trend of the blended learning model gaining popularity. We have to acknowledge that virtual school is not just about taking a lesson through a video conferencing tool; it involves more than that. It involves a paradigm shift in pedagogy through an understanding of the blended learning model by teachers, parents and students. The balance of online and offline tasks is a critical aspect to consider while designing the timetable and lesson plan. This model helps learning to continue beyond the four walls of the classroom, allows students' choice and flexibility to learn at their pace, creates more opportunities for collaborative tasks along with providing opportunities to rethink the mode of assessments & feedback. Virtual education has opened up possibilities of rethinking the way we are doing teaching & learning. The use of educational technology tools can begin to transform the classroom, and most of it depends on the creative agency of the teacher.

We also need to acknowledge that the transition to virtual learning can be challenging for all stakeholders. Parents will have to think differently about how to equip their children in the virtual learning space; how to create structures and routines that allow their children to be successful; and how to support their learning journey while considering the emotional well-being as well. Schools like hospitals are care givers and we, as a school will fall back on the school framework of Relevance, Relationship and Rigour to support parents in this process of creating meaningful engagement with their children.

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AN EMPIRICAL STUDY ON IMPLIMENTATION OF NEP – 2020 IN COMMERCE AND MANAGEMENT DISCIPLINE OF RTM NAGPUR UNIVERSITY

Prof. Sumant L. Wachasundar¹ and Dr. Jaspal Gidwani²

¹Assistant Professor, Dr. Ambedkar Institute of Management Studies and Research, Deeksha Bhoomi, Nagpur; ²Assistant Professor, Guru Nanak Institute of Engineering and Technology, Nagpur;

ABSTRACT

The National Education Policy-2020 was designed to offer educational service that will help India's expanding prosperity. The three main goals of the new policy are to improve quality, diversity, and honesty in the educational system from K–12 through university education. The nation's economy benefits greatly from the study of commerce and management because it affects all economic sectors, including banking, manufacturing, services, and technological advancements. Finance is the brain of every industry, and understanding how to manage it involves both management and commerce. The current educational policies in India focus mostly on theoretical subjects, leaving students with little opportunity for hands-on learning, which is a big barrier to taking advantage of international career prospects. In order to meet the demands of the world's job market, the National Education Policy-2020 seeks to foster development of creative possibilities, skill, and critical skills. Therefore, all business and management curricula should be revised in accordance with outcome-based education, people who signed to anticipate what they will learn and how it will help them grow so they can adapt to future developments in the economy.

Keywords: NEP – 2020, Education sector, RTMNU, Commerce, Management

INTRODUCTION

Framework to direct the growth of learning in India is the National Education Policy. After Congress MP Siddheshwar Prasad criticised the then government in 1964 for demanding a idea and viewpoint for the improvement of education, the necessity for strategy was established. To create a unified national education strategy, a 17-member Education Commission headed by UGC Chairperson D S Kothari was established around the same time. In 1968, Parliament enacted the first education policy based on the Commission's suggestions. A new NEP typically appears every several decades. India has undergone three changes thus far. The first policy was implemented in 1968, and the second reform was implemented in 1986, respectively, under Indira Gandhi and Rajiv Gandhi. The NEP from 1986 was updated in 1992, while P V Narasimha Rao was the Prime Minister. The third NEP was made public on July 29, 2020, a Wednesday under Narendra Modi's leadership as prime minister. The All India Council for Technical Education (AICTE) and the University Grants Commission (UGC) are to be dismantled. A four-year multidisciplinary undergraduate program with a diversity of exit varieties and the elimination of the M Phil programme are also suggested by the NEP. The strategy for school education focuses on changing the core subjects, creating "easier" Board exams, and reducing the number of subjects taught in order to keep "core elements" and promote "experiential learning and critical thinking."

The new NEP-2020 proposes "5+3+3+4" structure, which corresponds to the age sets 3–8 years (foundational phase), 8–11 years (preparatory), 11–14 years (middle), and 14–18 years, marking a important departure from the 1986 policy, which pushed for a 10+2 structure of school education (secondary). That places primary childhood learning—also known as pre-school education—under the sway of formal learning and is intended for children amongst the ages of three and five. The programme for midday meals will be expanded to include preschoolers. According to the NEP, pupils up to fifth grade should receive instruction in their native languages or regional vernacular. The policy suggests that single-stream organisations be phased out and that by 2040, all universities and colleges should strive to be multidisciplinary.

The National Education Policy 2020 aims to address India's growing socioeconomic implications while promoting accessible, affordable good education. It is increasingly important to not just learn but also to know how to learn due to the rapidly expanding job market and the widely different educational environment. The engagement of change in educational reform is done in a way that student achievement provides the best quality, integrity, and equity into the scheme since early childhood through higher learning. The policy places a focus on providing multimodal and all-inclusive learning by incorporating facts of various arts (often referred to as bountiful arts) into curriculum. With practices that emphasise communication, discussion, debate, research, and cross-disciplinary and interdisciplinary thinking, stress desires to be put on academic knowledge. The basic curriculum for business and management programmes may need to be continuously revised and updated in order to advance each student's creative possibilities and generate new opportunities for professional advancement in response to shifting market and needs of the public.

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The syllabus must be reviewed on a regular basis during Curriculum Conclaves with the participation of different participants in order to understand their differing aspirations and to meet the demands of the education policy. At the undergraduate and graduate levels, learning in business and management must be outcome-based, with a framework for a choice-based credit system (CBCS). Every programme in outcome-based education has Program Educational Objectives (PEOs), Program Objectives (POs), and Course Objectives (COs), and student progress evaluated in accordance with their level of success. Core topics can be a hybrid form of theory and practical subjects. Participants should experience using a variety of equipment and software programmes relevant to the study of commerce and management through practical courses. Open elective classes must provide information and skills from a variety of fields to allow for a comprehensive education. Specialization (major) subjects are important to generate a focus on various functions. For the purpose of helping students grasp various business and commerce ideas, Problem Based Learning is requested to be incorporated into the syllabus.

This agenda was executed by the Department of Commerce & Management at RTMNU in all of its undergraduate and graduate programs, and it has shown to be very beneficial for all parties involved. The delivery of undergraduate courses with the option to main in specialisations such as Accounting, Insurance, Banking, Economic studies, Family Business, Financial markets, Logistics, Marketing, Human resources, and Business Analytics will provide a foundation in diverse operational sectors of Business and emphasis the participants on professional life in those arenas. Students will have the chance to complete their degree along with a professional accreditation by having global accounting accreditation such as ACCA, CIMA, CMA, etc. surrounded in the course. This will give them the additional knowledge and abilities they need as they enter the corporate environment. The participation of partner companies is a crucial element in the planning and implementation of a programme.

NEP Implementation

The NEP is not required to be followed and just provides a general direction. The National Educational Improvements proposal can only be carried out collectively by the Center and States because learning is a synchronised issue (both the Center and the State Governments can pass Laws on it). This might not occur immediately. The current administration has set 2040 as the deadline for implementing the entire plan. Furthermore, significant is having sufficient money; the 1968 NEP was embarrassed by a lack of means. The government's policies call for the establishment of subject-specific boards at both the central and state government levels, comprised of representatives from the pertinent ministries, to create operational strategies for each NEP component. The policy will outline the steps that must be taken by numerous organisations, including the National Testing Agency, the HRD Ministry, state education departments, school boards, NCERT, and the Central Advisory Board of Education. A yearly mutual review of progress made in relation to specified goals will serve as monitoring planning aid.

Factors Affecting Policy

- 1. Overly optimistic expectations: As a result of the aforesaid enthusiasm, the cost and time required to implement a strategy are underestimated.
- 2. Disseminated governance implementation: Once the process is tailored to appropriate everyone regardless of their limits.
- 3. Insufficient participation of all stakeholders in the policymaking process
- 4. Unpredictability of the political process: Because they don't want to be seen as failures, policymakers prioritise short-term results and provide approval to legislation rather than putting it into practise.

Factors for Implementing the NEP Successfully

- 1. In order to effectively instrument NEP at all stages, the administration will essential to build investor motivations to ensure that the implementation is seamless and consistent.
- 2. Create tools like institutional structures, legal authority, and policy and regulatory framework.
- 3. Create trustworthy data repositories.
- 4. Encourage flexibility among HEIs, oversight organisations, and public bodies.
- 5. Foster dependability by including all parties and acting in a fair manner.
- 6. Establish virtuous organizational ethics.

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REVIEW OF LITERATURE

The competence of the new education policy 2020 in achieving the aims was scrutinized by SubraJyothsna A. and Aithal S. The study concentrated on the summary of the National Education Policy 2020 and compared it with prevailing education policy in order to classify the inadequacies of the concluding and tendencies that would be brought about by the new education policy 2020 in the future. Major recommendations from the research for the introduction of the new education strategy for 2020 were given to the departments of education, including encouragement for faculty development, Ph.D. requirements, and article distribution.

Praveen J. and Pooja P. looked at the modifications made to the ministry of education's educational policies during the previous three years, and it also criticised the elements that are promoting the sector's all-around development. The focus of the study was on the adjustments that educational institutions, including as colleges and universities, must make in order to effectively device the National Education Policy 2020.

On the national education policy 2020, Muskan S. made a point. All areas of the education sector and their impacts on the economy were the focus of the investigator. The study primarily discussed the national education policy, from the moment the prime minister made the declaration until the numerous difficulties that academic institutions would have in making changes to their working environments based on the National education policy 2020.

Universities, colleges, schools, teaching personnel, students, and other participants face a variety of issues as a result of the new education policy that will be implemented. The total academic ecosphere needs to be overhauled this year in accordance with NEP 2020; yet, because many participants are unaware of how NEP 2020 operates, they may find it challenging to adapt to the changes. The benefits indicated with NEP 2020 must be understood by the participants. Therefore, the goal of this study is to evaluate the advantages of the NEP 2020 for the fields of commerce and management so that the educational society may comprehend the results and effectively collaborate with the NEP 2020 to achieve the goal.

PURPOSE OF THE STUDY

- To comprehend 2020's National Education Policy.
- To examine how NEP 2020 will affect the management and commerce disciplines.
- To evaluate the results of the current NEP and the NEP 2020.
- To recommend institutes in accordance with the research design.
- This study used an empirical sort of research methodology.

RESEARCH METHODOLOGY

The participants from various educational institutions in Nagpur are included in the study. One hundred respondents from Nagpur make up the study's sample size. Both primary and secondary data were incorporated into the study. A systematic questionnaire was used to gather primary data from the respondents. Secondary data was gathered using a variety of online resources and professional judgement. The respondents for the study were chosen using a practical sampling technique. Simple percentage analysis has been used to examine the data that was gathered. To determine the success of the new education policy among the teaching faculties and students, the study also used the Chi-square test to investigate the data.

HYPOTHESES

H0: The NEP 2020 has no appreciable effects on business and management participants.

H1: The NEP 2020 has a large influence on stakeholders in the business and management fields.

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DATA ANALYSIS AND I	NTERPRETATION		
	TABLE 1: DEMOGRAPHIC PROFILE	OF RESPONDENTS	
	Demographic Distribution		
	Particulars	Percentage	
	Gender: Male	47	
	Gender: Female	53	
	Age: 23-28yrs	39	
	Age: 29-35yrs	25	
	Age GT: 35yrs	9	
	Age LT: 22yrs	27	
	Education: Ph.D	19	
	Education: PG	54	
	Education: UG	27	
	Designation: Professor	5	
	Designation: Associate Professor	4	
	Designation: Assistant Professor	49	
	Designation: Lecturer	15	
	Designation: Student	27	

The profile of the stakeholders in the education sectors who will be most impacted by NEP2020 is shown in Table 1 above. The chart shows that a total of 100 samples, comprising students, lecturers, assistant professors, associate professors, and professors with at least three years of teaching experience, were used in the study. As a result, the conclusions reached through this study would facilitate the straightforward adoption of NEP-2020.

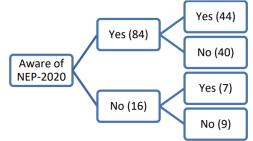


Fig.1: Views of respondents on collaborating with NEP 2020.

The stakeholders' perspectives on understanding and collaborating with NEP 2020 are shown in Fig. 1. Out of the 100 respondents, 84 are aware of the National Educational Policy 2020, and 44 believe it will be simpler to implement than the current NEP. Even if 7 of the 16 respondents who are unaware about NEP 2020 believe it will be simpler to deal with it, 49 participants agree it will still be challenging.

The participants' opinions on the need to strengthen their skill sets as stakeholders in the management and commerce disciplines based on NEP 2020 are shown in Fig. 2. Figure shows that 30% of the total sample strongly agrees that in order to work with NEP 2020, new skills must be obtained. Due to ignorance, 16% of the sample as a whole is neutral in expressing their opinion. 14% of the total sample thinks we can successfully implement the NEP 2020 with our current skill set.

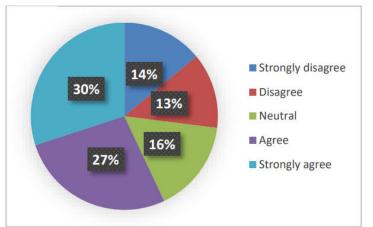


Fig. 2: The participants must develop their skill sets in order to implement NEP.

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The participant's assessment of the shortcomings of the existing National Education Policy is shown in Table 2. It means that 73 participants agree that the present NEP does not focus enough on students' career development. 67 percent believed that the NEP is now mostly subject-oriented. 77 participants said that the NEP curriculum is based on CBCS. 75 participants believe that the present NEP is centred on pupils' memorization skills. 72 stakeholders believed that NEP is currently not up to industry standards. According to 69 participants, NEP is not drawing in international students. 72 participants said the NEP is inflexible and prevents students from choosing courses in other disciplines.

Particulars	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total Sample
It is lacking to focus on students carrier growth	14	8	5	34	39	100
It is mainly subject oriented	6	11	16	31	36	100
The curriculum is based on CBCS	7	7	9	36	41	100
Current education policy outcome is based on memorizing	8	7	10	36	39	100
It is not meeting the industrial requirements	5	6	17	29	43	100
It is not much attracting foreign students	9	10	12	38	31	100
It doesn't allow students to opt courses of various discipline	12	7	9	33	39	100

Particulars	Observation	Expected	O-E	$(O-E)^{2}/E$
NEP - 2020 builds road map for students to choose their carrier field in early age	50	49	1	0.020408163
NEP - 2020 will be outcome based learning	44	49	-5	0.510204082
NEP- 2020 aims to develop analytical skills among the students	54	49	5	0.510204082
NEP-2020 aims to bring conceptualize learning	55	49	6	0.734693878
NEP -2020 develops skillset among the students that meets industrial demands	51	49	2	0.081632653
NEP - 2020 opens market for educational sector at global level	43	49	-6	0.734693878
NEP - 2020 allows students to opt Creative combination of subjects	52	49	3	0.183673469
17 R	349			2.775510204

H0: The NEP 2020 has no appreciable effects on business and management participants.

H1: The NEP 2020 has a large influence on stakeholders in the business and management fields.

 $\alpha = 0.05 \ 1 \text{-} \alpha = 0.95$

Degree of freedom= 7-1 = 6.

Chi square value= 2.77.

Critical value (α =0.05 d.f= 6) = 1.635.

Decision: Chi square value is more than critical value (2.77>1.635) hence H0 is rejected.

The chi square analysis, a nonprobability test used to examine the theory of independent variables, as shown in Table 3 above. The chi square analysis demonstrated that NEP 2020 will have a significant impact on the stakeholders in the business and management fields. Therefore, all parties involved must study to improve their understanding of how NEP 2020 operates so that they can implement it quickly and accurately and contribute significantly to the expansion of the Indian economy.

SUGGESTIONS

In order to establish the abilities necessary for working with NEP 2020, the participants must begin examining the working aspects for NEP 2020. The participants must acquire the necessary skills and favourably implement NEP2020 if they want the economy to grow more quickly. Because the NEP 2020 aspires for outcome-based learning, students must evaluate their skill set before choosing a course. If they choose a course based on their skills, they will be able to reach their objectives more quickly. There is a lot of room for research into NEP 2020 because a sizable portion of the population still doesn't understand how it works. As a result, researchers must conduct extensive research in this area to increase stakeholder knowledge, which in turn encourages faster adoption of NEP 2020 and promotes economic growth.

CONCLUSION

The research had improved our understanding of how NEP 2020 might affect business and management participants more generally. The shortcomings of the present NEP that were impeding the growth of the Indian economy and impacting young in attaining their aspirations have been highlighted by the comparative study on the current NEP and NEP 2020. The NEP 2020 directs all participants to meet industrial demands at the local,

national, and international levels in order to dramatically raise living standards and promote overall economic expansion. Any changes to the current situation will have both positive and negative effects; as a result, we must focus more on the positive effects and successfully accept and implement them for the sake of the nation.

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ROLE OF VISUAL ARTS EDUCATION IN THE MULTI-DISCIPLINARY EDUCATION SYSTEM

Prof. Dr. S K Sarkar

HOD, Department of Visual Arts, Graphic Era Hill University, Dehradun-248002

ABSTRACT

Present trends in education aim at all round development of learners in which environment plays a major role. Young art learners learn the art holistically through their exploration and experiences within the learning environment. There are four kinds of life skills to be developed and students need to learn thinking skills, social skills, solving skills and emotional skills. The 21st century's teaching learning process is revolving around the above said skills. But in the fourth skill a student needs to learn about aesthetics - this encourages a student to see the beauty of what is around and learn to see the excitements in life. One can examine the ways in which ALCI's (Abraham Lincoln Centre Institute) teaching approach or Sri Aurobindo's teaching approach to aesthetic education shaped our vision of teaching as we became engaged in the WAC program from our respective disciplines of English literature and art education. Teaching in multidisciplinary mode at any level can be an isolating experience, despite the fact that any activity conducted in a roomful of people. One can find opportunities for the cross pollination of ideas, the results can stimulate creativity and enrich Visual Arts or Fine Arts teaching. In such a case, in any artwork the "journey" is being presented as more important than the "destination". Consequently, a sequence to be remembered that the conceptual artist Robert Barry's creation. Some kind of works question accepted concepts, such as that of having a substantial work of art as the end result. This research paper attempts to achieve individual goals, conceptual ideas and objectives of young artists within a variety of traditional and non-traditional media. It will encourage exploring creativity in the realm of medieval, modern and contemporary art as well as trends of 21st century art.

Keywords: Learning environment, teaching approach of Sri Aurobindo, English literature and art education, cross pollination of ideas, substantial work of art.

INTRODUCTION

As an exposition of principles and reasons, as a practitioner or critic of fine arts every creative person would like to support all the aspects of the curriculum. A short sketch of the main argument is suggested to justify education in visual art beginning with those validations, means logical reasoning which have been traditionally set forth. The idea is to grasp present trends of art practice without any confusion of cultural experience and taste. Source of inspiration has been generated from the folk as well as traditional art forms. For example, the Bardic community in our country with their arts practices and traditional storytelling have an ancient link in the preliterate stage of oral cultures. Bards memorises the stories and those stories passed on through generations. This interesting art practice can bring enough reason to encourage our children, also with suitable references one can motivate the art practitioners to reach into the deep of the country's culture and heritage.

This primary mode of oral communication was also present in propagating religious ideas. The high point of this method could be observed in the Vedic corpus around 1500-900 BCE. Folk artists or scroll-narrators used to sing and memorise stories with accuracy. Hence, art learners of twenty first century may be guided in a proper manner where they can easily link the cultural past as well as present. Young minds are always innovative and imaginative while some of them having their inbuilt ideas to reciprocate about their own creativity. An adolescent art learner is efficient enough to narrate his/her own work. Naturally, they have some interesting logic behind their visual depictions. An artwork of a college or university learner may not be considered within actual reality, yet they can indicate an interpretation of their inner thinking.

THE AIMS AND OBJECTIVES

- 1. To emphasis on constructing a cohesive and professional network amongst Visual art educators, art gallery and museum curators through better verbal exchange strategies.
- 2. To focus on cumulative access having evidence on modern and evolving exposure issues that affect art education.
- 3. To stimulate the arts learners, artists and art educators empowered by their own aesthetic sense.

Significance of Study

i. The same as a result of this, the investigator would be able to appreciate the talents and experimentation of the painters and creative artists from the post-independence era to the current era.

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ii. At the age of the multidisciplinary education system its technology married with liberal arts and married with the humanities, that that yields us the results that make our heart sing.

Main Objectives of Art Education in Multidisciplinary Mode

This research paper may inspire the art activities to promote sensitivity towards an enjoyment and appreciation of the visual arts in the context of the multi-disciplinary education System. It to provide opportunities for the youth as well as researchers to explore how the work of artists, artisans and craftspeople might relate to his/her own artwork or literary work. The Visual Arts curriculum should enable the young art learner to look at art, enjoy and make a personal response to a range of memorable and exotic objects and images in the environment.

LITERATURE REVIEW

Kantian interpreter, who would bring a number of these ideas together into his three volumes (1923-29), (Ernst Cassirer, 1944) a Neo-Kantian philosopher and "Philosophy of Symbolic Forms", which incorporates art as a language of symbolic forms that had to be interpreted. These three scholars were the Hamburg School and were interested in the historical evolution of "symbolic forms. Aby Warburg (1866-1929), a student of Renaissance art and culture, applied the notion of psychological archetypes of art and searched for recurring images and recurring symbols that returned eternally in art as symptoms of the unconscious (Erwin Panofsky, 1939). Applied the notion of the Kantian mind actively constructing culture to works of art and attempted to read art according to the teachings of structuralism, Structural linguistics, especially that of (Saussure Ferdinand de, 1916) published posthumously. Traditionally, Schiller's philosophy has been seen as an analysis of the concept of beauty. But why should freedom be part of the concept of beauty? (Frederick C. Beiser, 1949) convincingly shows that Schiller's real achievement is, in fact, a new account of freedom. (done) Friedrich von Schiller's (1759-1805) objection is not that Kant was too rigoristic about moral actions, but rather that he did not accept the benefit of a character that has made itself moral and so is able to do well with grace.

Freedom incorporates the idea of moral action in graceful harmony with sensibility: freedom is the ability of the will to determine actions in accordance with selfhood as a whole. Freedom consists not only in why we act, but also in how we act. Schiller would say that moral actions done with grace can speak to our sensibility and are liable to encourage morality in others. The Kantian moralist might object that morality without the blandishments of grace has greater clarity and is less likely to be confused by appearances, or indeed with them. Here, we return to the question of art. Schiller's clinching argument is that art is the most powerful medium for human communication, ethical or otherwise. If art cannot promote morality, then what can? If its need to have a broad understanding of these informing theories. According to Elisabeth Schellekens- the theories have been established that art can have moral value, she says despite this lack of a clear definition of aesthetic experience, the moral value of an artwork can determine its aesthetic or artistic value. Schiller's inspiration was the prospect of finding for aesthetics an objective criterion of validity of the kind that Kant had found for ethics. Kant had, however, foreclosed this route; in The Critique of Judgment, he insisted that aesthetic propositions are mere subjective judgments of taste. To find universal judgments of taste and instead devoted himself to finding some special, non-empirical elements in art.

Symbolic Manifestation

"Art has always been important. There is much evidence that many civilizations, past and present, have greatly valued artistic experiences. Since art, then is important in life, and since education is designed to prepare to live well, fine arts must be important to any educational plan." The argument of scholars is that art is a part of mankind's cultural heritage, and it is the duty of the colleges or universities to impart that heritage and culture in the curriculum. Many art institutions are incorporating relevant resources to strengthen the fine arts education. Consequently, the document would reveal full faith in the capacity of curriculum developers to evolve sensitive, need-specific and relevant pedagogy. Education structure must have the necessary understanding and the vision that would take note of perceived future scenario. An education system which does not teach art is incomplete because it does not teach the culture of a nation. Visual perceptions of art or artefacts called images. Generally, the image is two dimensional. The image, which is symbolic, image approaches instinct. Symbols manifested in images necessarily emerge from archetypes which, being universal, are part of the collective unconscious. It is not so much that we can read each other's symbol, but that we can read the instinct to make symbols. Once these symbols are decoded, the archetypal foundation of these forms will be revealed.

FINDINGS

Focuses on the intersection of art, technology and spirituality to predict what the future might bring. The new generation artists are showing that they are dare enough to handle machinery, equipment. Techniques as well as technology to blend in art. Today's artists exploring how relations between spirituality and technology shift

over time, including links between science, myth, belief systems, and connection to the planet. Science fiction holds up a mirror to potential futures and to our present. Likewise, multi-disciplinary teaching and learning mode with make the society to believe nothing is impossible to materialise. That may be explored as art, and design, science and spiritual technology.

Professor Lloyd Morgan in his Gifford lectures had concretely shown, beyond St. George Mivart's Genesis of Species, the possibility of development of innate powers from non-mental to mental states, through memory, image and vision. But it is to Sri Aurobindo that we owe the boldest exposition of the development from manas or thought sensation through chittasuddhi or purification of mind or chitta, or dead habits, to Buddhi or thought proper, and to spirituality when "the claims of the body and the interference of the emotions" cease and supra-consciences may be achieved (Mulk Raj Anand, 1989). This paper enable strengthen the truth in the society that art is a medium in making a dialogue and communicating meaning through the imagery.

DISCUSSION

Definitely fundamental of visual arts and design encourages the artist, architect, fashion designers and animators. Because lines, forms, shapes, spaces, textures, colours and values give a complete look to the creativity. Experimenting with spontaneous, imaginative, and increasingly structured ways with a range of art materials, including pencils, paints, crayons, chalks, markers, inks, clay, papier-mâché, fabric and fibre, and construction materials. Art may be created legitimate manners or done taking inspiration from the great masters, but it should be enjoyable of extending and enriching the youth's experience of the world. The Visual Arts activities enable the learner to form connections between the creative life and the world and to organise and express ideas, feelings, and experiences through visual, tangible form.

CONCLUSION

Arts education has been slipping for more than five-decades, the result of tight budgets, an ever-growing list of state mandates that have overloaded the classroom curriculum, and also a public sense that the "arts are lovely but not essential". Fine Arts education promotes self-directed learning, develops aesthetic sense, enhances patience, improves school attendance, and sharpens critical and creative skills. A study reveals that new findings in brain research and intellectual development embrace a variety of approaches that use the arts as a learning tool. That "It is in Apple's DNA that technology alone is not enough—its technology married with liberal arts, married with the humanities, that yields us the results that make our heart sing. As per ideologies of Sri Aurobindo (Sri Aurobindo on Art), we now come to the kernel of the subject, the place of art in the evolution of the race and its value in the education of actual life of the nation. Finally, the factors of WAC program are to take care, such as one of the lasting results of a Writing-Across-the-Curriculum activity for the faculty or teacher of an institution is the foundation of the society as well as the community. Hence, this coaching as well as teaching methodology is made up by people who have various pedagogical equipment and techniques, however the common goal of enhancing Visual Arts Lab or Studio based learning.

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A COMPARATIVE STUDY OF DIGITAL GENDER GAP AMONG HIGHER EDUCATION STUDENTS

Asst. Prof. Dr. Anita Pandey and Dr. Pratima Singh

Chandrabhan Sharma College of Arts, Science, and Commerce Powai, Mumbai

ABSTRACT

The comparative study is going to explore the digital gender gap among the high educational institute's students studying in Ulhasnagar with 80 male and 80 female sample size of commerce stream. The descriptive study is going to focus on the digital gender gap in access to ICT devices (smartphones, laptops, Computers and Tables) along with the ability to access this device it will also highlight challenges faced by both respondents while using this device. The study reveals interesting findings about the challenge faced by the respondents while using this device, especially for female respondents who are facing problems like cultural Taboos which restrict to access these devices had also mentioned that mentioned always burden house courses work which doesn't allow them to use this device. The next interesting hurdle is the lack of skills the among the female respondents to use this device.

Keywords: Ability, Access, Digital Divide, Digital literacy, Gender Gap.

INTRODUCTION

In general, the word 'literacy' alone refers to literacy skills, but when prepended with the word 'digital', the term encompasses much more. Indeed, reading and writing remain central to digital literacy. But given the new and ever-changing ways we use technology to receive and communicate information, digital literacy can range from reading on a Kindle to assessing the effectiveness of his website to creating YouTube videos and sharing a wide range of skills. The American Library Association's digital-literacy task force offers this definition: "Digital literacy is the ability to use information and communication technologies to find, evaluate, create, and communicate information, requiring both cognitive and technical skills."

Today, students are also encouraged to create, collaborate, and share digital content and to do so responsibly. For these reasons, principals, school librarians, and teachers understand the importance of digital literacy skills for students and teach digital literacy in the classroom. School leaders, media professionals and educators are increasingly focusing on the benefits of digital literacy skills in schools as today's students see the internet as an important source of information important. Literacy students know how to find and use digital content. In today's digital world, almost every career requires digital communication at some point in time. Therefore, equipping students with the skills to effectively and responsibly find, evaluate, communicate, and share content online is vital to their future. But the benefits of teaching your students digital literacy skills start right in the classroom.

The digital gap, or technology gap, is the difference between those who have access to technology and the Internet and those who don't. Girls and women generally have less access to technology and the Internet than boys and men. Especially in developing countries, girls and women struggle to afford access to technology and the internet. In addition, stereotypes that technology is "for boys" and fear of discrimination prevent girls from using digital tools. "The gender digital gap in internet access remains largest in the world's least developed countries, at 32.9%. The internet divide is the widest in Africa, while in terms of mobile phone ownership, the digital gender divide is most pronounced in South Asia, where women are the least likely to own a phone. 26% more mobile than men"².

OBJECTIVES OF THE STUDY

- To explore the digital gender gap in access to ICTs
- To assess the gap in ability to use ICTs among male and female
- To find out the challenge faced while using ICTs

RESEARCH METHODOLOGY

The exploratory qualitative research design was used to explore the digital gender gap among the higher educational institute students. The sample size of 160 students (80 male and 80 Female) was collected from the higher educational institute of Ulhasnagar. Simple random sampling and purposive sampling methods were used by powering on commerce students with different subject speciation.

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DATA COLLECTION

The study includes the combination of primary and secondary data to understand and evaluate the digital gender gap in access to ICTs among males and females well-structured questionnaire was drafted focusing on the above objectives and was enlisted to collect the relevant data and satisfied the objective of the study. It also includes research journals, reports and web articles to support the primary survey.

DATA ANALYSIS

The data collected through the questionnaire are presented in tabular, pie charts, bar charts, Column charts and percentages. With the help of the questionnaire, an attempt has been made to awareness, perception, satisfaction level and loyalty of consumers towards shrinkflation.

STATISTICAL TOOLS

- Percentage Analysis
- Likert scales

Percentage Analysis

Section A

Gender	Male	%	Female	%	
	80	50	80	50	
		Age			
17 - 19	40	25	36	22.5	
20 - 22	30	18.75	36	22.5	
23 - 25	10	6.25	8	5	
TOTAL	80	50	80	50	
	Education				
FY	18	11.25	28	17.5	
SY	16	10	24	15	
TY	46	28.75	28	17.5	
TOTAL	80	50	80	50	

Table 1: Demographic information of Respondents

Source Primary Data

1. Do you Own these Devices?

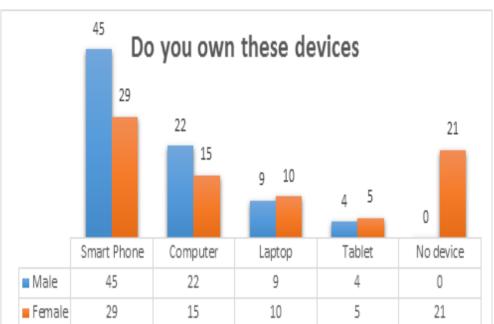


Chart 1

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Gender	Male	%	Female	%
	80	50	80	50
Age				
17 - 19	40	25	36	22.5
20 - 22	30	18.75	36	22.5
23 - 25	10	6.25	8	5
TOTAL	80	50	80	50
Education				
FY	18	11.25	28	17.5
SY	16	10	24	15
TY	46	28.75	28	17.5
TOTAL	80	50	80	50
Source: Primary Data				

ANALYSIS

- In the above diagram highlights the comparison of ICTs devices held by Male and females.
- The comparative difference between both is that 100% of male respondents own these ICTs devices whereas 73.75% of females own the above device.
- Still 26.25% of female respondents of the above device. •

2. Do you Access these Devices with the Internet?

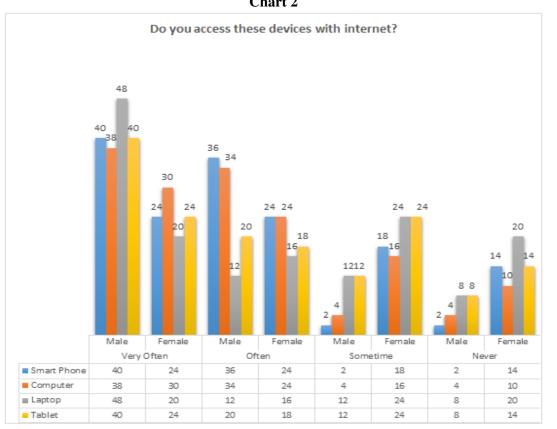


Chart 2

Source: Primary Data

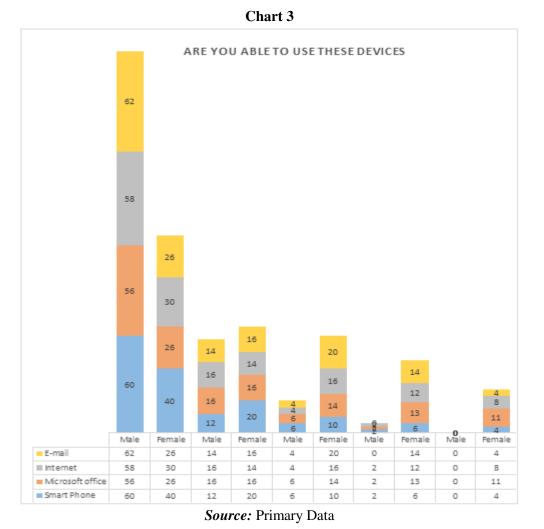
ANALYSIS

- The given analysis talks about opportunities avail to male and female respondents while using ICTs devices.
- 93.12% of male students access the ITCs device very comfortable and 81.88% of female students can access the ITCs device easily.
- 6.88% of the male has never accessed these devices whereas 18.12% of female students have never accessed • these devices.

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Accessed you Able to Use These Devices?



ANALYSIS

- The graph depicts the ability to use ICTs devices.12% of male students can these devices, while 77.50% of female students are competent to use ICTs devices.
- Only 1.88% of male students are not competent enough to use these devices and 22.50% of females are unskilled to use these devices.
 - Chart 4 Duration to access this devices 3-4 days a week 1-2 days a week 3 hours in a day 1 hours in a day 10 0 20 30 40 50 60 70 1 hours in a day 3 hours in a day 1-2 days a week 3-4 days a week Male 24 44 4 8 Female 26 16 22 16

• Duration to access these devices

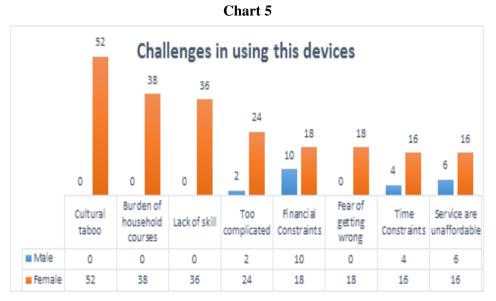
Source: Primary Data

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ANALYSIS

- The study impulse the duration spent by respondents of the above ICTs device are as follows
- The highest time spend (3 hours a day) by the male students was 55% as compared to the 20% female students on the ICTs device.
- The least time spend (3-4 days a week) by the male students was 5% and female students was 20% on the ICTs device.

5. Challenges in Using These Devices



Source: Primary Data

ANALYSIS

- The further study explains the challenges faced by the respondents, most of the challenges are faced by the female respondents as compared to male respondents like
- 65% of female respondents express cultural taboo as hurdle to using ICTs devices whereas for males no such barrier.
- 47.5% of the female respondents stated that they are unable to use these devices due to the heavy burdens of household courses and 45% of female respondents admit lack of skill has blocked the way of using these devices.
- Among male respondents 12.5% acknowledged financial constraints as hurdles and unaffordable services are other obstacles for male respondents with 7.5%.

CONCLUSIONS

- A comparative study of the digital gender gap among higher educational institute students includes the blender of FY SY and TY students belonging to the age group 17 to 25 with an equal proportion of males and females.
- 26.25% of females still do not own ICTs devices as the females face many challenges in using this device.
- The study also highlights that 18.12% of female students are unable to access ICT devices while only 6.88% of males haven't accessed this device.
- The study also reflex 22.5% of female students are not skilled enough to use these devices in comparison with male respondents with only 1.88%.
- 55% of male respondents spend 3 as a day on ICT devices however only 20% of female students spend 3 hours a day on this device.
- For the study explain the challenges faced by the respondents among them female respondents face most of the challenges like cultural taboos mentioned by 65% of female respondents.

- Burden of household course is the second leading challenge which acts as a hurdle for female respondents to use ICTs devices.
- Even 45% of females admit that due to lack of skill they are unable to use this device although such problems aren't faced by the male respondents only 12.5% of males respond in acknowledge financial constrain as hurdles for them while using ICT devices.

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A STUDY ON DEPRESSION AMONG YOUTH

Mr. Umesh Kabadi

Chandrabhan Sharma College of Arts, Science & Commerce

INTRODUCTION

Everyone occasionally feels blue or sad. But these feelings are usually short-lived and pass within a couple of days. When you have depression, it interferes with daily life and causes pain for both you and those who care about you. Depression is a common but serious illness.

According to a WHO report there are 350 million patients of depression in the world. Described as the most common disorder and the causes of disability. 2 times more common in women than men. Lifetime incidence - 11% in developing countries and 15% in developed countries.

Depression is a common illness worldwide, with an estimated 3.8% of the population affected, including 5.0% among adults and 5.7% among adults older than 60 years (1). Approximately 280 million people in the world have depression (1). Depression is different from usual mood fluctuations and short-lived emotional responses to challenges in everyday life. Especially when recurrent and with moderate or severe intensity, depression may become a serious health condition. It can cause the affected person to suffer greatly and function poorly at work, at school and in the family. At its worst, depression can lead to suicide. Over 700 000 people die due to suicide every year. Suicide is the fourth leading cause of death in 15-29-year-olds.

Although there are known, effective treatments for mental disorders, more than 75% of people in low- and middle-income countries receive no treatment (2). Barriers to effective care include a lack of resources, lack of trained health-care providers and social stigma associated with mental disorders. In countries of all income levels, people who experience depression are often not correctly diagnosed, and others who do not have the disorder are too often misdiagnosed and prescribed antidepressants.

OBJECTIVES

- To identify what are the factors of depression.
- To find out what are Signs and Symptoms of depression.

METHODOLOGY

- Collected primary data by survey method.
- Use secondary data from google, books, magazines.

INFORMATION ABOUT DEPRESSION

Definition

Depression is a mood disorder that means an incessant feeling of sadness and loss of interest. It is dissimilar from the mood change that people regularly experience as a part of life. Major life events, such as bereavement or the loss of a job, can lead to depression. Depression is an ongoing problem, not a passing one. It consists of episodes during which the symptoms last for at least 2 weeks. Depression can last for many weeks, months, or years.

Signs and Symptoms

- Feeling low and sad most of the time.
- Loss of interest and difficulty in completing daily activities
- An inability to enjoy activities that were enjoyable before.
- Tiring quickly and feeling a lack of energy throughout the day.
- Difficulty in concentration; thinking; or making decisions.
- Loss of self-confidence and self-esteem.
- Negative thoughts about self, life, and the future.
- Loss of appetite, or overeating.
- Feeling guilty and blaming yourself for past failures; feeling unworthy.
- Frequent absence from work; being unable to work.

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- Disrupted sleeping patterns where you end up sleeping excessively, or are unable to get adequate sleep.
- Lack of interest in sex/sexuy activity as compared to previous levels of interest.
- Experiencing frequent headaches or body aches like neck pain, or cramps.
- Thoughts about self-harm, suicide or death.

IN FEMALES

Depression is nearly twice as common among women as men, according to the Centers for Disease Control and Prevention (CDC).

Below are some symptoms of depression that tend to appear more often in females:

- irritability
- anxiety
- mood swings
- fatigue
- ruminating (dwelling on negative thoughts)

IN MALES

Around 9% of men in the United States have feelings of depression or anxiety, according to the American Psychological Association.

Males with depression are more likely than females to drink alcohol in excess, display anger, and engage in risk-taking as a result of the disorder.

Other symptoms of depression in males may include:

- avoiding families and social situations
- working without a work
- having difficulty keeping up with work and family responsibilities
- displaying abusive or controlling behaviour in relationships

In College Students

Time at college can be stressful, and a person may be dealing with other lifestyles, cultures, and experience for the first time.

Some students have difficulty coping with these changes, and they may develop depression, anxiety, or both as a result.

Symptoms of depression in college students may include:

- difficulty concentrating on schoolwork
- insomnia
- sleeping too much
- a decrease or increase in appetite
- avoiding social situation and activities that they used to enjoy

IN TEENS

Physical changes, peer pressure, and other factors can contribute to depression in teenagers.

They may experience some of the following symptoms.

- withdrawing from friends and family
- difficulty concentrating on schoolwork
- feeling guilty, helpless, or worthless
- restlessness, such as an inability to sit still

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CAUSAL FACTORS

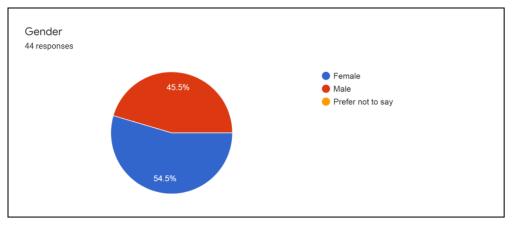
- □ Molecular genetic studies
- Genetic factors;
- □ Neurotransmitter disturbances; and
- Psychosocial factors:
- adverse experiences in childhood;
- chronic major difficulties;
- undesirable life events;
- limited social network; and
- Low self-esteem.
- Social Factors
- 1. Separation from loved ones
- 2. Death
- 3. Loss of money, status, health, materials, power, position, property.
- 4. Failure in examination, in achieving the objectives or goals, failure to compete the work or task assigned.
- 5. Comments, criticisms, ill-treatment, hostility from others.
- 6. Poverty, unemployment of under-employment.
- 7. Needs & expectations not fulfilled.
- 8. Injustice, deprivation, being deceived by others.
- 9. Stigmatizing, life-threatening, disabling illness

10.Non-recognition.

Helping a Depressed Person

- Don't argue about how bad things are
- Don't insist that depression or sadness are the wrong feelings to the experiencing
- Don't become angry even though your efforts may be resisted or rejected
- Advocate for their recovery from depression
- Emphasize that depression is treatable
- Seek consultation
- Encourage them to seek help, go with them to the counseling centre
- Be supportive of counselor or doctor suggestion

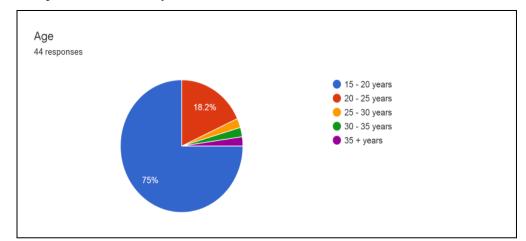
Primary Data Information



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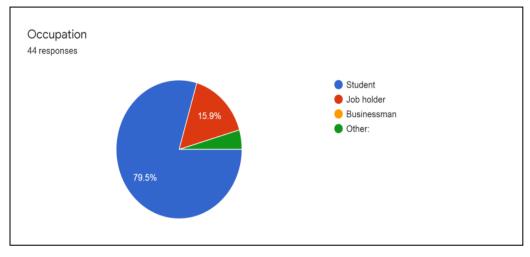
The Details of Survey is as Follows

- 54.5% female responded to the survey.
- 45.5% male responded to the survey.



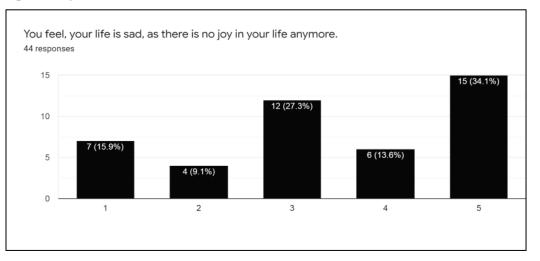
The Details of Survey is as Follows

- 75% of people were from 15-20 years of age.
- 18.2% of people were from 20-25 years of age.
- Others were above the 25 years of age.



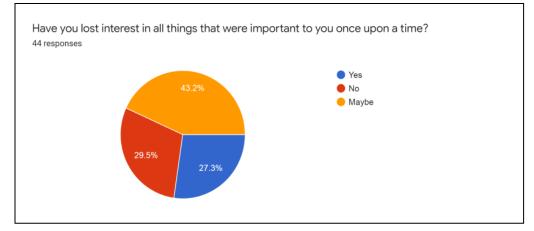
The Details of Survey is as Follows

- 79.5% of people were students.
- 15.9% people were job holders.



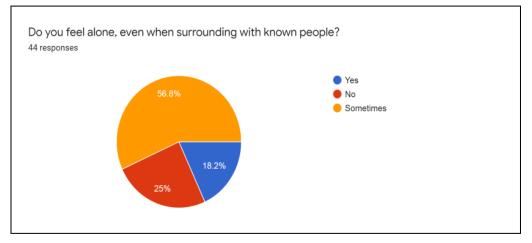
The Details of Survey is as Follows

- 15 people think that in their life, their is full of happiness.
- But on the other hand 7 people think that there is a lack of happiness.



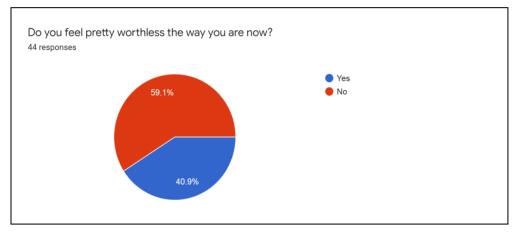
The Details of Survey is as Follows

- 27.3% of people lost their interest that was important to them once at a time.
- 29.5% people had interest in all things.
- 43.2% of people think that maybe they lost their interest that was important to them once at a time.



The Details of Survey is as Follows

- 18.2% of people felt alone even when surrounded with known people.
- 25% of people did not feel alone.
- 56.8% of people sometimes feel alone even when surrounded with known people.

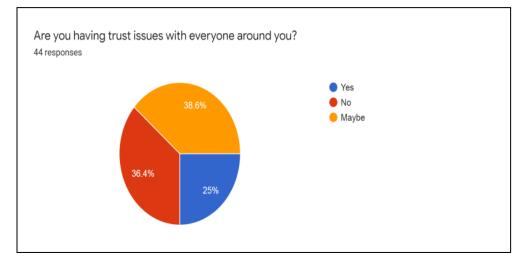


The Details of Survey is as Follows

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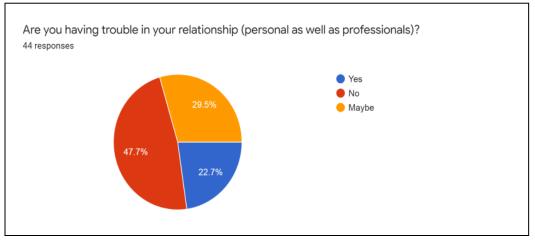
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- 40.9% of people feel pretty worthless the way they were now.
- 59.1% of people do not feel pretty worthless.



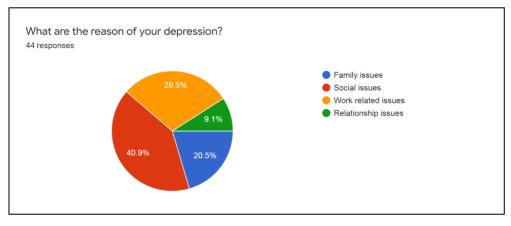
The Details of Survey is as Follows

- 25% of people have trust issues with everyone around them.
- 36.4% of people have no issues.
- 38.6% of people may have trust issues with everyone around them.



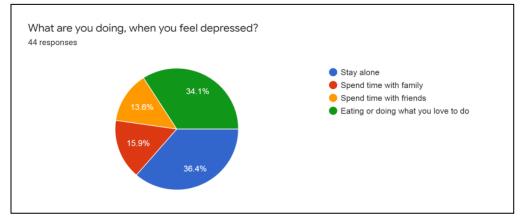
The Details of Survey is as Follows

- 22.7% of people having trouble in their relationship.
- 47.7% of people have no trouble in their relationship.
- 29.5% of people may have trouble in their relationship.



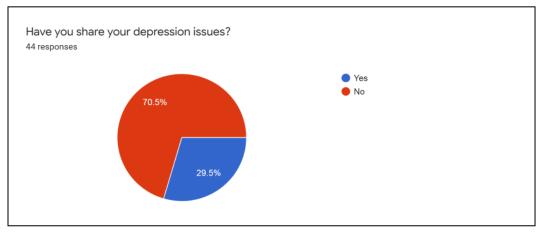
The Details of Survey is as Follows

- 20.5% people think the main reason behind their depression is their family issues.
- 40.9% people think the main reason behind their depression is their social issues.
- 29.5% people think the main reason behind their depression is their work related issues.
- 9.1% of people think the main reason behind their depression is their relationship issues.



The Details of Survey is as Follows

- 36.4% of people stay alone when they feel depressed.
- 15.9% of people spend time with their family when they feel depressed.
- 13.6% of people spend time with their friends when they feel depressed.
- 34.1% of people eat or do what they love to do when they feel depressed.



The Details of Survey is as Follows

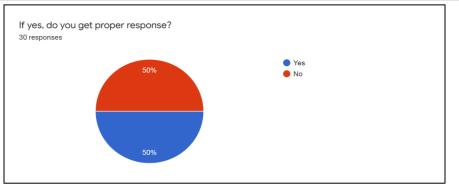
- 29.5% of people share their depression issues.
- But 70.5% of people don't share their depression issues with anyone.

If No, What Is The Reason Behind Not Sharing Issues?

 \rightarrow For this question, I receive 17 responses. Some people say that they don't have any closest person to whom they share their problem. Some say that they don't like to share their problems with anyone because they feel bad that time and they feel sober that's why they don't share. Some females say they don't share problems because she knows that no one understands her feelings and her emotions. They are only listening when they do not help her, that's why she is not sharing her problem to anyone.

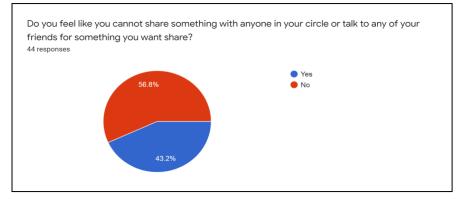
One response I received was that he said he has never felt to share it with someone, there are many friends but you need that one person to be with you and he doesn't have one.

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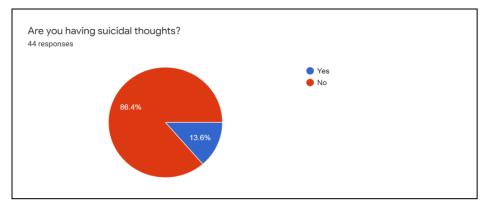
The Details of Survey is as Follows

- 50% of people get proper responses when they share their depression issues.
- But 50% of people did not get proper responses when they shared their depression issues.



The Details of Survey is as Follows

- 43.2% of people feel like they cannot share something with anyone in their circle or talk to any of their friends for something they want to share.
- 56.8% of people feel like they can share something with anyone in their circle or talk to any of their friends for something they want to share.



The Details of Survey is as Follows

- 86.4% of people have no suicidal thoughts.
- But 13.6% of people have suicidal thoughts.

SUGGESTION

Suicide is not a option for depression. We should share our problem with our closest person. But there are many people who don't have any closest person to whom they share their problems. After taking any decision like suicidal thoughts. We should think that life is full of struggle. Fight with these problems and defeat the problems. Never think about suicide because there are many person who are depends upon you so take enjoy and be a successful man. Keep a positive vibe in your life. Everything happens for a reason and situations are temporary, do not be attached with it.

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CONCLUSION

My conclusion after undertaking this project was that depression is a major problem of humans in the world. Many people are depressed because of family issues, relationship issues, separation from loved one, etc. many people think that only sad people were depressed but there are many people surrounding us who always smile but inside they are unhappy and cry alone. We want to behave politely and lovingly with everyone. Every person says that you have any problem and you don't have any person to whom to tell them, then any problem you can share with me but don't take any wrong path. But reality was when someone really wants to share their problem with anyone they tease them and they feel this was a joke and fake. That's why people don't share their problem.

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APPENDIX

- 1. Name
- 2. E-mail id
- 3. Gender
- 4. Age
- 5. Occupation
- 6. You feel your life is sad, as there is no joy in your life anymore.
- 7. Have you lost interest in all things that were important to you once upon a time?
- 8. Do you feel alone, even when surrounded with known people?
- 9. Do you feel pretty worthless the way you are now?
- 10. Are you having trust issues with everyone around you?
- 11. Are you having trouble in your relationship (personal as well as professionals)?
- 12. What is the reason for your depression?
- 13. What are you doing, when you feel depressed?
- 14. Have you shared your depression issue?
- 15. If yes, do you get a proper response?
- 16. If no, what is the reason behind not sharing issues?
- 17. Do you feel like you cannot share something with anyone in your circle or talk to any of your friends for something you want to share?
- 18. Are you having suicidal thoughts?
- 19. Any suggestions?

A STUDY ON ENTREPRENEURSHIP DEVELOPMENT OF IT GRADUATES UNDER UNIVERSITY OF MUMBAI

Sandeep Kumar Vishwakarma

Assistant Professor, Chandrabhan Sharma College Powai

Entrepreneurship is defined as the capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make a profit. The most obvious example of entrepreneurship is the starting of new businesses.

Mumbai University offers various professional IT and computer science courses through its departments and affiliated colleges in Mumbai, Thane and Raigarh district and Ratnagiri sub-center. The objective of these courses is to impart professional training to students in the field of Information Technology and computer science. The program is designed and developed with an aim to create a talent pool of IT professionals who can be readily employed. With the growing use of Computers and Information Technology in our day to day life, it is necessary that we have the trained man power to manufacture, maintain and use the Computers as well as write the software required for the effective and efficient use of the computers and IT. Mumbai has the advantage of being the financial hub of India. Here employment opportunities for IT graduates are far better than other part of the country. Those who have completed their education in this field can find a variety of entrepreneurial opportunities in the following sectors: Automobiles, Banking , Business, Communication ,Defense ,Education, Electronics, Entertainment ,Finance , Information Technology, Manufacturing ,Marketing ,Police Product Manufacturing ,Railways etc.

The scope for students of IT to become an entrepreneur is on the rise today. Opportunities that offer lucrative options are available to deserving candidates. Entrepreneurship opportunities are available for IT graduates both in India as well as abroad. Once students have completed their studies or even before, they can get try to setup their own enterprise in IT and IT enabled sectors. Because of the use of information technology in all most all fields today, the IT sector has seen a tremendous growth in the past few years. A few services and products types available for in IT are : Application Programming , game design, website development, Enterprise Information system , Graphic Designing , Hardware and Networking services , Information Security consultancy, Cyber law and IPR Specialist , Online Editor, Software Testing services , Strategic IT management, IT training institutes.

Key Objectives of the proposed Research Work are

- 1. To study the current entrepreneurship opportunities of IT graduates.
- 2. To study the improvement in employability provided by entrepreneurship.
- 3. To study the scope of integrating entrepreneurship in the academic ecosystem.

It will help to understand need, benefits, facilities, opportunities and challenges in developing entrepreneurship among IT graduates of Mumbai University.

I. Rationale and Relevance

An IT degree opens an ocean of opportunities in front of students. After doing an IT degree, there's no dearth of avenues for entrepreneurship and self -employment.

Despite of these highly lucrative job opportunities available to IT graduates, the statistics (as per NASSCOM survey) paint a grim picture especially with IT/ITES industry. The IT /ITES industry currently employs nearly 2.5 million people and with the pace the industry is growing, the demand for graduate talent is increasing at a rapid pace. IT graduates are absorbed in many different job profiles and sectors in the industry. However these job opportunities are still limited. The aim of this research project is to study various opportunities to set up own small and medium scale enterprise within the IT sector The reasons cited for this study is to study the opportunities for entrepreneurship and self –employment. The study will also focus on integrating entrepreneurship development in college and university ecosystem.

As per National employability Report 2016 the key findings of the study are:

- No significant improvement in employability in the last four years.
- Only 3.84% folks employable for startup software engineering jobs.

The problem undertaken in this research project is to find out the reasons of low employability of IT graduates and formulate a comprehensive, implementable Entrepreneurship Development model.

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The Research Project will focus on formulating a model to develop the entrepreneurship in IT graduates to reap the benefit of paradigm shift in self-employment which offer more opportunities to an IT graduates through entrepreneurship. It will help to understand need, benefits, facilities, opportunities and challenges in developing entrepreneurship among IT graduates of Mumbai University.

HYPOTHESIS OF THE STUDY

Hypothesis 1

H0: Entrepreneurship is a key factor to employment for IT graduates of Mumbai University.

H1: Entrepreneurship is a key factor to employment for IT graduates of Mumbai University.

Hypothesis 2

H0: Integrating entrepreneurship in academic ecosystem improves employment opportunities for IT graduates.

H1: Integrating entrepreneurship in academic ecosystem does not improves employment opportunities for IT graduates.

II. Review of Research and Development in the Field

Many factors have been identified as being associated with entrepreneurship. For, example, entrepreneurial individuals combine many personality traits - innovativeness, risk taking, proactive in the sense of doing what is necessary to realize their ideas combined with shouldering responsibility for success or failure (Covin and Slavin, 1989; Morris and Sexton, 1996). Second, Gardner (1994) emphasizes the central nature of innovativeness in the successful realization and marketing of an idea into a viable product. Stearns and Hill (1996) conclude that innovativeness required varies greatly from one business situation to another (Table 1). Third, as pointed out by Carland et al. (1988) assuming risk is central to entrepreneurial action. However, these authors also state that it is moderated by the ability of many entrepreneurs to take calculated risks. Fourth, the introduction of new goods or services is essential to entrepreneurship. By creating and marketing new goods and services the entrepreneur adds value for the ultimate customers. Fifth, the design and implementation of new methods of production is often indicated by the nature of the new products and services. The novelty of new products or services implies that they have never before been produced and, hence, it is likely that no existing production method exists for production. Sixth, the introduction of new products, new methods of production, and marketing often necessitates new organizational forms. Seven, the realization of unmet customer needs motivates the entrepreneur to action. However, the success of the new product or services critically depends on convincing customers that the need is real. This in turn implies the need for creating and subsequently exploiting new markets (Gardner, 1994). Finally, IT systems affects a firm? s products and services, markets, product cost, and product differentiation. Thus, the success of innovative firms critically depends on the implementation and creative use of IT (Deans and Kane, 1992). In conclusion, entrepreneurship is defined as the process of creating value by combining a unique mix of the aforementioned concepts in order to take advantage of an opportunity (Morris and Sexton, 1996). Morris and Sexton (1996) use the aforementioned dimensions to formulate frequency and degree of entrepreneurship which are then combined into entrepreneurial intensity. Entrepreneurial frequency reflects the number of new products or services introduced by the firm, the number of new production processes it started, or the number of new markets which it entered. Degree of entrepreneurship reflects the extent to which the entrepreneurial behavior is innovative, risky, or proactive. Frequency and degree of entrepreneurial behavior lie along a continuum ranging from "low" through ? medium? to "high". Of particular interest are three combinations of frequency and degree of entrepreneurial behavior which form the measures of entrepreneurial intensities. An infrequent introduction of a new process, product, or service combined with a low exposure to risk exemplifies the traditional organization which is engaged in entrepreneurial behavior of low intensity. An organization engages in entrepreneurial activities of high intensity when it introduces many new processes, products, or services which are extremely innovative, or risky, and when their introduction represents proactive behavior. Such organizations are termed revolutionary. An organization engages in entrepreneurial activities of medium intensity when it introduces new processes, products, or services which are innovative, risky, but their introduction represents proactive behavior of a moderate sort. Such organizations are termed dynamic. Morris and Sexton's (1996) research suggests that entrepreneurial intensity, i.e., the combined effect of frequency and degree of entrepreneurship, is positively associated with organizational performance measures such as change in sales, profits, customer base size, and employment.

Parthajeet Das of Utkal University, Odisha suggests in his research work [4] that Micro, Small and Medium Enterprises constitute the backbone of an economy in maintaining an appreciable growth rate and in generating employment opportunities. This sector has been regarded as engine of economic growth and social development

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in many developed and developing countries. Contribution of MSMEs to the Indian economy in terms of employment generation, containing regional disparities, fostering equitable economic growth and enhancing export potential of the country has been quite phenomenal. To be self-employed means finding and retaining work so you don't go broke. It means keeping clients happy. It means you have to deliver. It means you have to use time effectively. There are tax considerations, health insurance costs and other things that complicate the romantic notion of being your own boss. But, even with these risks, I can't help but see it as a worthwhile endeavor [6]. If you see yourself as a product that you need to sell, freelancing is a great way to learn the ropes of entrepreneurship. I need to sell myself, deliver what was promised, run the back-office and essentially do all the parts that a business consists of. Hopefully this will ease the transition to operate a growing business [7].

Data Collection

1) Primary Data will be collected from students of IT and computer science program of Mumbai University and its affiliated colleges, both male and females, recruiters and Government agencies by the extensive use of following data gathering techniques and tools.

- Questionnaire.
- Personal interviews
- Observation through personal visits.
- Telephonic and e-mail interviews.

2) Secondary Data will be collected from various references which already exist such as NASSCOM Report on Employability; IT Industry Surveys conducted by independent agencies, on line Portals, MCA, MSME Portals, books, articles in newspapers like Hindustan times, DNA and Times of India, Indian Express etc. from time to time. The articles in magazines as well as Web and Internet support will also be considered for the purpose of secondary data collection.

Expected Results, Conclusion and future plans

The research will significantly provide a model to improve the employability of IT graduates of university of Mumbai through entrepreneurship and self-employment. The final outcome of this Research Project will be a booster for readers, students, recruiters and the University authorities for planning for entrepreneurship development projects and design and setting up of business incubation center. The benefits of this project can be extended to other programs and other universities of Maharashtra and other states.

The Researcher is conducting study IT graduates of University of Mumbai and its affiliated colleges only.

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UTILITY OF SHRIMAD BHAGAVAD GITA IN TEACHING SKILLS DEVELOPMENT

Prof Avadhesh Yadav C.S. College, BAMMC Department

ABSTRACT

Our academics are familiar with the academic principles and life skills ideas developed within the West. However, we have insufficient facts about our individual historical and cultural minds in terms of survival talent and training, regardless of their importance and prevalence. In the Bhagavad Gita, I observed that some existential potentialities exist in the Directive Philosophy. This paper presents with interpretation of Bhagavad Gita completely based on lifestyle skills and education. It provides some basis for the visions of the West and the East. From a methodological point of view, this paper is an interpretation of a historical treatise that has established exciting hyperlinks to cultural practice and private reports. India has the biggest contribution in Bhagavad Gita Akhara. In the current research paper, the researcher has tried to find the effect and implication of Gita in the state of giftedness.

Keywords: Utility, Shrimad Bhagavad Gita, Teaching skill, Development

INTRODUCTION

The Bhagavad Gita, the philosophical discourse of Lord Krishna to inspire the reluctant Arjuna to fight. The subject of the war caught Arjuna when he saw his relatives as fighters. In order to inspire them, Lord Krishna preached the Bhagavad Gita as a counsel to fulfill his obligation, while a large number of men with the help of the prepared Krishna dressed as a prince, as a warrior, as a Taught to perform one's duty as a righteous to fight against evil. and restore peace and order. The important teaching of the Gita can be summed up hypothetically on this sentence of Annie Besant: 'It is supposed to promote the aspirant of a lower degree of renunciation. Where the gadgets are left on the heights of the mother in which dreams die and where the walk remains in calm and constant contemplation, even as her frame and mind actively discharge those responsibilities It is applied to those who come a lot in their life.' The Gita is the holy grail of survival skills and schooling as it is the essence of all theories and philosophies. It is providing the purest expertise of self-cognition.

Bhagavad Gita and Life skills in Education

The Gita says that the real means of education is to acquire virtual knowledge but the question that arises is 'What is virtual understanding?' Every time we see or feel that the universe is in diversity and God is present anywhere. True knowledge is that which teaches us to see God in every soul. The Lord says that all is transcendent in the purest understanding and its essence is a precisely understood understanding of the one-of-a-kind styles of the Vedas and Upanishads. The Gita particularly emphasizes the importance of the soul and this is a special part of Miles' expertise: knowing for certain that the pure soul is not the same as the frame that is to be fulfilled. The soul remains the same and becomes immortal. It keeps us active. The Divine Instructor no longer provided his expertise in the form of mere dictation to his scholar to formulate the ideas of education. The Gita answers the 'why' of such schooling. In International the human child is not an empty being. He inherits certain temperament, tendency, tendency of the person, mental inclination etc. from his previous lifestyle. The Gita encapsulates metaphysics and physics, and propensity, the mental entity; and the principles of genetics and peer environment and training faithfully demonstrate that schooling is a non-secular-social necessity. It is a value and its building cannot be constructed on sand.

The teacher is so belligerent that he can protect his scholar as well as his collective soul and body. According to the Gita, the disciple is not a disciple but a learner. Here comes the consideration of lifestyle abilities to determine the importance of the study. First of all, as a way of development in life we need to pursue the string of practical and down to earth approach. To achieve fulfillment, we seek to discern positive precise tendencies – fighters, problem solvers, information seekers and primarily risk takers. Gita says one needs to be a true communicator, everyone has heard of Krishna's mischief, yet doing smart. He knew what it took to persuade people and sell his ideas. The Gita has well meditated on mediation and its importance. Mediation is regarded as inner peace. The thoughts of the students who constantly revolve around getting the desirable marks all the time cannot clearly be noticed in the mediation. When a college students mind is not strong at all and thinks of fulfillment. Again this is a failed mediation attempt. According to the Gita the scholar needs to remove the three top doshas in his personality - lust, anger and greed.

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TEACHING SKILLS

Teaching is said to be both an art and a science when teachers are studying their subject properly at the appropriate time in the classroom. Reach students effectively. In the same way we are teaching skills. Various definitions are given in this regard. Teaching skills is a specific instructional process that a teacher uses in his classroom teaching. In this instruction it is related to the various activities that the teacher can take in his class. Uses frequently in conversation. The term teacher skill refers to the teaching activities or practices that they perform. Due to which it becomes easy for the students to study. done with the intention of doing.

Develop Skills for Skill in Action: (Physical Knowledge)

In the present scientific age it is necessary to be proficient in every business, it is described in Shrimad Bhagavad Gita that if a person performs unshakti deeds while offering to God, then he can attain proficiency in his work.

देवद्विजगुरुप्राज्ञपूजनं शौचमार्जवम्।

ब्रह्मचर्यमहिंसा *च शारीरं तप उच्यते*।।

Worship of God, Brahman Guru and the wise, Purity, Simplicity, Brahmacharya and non-violence - this is called physical penance.

Speaking Skills: (Communication Knowledge)

Boys and Girls of Your Own Society learns but sometimes our speech hurts someone's mind reaches. Language plays an important role in life so In the Gita, it has been called austerity of speech.

अनुद्वेगकरं वाक्यं सत्यं प्रियहितं च यत् ।

स्वाध्यायाभ्यसनं चैव वाङ्मयं तप उच्यते ॥ (Chapter 17 – Sloka 15)

The practice of speechless, loving, beneficial and truthful speech and contemplation of scriptures is called asceticism. Hearing whose voice a person becomes distraught, the sentence with which he generates excitement is called a sentence. Speech is true, it should be dear, the truth which does not stir, dear and welfare sentence related to speech is called penance. Udveg will follow the contemplation of daily life, dear, interest factor and truthfulness.

Conceptual Skills: (Mind Knowledge)

Many types of thoughts keep coming in our mind, any person the full development of a person's personality always comes from his thoughts. Because our personality will become like our thoughts. So In the Gita, the teaching of mental austerity has been given-

मनः प्रसादः सौम्यत्वं मौनमात्मविनिग्रहः ।

भावसंशुद्धिरित्येतत्तपो मानसमुच्यते ॥ (Chapter 17 – Sloka16)

Pleasure of mind, peace of mind, nature of contemplating God, restraint of mind and purity of mind as well as the senses of inner reason - thus this mind is austerity. If every person wants to achieve proficiency in his work, then it is necessary to constantly bring thoughts of superiority of work in his mind. Only then can you get success.

CONCLUSION

From the primary level to every teacher in higher education institutions, the teacher has to play his role only as a professional. Not only to build a perfect society, for which they should build scientific, philosophical and social skills, honest patient, character even in adversity and conscientious citizens who follow the customs set by the society.

The synergy of the Shrimad Bhagavad Gita and the development of technical skills teaching in the classroom by a teacher based on spiritual and psychological facts. The purpose of implicit guidance and counseling is universal. The development of boys and girls should always be given through education with positivity, tolerance, purity, fearlessness, zeal, enthusiasm, knowledge, devotion, superiority of action. can do. An attempt has been made to bring all the above facts to light.

Every teacher should assess their professional skills as well as the need to learn social skills like speaking, writing and learning the way of thinking. Then there will be full development of human qualities in them.

For a skilled teacher you should have complete knowledge of your subject. Along with this, the students have to be made aware of the society, culture and modern and ancient values through their conduct by making them

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efficient citizens through mind, word, deed. Take inspiration from the motivational questions present in Shrimad Bhagavad Gita.

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A STUDY ON THE IMPACT OF ONLINE AND DIGITAL EDUCATION IN INDIA; ITS EFFECTIVENESS, PERCEPTION & PREFERENCE BY STUDENTS

Ms. Manali Deepak Naik

Cordinator – Department of Multimedia & Mass Communication, Chandrabhan Sharma College of Arts, Science & Commerce, Powai

ABSTRACT

In a developing country like India Internet reached in every household and dint just became a thing for the privileged, with the cheapest mobile data rate in the world it gave access to the world of internet to every citizen in the country, with flexible and easy finance option almost every household in India has a smartphone with an 4G speed internet plan. While Facebook now meta was trying to introduce webpages without internet for the rural India network companies like Jio introduced internet to every Indian for almost free, with this everything became digital in India and covid 19 pushed it, In fact we were the few countries in the world to have a QR scanner for everything from paying bills to reading digital food menu, to circulation invites and of course the content we created/posted on our social networks where all are families and friends were active like never before, Education sector tried very hard to go digital, from lectures, to exams to declaring results to admissions process everything went digital, while some liked it some dint some said its effective while other pointed the loop holes. With this research paper we strive to see the effectiveness, Impact of online and digital education in India, the perception around it and its preference by students.

Keywords: Online Education, Digital India, Ed-tech, Digital Classroom.

Aim: To study the impact of Online and Digital Education in India; its effectiveness, perception & preference by students.

OBJECTIVE

- 1. To understand do students really prefer learning their classroom lessons online
- 2. To understand if offline learning helps in deep understanding
- 3. To understand what people around us think of online courses and do they help in building good CV's.

HYPOTHESIS

Like everything around us has pros and cons this digital and online education system also has these, while some think its made education and knowledge about anything or everything available to anyone, others still think the traditional way of learning imparted deep understanding or concepts, build discipline and develop social skills. While in India peoples lives are busy so to study when you want and from where you want shines as an advantage of digital and online education in India.

INTRODUCTION

With the global spread of COVID-19, the novel coronavirus disease, many countries have ordered the closure of all educational institutions. Educational institutions have come to an outage as they needed to protect students from exposure to the virus that could occur in a highly social student community. In early February 2020, schools were closed only in China and a handful of other affected countries due to widespread contamination. However, as of mid-March, nearly 75 countries have implemented or announced the closure of educational institutions. As of March 10, one in five of her students has dropped out of school due to the global school and university closures due to COVID-19. According to UNESCO, as of the end of April 2020, 186 countries have implemented nationwide shutdowns, affecting approximately 73.8% of all registered learners (UNESCO, 2020). Lockdowns and social distancing are the only way to break the chain of transmission and slow the spread of COVID-19, but the closure of educational institutions has affected many students.

With schools and colleges closed indefinitely, both institutions and students are experimenting with ways to complete prescribed syllabi within the timeframes set according to the academic calendar. inconvenience, but also led to new examples of educational innovation using digital interventions. Given the slow pace of academic reform, this is a silver lining in the dark clouds. Nonetheless, COVID-19 has prompted educational institutions around the world to pursue creative approaches in a relatively short period of time. During this time, most universities have switched to online mode using Blackboard, Microsoft Teams, Zoom, or other online platforms.

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Educational institutions in affected areas are looking for bridging solutions to continue education, but it's important to note that the quality of learning depends on the level and efficiency of digital access. Online learning environments differ significantly from traditional classroom situations in terms of learner motivation, satisfaction, and interaction (Bignoux & Sund, 2018). The Community of Inquiry (COI) framework provides a suitable foundation for online teaching and learning interventions (Garrison et al., 2001). According to the COI Framework, the success of web-based instruction is determined by the formation of groups of learners. In this group (similar to the traditional classroom situation), learning takes place through three interdependent components: (1) social presence, (2) cognitive presence, and (3) educational presence. A study by Adam et al. (2012) argued that there was no significant difference between online learning and face-to-face classes in terms of satisfaction, and also supported the fact that online classes are as effective as traditional classes when properly designed. These facts clearly show that online learning, if properly designed, is a perfect alternative to traditional face-to-face learning.

Educational institutions in India also switched to an online teaching environment shortly after the federal government's decision to impose a nationwide lockdown of 21 days from 25 March 2020. This lockdown was later extended for another 19 days. But the primary concern is the quality of learning, which is closely related to how well the content is designed and executed. Learning effectiveness also depends on how content is curated for the online environment and how limitations faced by students are understood and addressed. The study is all the more important given that India's online education system has never been tested at this scale and this is something of a large-scale social experiment. In addition, in the field of agricultural education, the agricultural curriculum emphasises practical aspects, and the adoption of online platforms determines its effectiveness. This line explored Indian agricultural students' perceptions of online education and various attributes that make online learning more effective and successful.

In this context, students' experiences and what they have learned can be incorporated to make online learning easy, efficient and productive. Life will not be the same post-pandemic, and online learning will remain, even when combined with regular offline classes. Due to the uncertainty surrounding the duration of the pandemic and the possibility of reinfection, social distancing could become the new normal. Therefore, all institutions should be prepared to migrate the bulk of their course content to e-learning platforms and adjust course structures and curricula accordingly. Our findings may provide important information in determining learning environments for online platforms to promote effective learning. The next section provides a brief review of the literature, followed by the Data and Methods section, which describes the methodology used in the study. We then discuss the results and implications, and then state our conclusions about the study.

While in todays time as we return to our normal days leaving the fear of covid and covid behind and the way we see around the big Ed-tech companies like byjus and vendantu hard to stand by, we might slightly conclude that offline education is there to stay while online is also not yet to leave but its more over in the self-learning domain and self help area, lets compare it to the self help desk kiosk machine that you see in the nearest departmental store where cash counters for billing are there with long queues and people still prefer them over the self help machines which has almost no cues, may be they are afraid to try the new thing may be they think they will make more mistakes may be they think they are not equipped with the digital transaction a lot of that is still yet to be achieved to build that confidence to make that transaction.

REVIEW OF LITERATURE

Today's technological advances have enabled a variety of options for designing online content. To make learning effective and productive, it is very important to consider learner preferences and perceptions when designing online courses. Learner preferences relate to a learner's readiness and willingness to participate in collaborative learning and the factors that influence readiness for online learning. The following section summarizes insights gained from a review of relevant literature.

To improve the effectiveness of online learning, you need to understand user perceptions. Surveys document students' positive and negative perceptions of online learning. Several studies have shown that teacher-student interactions have a significant impact on students' perceptions of online learning.

The literature highlights various models that provide a basic framework for understanding student perceptions of online education. The paper also highlights potential bottlenecks to the success of online learning. However, not many articles attempt to understand students' perceptions and preferences in the Indian context. It is understandable that before the Covid-19 pandemic hit, only a limited number of distance learning platforms used online teaching modes. Moreover, to our knowledge, research in this direction has not been attempted in the field of agricultural education, and there are even fewer online learning initiatives due to the high proportion

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of hands-on learning in the curriculum. Research seeks to fill this gap by drawing insights from the literature when conceptualizing problems and focusing exclusively on online learning.

RESEARCH METHODOLOGY

We conducted a survey among students aged 12 - 18 years through quantitative and qualitative methods, A digital questionnaire consisting of questions relating on how much students enjoy, learn and prefer online and digital classes, do they learn better offline and what do they think of it as an permanent idea, We also sampled students in Mumbai suburban vicinity and interviewed them regarding the same, all data collected was put together to derive a final conclusion and result.

DISCUSSION AND CONCLUSION

From the survey we found out that many students its their first time exposure to online learning as the digital wave in India is still very new, so it took time for many to make proper adjustments and arrangements to gather the right gadgets and services to avail online education. Many students also pin pointed the structure of online classes or courses conducted were a bit different then how they were used to some liked it while others struggled to keep an index, another topic discussed was the frequency and time of online classes the challenges of attending the live classes and how viewing recorded ones later if you miss it were advantage, for some it was hard to sit in front of their digital devices for very long while others would browse and spend time on other sites to funnel focus back on the class, one of the popular things was having doubts and getting them solved while technically it was a hurdle in beginning but many said they figured out and some still wanted to solve them in a physical meeting on a book with simple relevant examples. For some communicating with instructor in digital environment was easy then in classroom environment, for some their technical skills like email surfing and internet habits became easy and they got their confidence boosted that they were technically more skilled

RESULTS

Hypothesis has been proved right as the survey results ranked flexible schedules and convenience as the main benefits of online learning. Online education gives students the opportunity to study at their own pace and in their own time. Flexibility and convenience are therefore the main factors behind the demand for online education. While lack of connectivity was the ranked as the major hindrance in online learning. The situation is even worse for those from remote areas. The findings highlight the India's digital divide and lack of equity in access to uninterrupted internet proving to be a hassle to many students. The second and third limits were data limits and data speeds, which were Internet infrastructure limits. These provide a glimpse of the need to focus on internet facilities as a requirement if countries want to move to online education. It is a big concern when doing education.

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NEP 2020- GLOBAL KNOWLEDGE ECONOMY AND EDUCATION AS A MARKET

Prof. Dr. Pratibha Jaywant

Assistant Professor- Chandrabhan Sharma College of Arts, Science and Commerce, Powai, Mumbai

ABSTRACT

Indian Constitution provides for the educational functions of the government at all levels. It gives equal rights to the citizens. Given the 21st century requirements and an aspiration to be part of knowledge economy, quality higher education must aim to develop good, thoughtful, well-rounded, and creative individuals.

While 2020 became the global year of the epidemic; in India, it also became the year when the country got a new National Education Policy (NEP) after a gap of more than three decades. It is important to understand the policy implications and ensure that the policy is implemented in right spirit and with right timelines across the nation.

This paper will focus on the key changes, initiatives as envisaged for higher education and its impact from privatization and globalisation perspective.

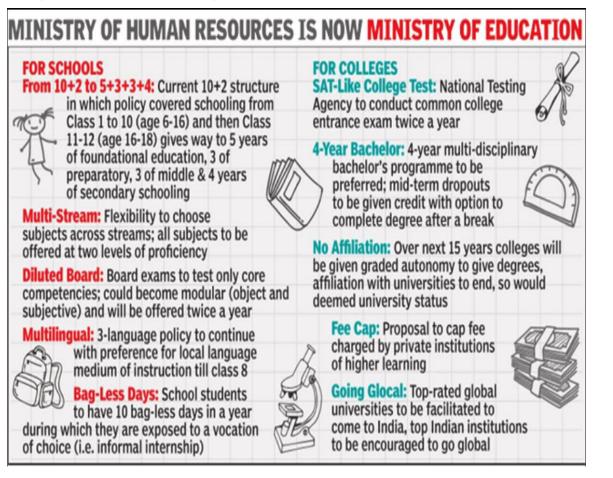
Keywords: NEP 2020, Higher Education, PPP, Globalisation, Privatization, Social Welfare Economics.

The views and opinions expressed in this paper are those of the author and do not necessarily reflect the official policy or position of the Organisation to which the author is associated.

INTRODUCTION AND CONTEXT

The union cabinet had on July 29 approved the National Education Policy 2020 replacing the 34-year-old National Policy on Education, 1986. This is a significant change in decades and brings about a renewed focus on the education sector. The National Education Policy, 2020 envisages to provide an overarching vision and comprehensive framework for both school and higher education across the country. The new NEP, approved by the Cabinet, has not been presented in Parliament. It is only a policy, not a law; implementation of its proposals depends on further regulations by both States and the Centre as education is a concurrent subject.²

Graphic Representation of the Key Proposals ³:



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New Education Policy 2020 Key Differences ⁴			
Factors	Existing Educational Structure	New Educational Structure	
_	3 Major Streams – Science – Arts		
Streams	– Commerce	No Hard Separation of Stream	
Pedagogical Structure	10+2+3	5+3+3+4	
Board Exams	Based on Memorizing Facts & Used to Held Once a Year	Based on Core Competencies & will be Held Twice a Year	
Degree CompletionA Degree will be Provided After 3 or 4 Years		Multiple Exit Options with 1 Year of Training & 2 Years of Diploma	
Vocational Studies	Nil	From Class 6 with Internship	
Scores	Based on Obtained Marks	Based on 360 Degree Performance Evaluation	
Entrance Test	Entrance Test Multiple Single		

What are the Changes and why are they Significant?

It is a laudable document and many things to agree which are praiseworthy and should be appreciated. Choosing mother tongue as the medium of instruction in primary school, doing away with rigid and early specialization in arts and sciences in high schools, making the education system sensitive to the local context, knowledge, resources and needs, making the undergraduate curriculum flexible, along with multiple entry and exit points for students, replacing higher education institutions offering single or a narrow set of programs by multi-department, multi-disciplinary institutions offering the full range of education and setting up of Special Education Zones (SEZs) in regions with large populations of socially and economically disadvantage groups (SEDGs) are all welcome initiatives.⁵

This paper will focus on the key changes, initiatives as envisaged for higher education and its impact from privatization and globalisation perspective.

Current State of Higher Education

Indian Constitution provides for the educational functions of the government at all levels. It gives equal rights to the citizens.

- Higher education plays an extremely important role in promoting human as well as societal wellbeing and in developing India as envisioned in its Constitution. It contributes towards sustainable livelihoods and economic well-being.
- Given the 21st century requirements and an aspiration to be part of knowledge economy, quality higher education must aim to develop good, thoughtful, well-rounded, and creative individuals.⁶

Education Infrastructure Universities By Type

There are a total of 1,043 universities across the country, with state public universities constituting the highest share (37 percent). A summary is tabled below for institutions providing higher education⁷:

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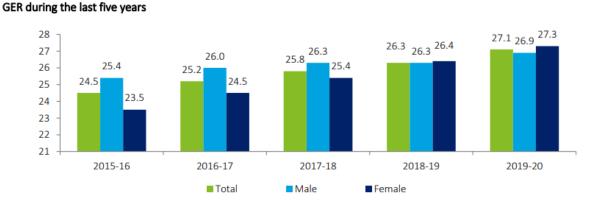
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College and institution indicators				
Indicator	Universities	Colleges	Standalone	
Total number of institutions	1,043	42,343	11,779	
Average enrolment per institution	7,803	641	216	
Total estimated enrolment (in lakh)	81.38	271.54	20.74	

Source: All India Survey of Higher Education, MoE 2019-20

GROSS ENROLMENT RATIO

Gross Enrolment Ratio (GER) is a statistical tool to measure the student enrolment in higher education. GER is calculated by dividing the number of students enrolled in higher education out of the total population in the relevant age group of 18- 23 years. The GER has been widely accepted tool for measuring access to higher education. The current ratio (< 30%) does not augur well for a young and vibrant nation like India. It is also significantly behind China's 51 % and much of Europe and North America, where 80 % or more of young people enrol in higher education, according to Philip Altbach, a research professor at Boston College and founding director of the Center for International Higher Education.⁸



Source: All India Survey of Higher Education, MoE 2019-20

KEY INITIATIVES

Some key initiatives as envisaged by NEP 2020 are⁹:

- Spending around 6 percent of GDP on education
- Increase GER to 50% by 2030.
- For higher education, a new umbrella regulator National Higher Education Regulatory Council (NHERC) has been proposed with separate verticals for regulation, standard setting, accreditation and funding.
- Setting up a National Higher Education Commission and National Research Foundation
- Introducing four-year degree programmes in science, commerce, and arts, which are presently three-year programmes, with multiple entry and exit points
- Transforming Higher Education Institutions (HEIs) into large multidisciplinary universities, higher education clusters, and autonomous degree awarding colleges
- Discontinuing affiliation and standalone single discipline colleges in a phased manner
- Operationalising the National Testing Agency to conduct a single test for admission to universities
- Adopting a conscious focus on research, Indian knowledge systems, vocational skills, 21st century skills, entrepreneurship, technology application, and internationalisation.

Increased Role of Privatization

In 2000, the World Trade Organisation (WTO) brought education into the ambit of the General Agreement on Trade in Services (GATS), which meant that education could now be bought and sold.

At the outset, we need to be clear that there is a clear focus towards privatization both at school and at a higher education level. NEP 2020 is the result of a set of documents produced locally and globally aimed at making education a commodity of exchange.

In NEP 2020, the term "Public Philanthropic Partnership" (PPP) is a nice term that veils the privatization efforts. The term "philanthropic" is a short-hand for "private". The World Bank's strategy since 1994 has been based on the promotion of: i) a model of knowledge adjusted to the requirements of corporate job markets; and ii) a market model of education delivery that involves the privatization, commercialisation and corporatisation of education.¹⁰

The market model places the entire burden of education on the individual family and fee-paying parents or students. They are the "consumers" who make it profitable for the investor to enter the education market. PPP strategies encourage the transition to a "market" where edu-businesses strengthen their hold over public assets through government reimbursement and voucher schemes.¹¹

The NEP 2020 also shares the main features of the World Bank approach to the model of knowledge. It approves of and promotes a perspective that is detrimental to establishing an equitable system of quality education in India. The contemporary "merchandisation" of education makes it a purely saleable commodity in a lucrative emerging 'knowledge economy'.¹²

Knowledge as a resource for value system, critical thinking, logical reasoning and seeking answers is now treated as being "too heavy" for current teaching-learning methodologies and curricula to handle. The "skills approach", a functional assembly of performance-oriented qualities that signal their own desired level of achievement, now defines the basic unit, module, topic of learning.¹³

Critical thinking, creativity and social justice concepts have been reduced to empty words. Further, it cultivates conformism in thought and produces persons fit only for being cogs in the economic and technological machine.¹⁴

We must discuss a notable omission from the NEP 2020, the Higher Education Financing Agency (HEFA), a joint venture company, approved by the Union Cabinet in 2016, once again, with no discussion in parliament. HEFA is not mentioned even once in the NEP, but it is up and running since 2017. All funding for infrastructure for HEI will henceforth not be given as grants from the government, but be taken as loans from HEFA, and the HEIs will then have to repay the loans by raising their own resources, which is basically an implementation of the "user pays" principle – or simply put, the loan will be repaid to the government by raising student fees.¹⁵

This is a fundamental change in the public university system, in which the government will no longer give grants for infrastructure but will become a money-lender and the interest on the loan will be repaid by its citizens, students, through fee hikes.¹⁶ The concept of return on investment will take a front-seat and will be a major driver while dismantling education as a social good concept

NEP 2020 talks about setting up the Higher Education Grants Council (HEGC), to carry out funding and financing of higher education "based on transparent criteria" (P 47/ 18.5). These grants would be for other than infrastructural needs.

Implications of the Policy on Higher Education

The NEP's higher education proposals imply¹⁷:

- a) Starving government degree colleges and State universities of funds, forcing them to become indebted to the market, eventually leading to their closure. It can be best described in political economic term as a benign neglect policy.
- b) Incrementally handing over HEIs to private capital under the pretext of promoting philanthropy.
- c) Exacerbation of the present rate of exclusion of the majority of underprivileged classes and the disabled (even higher rate for girls in each of these sections) from higher education by not just giving freedom to the HEI to hike up their fees but also by essentially withdrawing the social justice agenda.
- d) Reducing knowledge to mere skills and viewing critical thinking, creativity and scientific temper as mere skills; distorting knowledge-related parameters to those of Skill India's notions (Section 18.6).
- e) Demolishing the research-based knowledge production in HEIs by over-centralisation of the research agenda through the National Research Foundation, that is, taking away the excitement of research; and

f) Establishing the hegemony of online education to homogenise knowledge as per market requirements; reducing knowledge to mere skills and dehumanising education by eliminating human interaction both between teacher and students and among students themselves, thereby also depoliticising the education system.

The Economics Challenge

Ever since the Kothari Commission (1968) recommended 6 per cent of the GDP for the education sector which was later reemphasized by the subsequent committees, commissions, and policy documents it never crossed 4.15 per cent (in 1999) of the GDP which is now almost stagnant at 3.1 for the last couple of years. The National Education Policy 2020 reaffirmed the commitment of the Government that efforts will be made to reach 6 per cent of the GDP but didn't mention the year by which the government intends to achieve this goal which would have far-reaching implications for the education sector. As against the 6 per cent expenditure on education to GDP, the Economic Survey presented in the Parliament on 31st January 2022 indicate that it was 2.8 per cent in 2019-20 as against 3.1 per cent in 2020-21 (revised) and 3.1 per cent in 2021-22 (budgeted).¹⁸

The process of converting affiliated colleges into degree granting autonomous institutions and then further into fully fledged universities is estimated to take at least 15 years, as the Centre will have to provide financial assistance for this purpose.¹⁹

Further, points to ponder upon more specifically on financing are as under:

- The trend towards centralization appears more problematic, when we look at the financing of education in India. While the total expenditure by central and state governments on education hovered around the lowly figure of 3 % of GDP in recent years, the centre's historically meagre expenditure has declined further from over 0.5% in 2014-15 to less than 0.5 % of its GDP in 2018-19.²⁰
- The overwhelming share (more than 90%) of the total expenditure by central and state governments on education is currently borne by state governments.²¹
- This is particularly critical in the current Indian context, with inter-state economic disparities rapidly increasing in the last few decades with consequent divergence in states' financial and administrative capacities to follow particular models and standards of education set by the centre.²²
- The spend on the education ministry, as a percentage of GDP, has remained in the 0.4-0.5% range during FY18-FY22. This is disheartening and virtually negligible for a developing country like India.²³

At just over 3% of the GDP, public expenditure on education (the Centre + the states) lags the 6% goal significantly; bear in mind, the 6% aspiration is of 1968 vintage, adopted in the National Education Policy that year. That this had to be reiterated again, in the National Education Policy, shows how little movement has happened over the decades. And the trend in central spending perhaps indicates that the burden of realising the goal will largely fall to the states even though education, as a governance subject, features in the concurrent list. Contrast this with China, where the public education spending has averaged above 4% since 2012, with a stated aspiration to improve this further; the OECD average, meanwhile, stands at 11%, ranging from 7% to 17%.²⁴

Just two decades back, India and China were at a similar level of public expenditure on education (as percentages of their respective GDP) and, indeed, China lagged India before that. Needless to say, to be an education (and, consequently, R&D) superpower, India needs considerable stepping up of central and state government spending on education rather than going for a full throttle privatization and hands-off approach by the Government.²⁵

CONCLUSION AND TAKE AWAY

The recognition of education as a public good has important implications for public policy in planning, providing, and financing education. It also has important implications for the state's approach towards private education. In fact, benevolent private players and private philanthropists draw inspiration from the nature of education as a public good. It is public education that contributes to the building of nations, their growth — socially, economically, culturally, and technologically — and the building of a humane society.²⁶

Policymakers and administrators have been struggling unsuccessfully with some of these issues for years. A major challenge policymakers will continue to face is how to differentiate the benevolent philanthropic private sector from undesirable but powerful market forces in the education sector and regulate the entry and growth of the latter²⁷

The new National Education Policy (NEP) 2020, is a good policy as it aims at making the education system holistic, flexible, multidisciplinary, aligned to the needs of the 21st century and the **2030 Sustainable**

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Development Goals. The intent of policy seems to be ideal in many ways but it is the implementation where lies the key to success. ²⁸Just as the 1986 policy was accompanied by a Programme of Action (PoA) 1992, it may be worth preparing a PoA for NEP 2020 to ensure implementation in right spirit with social justice and education as a public good as envisaged in the NEP 2020.

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A STUDY ON CHALLENGES OF HUMAN RESOURCE MANAGEMENT POLICIES AFTER PANDAMIC 2021

Ms. Swaranjit Kaur Saini

Assistant Professor, CSC of Arts, Science and Commerce, Powai, Mumbai

ABSTRACT

The overall study is all about the Human Recourse Management in framing Human Recourse policies in various areas like Employees Development, Employees relations, Employee voice, Health and Safety, Grievance policies, in this fast moving Technology and competitive world.

The rapid occurrences of change in the social, political, and economic environment that creates a significant on the organization, leading to multiple challenges and threats for Human Recourses management function and for HR manager .Human Resource –Policies, is essential in every organizations profit and non-profit organizations. A policy is a plan and predetermined course of action. It is framed to guide the employees in every path and various areas in the organizations

Keywords: Human Resource, Policies, Need and Purpose etc.

INTRODUCTION

An organization may have huge funds and most advance technology, but if it does not have capable, motivated, knowledgeable and excellent performing employees, the organizations is not likely to demonstrate sustained levels of high performance. As it is said that Best employees are the real assets of the company and we can pay good remunerations to the employees, but we cannot buy knowledge and Talent of an employee. Since all physical and capital resource depend on employees for their efficient use. So, every organization needs proper policies to run smoothly without any issues. It has become essential for the organization to frame policies as per the employee's acceptance.

Human Resource policies are the guidelines on the approach the organization intends to adopt in managing its people systematically and smoothly without any problems. The HR policies set in advance the targets as well as guidelines. It is a statement of Human Resource objectives and provides a broad framework within which decisions on matters can be taken. They cover all the overall functions of Human Resource management.

OBJECTIVES OF THE STUDY

- 1. To identify the present status of Human Recourse Management in the organization.
- 2. To examine the Human Recourse Management strategies in framing HR policies.
- 3. To study the various challenges faced by HR in framing policies in the organizations.

REVIEW OF LITERATURE

RESEARCH PAPERS: ARTICLES.

- 1. **Mylene Lagarde & Duane Blauw** The purpose of this study is to review of the application and contribution of discrete choice experiments to inform human resource policy intervention in 2009.Human Resources for Health –this literature review of studies using discrete choice experiments to investigate human resources issues related to health workers, both in developed and developing countries. Several economic and health systems bibliographic databases were used, and contacts were made with practitioners in the field to identify published and grey literature.
- 2. Arun Aggarwal, Priyanka Sadhana Sahil Gupta, Amit Mittal, Sanjay Rastogi- 2020 The purpose of this study is to understand the new Generation i.e. Gen Z who is entering the workforce. Restructuring the new HR policies and practices for fostering the task performance and organizational commitment. The youngest generations (Gen Z) is entering into the workforce with an entirely unique perspective on careers and workplace norms. Employees need to embrace this generation and use their strength while providing meaningful work.

In this regard, the paper aims is to examine the influence of HR policies and practices on Generation Z, toward Job satisfaction using Attraction-Selection-Attrition (ASA) theory and self Determination Theory (SDT). This paper also reveals that job satisfaction mediates the relationship between HR practices, task performance and affective organizations commitment. This paper is a novel attempts to sensitize the employers to look beyond the surface by Orchestrating a new model for meeting Gen –Z expectations.

RESEARCH PAPERS: JOURNALS

- 1. Sue Bond Martin Mc Cracken -2005- In this journal the main purpose of study is that the importance of training in operationalizing HR policy. This article says that to understand how line managers make decisions about employee requests for time off at short notice and to consider the consequences for management training. This paper illustrates a model of line manager decision making in relation to employee requests for time off at short notice.
- 2. Adella Bish- The purpose of this study to understand the Organizational change management, leader vision and diffusion of HR policy during change. This paper utilizes diffusion of innovation theory in order to investigate and understand the relationships between Human Recourse policies on employee change-related outcomes. The purpose of this paper is to explore the role of leader vision at different hierarchical levels in the organization in terms of the relationship of HR policy with employee change related outcomes.

The quantitative study was conducted in one large Australian government department undergoing major restructuring and cultural change. Data for 624 employees were analyzed in relation to knowledge of HR policies, leader vision and change related outcomes.

Scope of Study

- 1. The policy must be based on long-term view, it means forward looking and must clearly define the outcomes
- 2. It must be formulated by HR department, in consultation with line manager and approval of top management.
- 3. The policies must be Flexible in nature, encouraging new and creative ideas, the process is open comments and suggestions of others.
- 4. The HR policies are standing plan that can be used as solution all the time to recurring problems.

Need and Purpose of Study

- 1. To achieve the goals and objectives of the organizations in an effective manner.
- 2. To prevent misunderstanding of the employees about their rights and obligations. Even it develops mutual confidence between employer and employees.
- 3. To provide clear communication between the organization and their employees, it facilitate better employee employees relations.
- 4. To develop a sincere sense of unity, provide job security, mutual confidence, and employee development in order to improve their future prospects.
- 5. To maintain pleasant and friendly relationship between management and employees.
- 6. To ensure equity and justice are given to employees not to be partial with them.
- 7. HR policies must ensure better use of human resources, good control; build morale, teamwork and loyalty of an employee's towards organizations.

Methodology of the Study

The study is based on secondary source of data collected through Journals, Articles, working papers and research papers published in various national, international journals and websites.

Table for Policies

Sr No:	Areas of Policies	Framed by An Organization for Employees
1.	Employment	Employment policies provide clear guidelines on reservation of seats for SC, ST, OBC etc.
2.	Recruitment and selection	To maintain consistency, to meet business requirement, to ensure legality and credibility, to maintain transparency, respect diversity etc.
3.	Training and development	Opportunities for career development, to consider workforce as asset not cost, Potential to grow, the requirement of business, staff development, Professional and academic development, Health and safety training etc.
4.	Performance Appraisal	To improve effectiveness, to review progress, Must be

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		two way communications, Scope for future development based on past, to identify the individual needs and support, provide valuable data to assist succession planning to be fair and equitable process, etc.
5.	Promotion and Transfer	Maintain proper service records, Assessment of performance, Promotion routes must be clearly mentioned, Policy statement clearly specify the basis on which the promotion would be made, Periodicity of transfer, Seniority rights, Relatives weightage to seniority and merit in promotion.
6.	Compensation	Job evaluation system, Executive stock option plan, incentives and profit sharing plans, Rewards to an employees, paid in the form of wages, salaries, other benefits such as paid vacations, insurance, maternity leave, transport facility, retirement benefits etc.
7.	Working condition	Working hours, Durations of rest intervals, Overtime work, Shift work, safety rules and regulations, leaves rules.
8.	Outsourcing	Outsourced to be fully or partially, pay structure and various overheads, Flexibility for employees etc.
9.	Industrial relations	Handling of grievances, Recognition of trade unions, suggestion schemes, discipline and conduct rules, workers participations in management etc.
10.	Employee welfare	Medical facilities, housing, transportations, education for children, credit facility, Social security, etc.

The Major Challenges Faced by the Hr in Framing Policies for the Employees Are

- 1. The HR manager functions as a consultant to all sections, he is a prime mover of policy inputs and recommendations in the organizations. It has become difficult to frame according to new employees and seniors employees in the organizations.
- 2. The HR manager faces a problem due to lack of proper communication, or guiding post, many times policies are formulated without clearly mentioning the procedures for their implementation. It becomes difficult to tackle the critical situation in the organizations.
- 3. Sometime in the organizations, there was a conflict is created between implied policy and expressed policy. When this policy comes under arguments by some managers by promoting then conflicts may be created between them. It seems difficult to HR manager to face them.
- 4. HR manager find difficult in creativity and innovation in the organization, policies lead to rigidity in management. They curb individual initiative and creating thinking. Many time policies are loosely observed. So as to give opportunity to executive to do something creative and innovative in the organization.
- 5. In an organizations, the HR manager find problem due to lack of review and revision of policies, in many cases the policies are outdated, ineffective and redundant. Thus many policies are not kept up-to –date, and tend to remain obsolete. To overcome such problems appropriate decisions must be taken by the HR manager.
- 6. Lack of proper procedure, communication and lack of proper guiding post, the conflict may arise. The HR manager find difficult to cope with that kind of situation. There must be proper planning, coordination and implementation of policy and immediate update to the employee in an organization.

To Overcome With Challenges

- 1. The HR manager must properly communicate to all those who are expected to implement them and also to those who shall be affected by them, so that all concerned people know their rights, duties and obligations in advance and could behave in intended manner in the organization.
- 2. The HR manager must always do review and Revision of personnel policies essential to keep them in line with complex and changing environment, and to avoid organizational complacency.

3. The HR manager must take various cares while reviewing the policies such as when employees offer suggestions, express grievance, unsatisfactory reports of employees regarding performance etc.

4. While evaluating the impact of HR policies, at most care must be taken, such as cost and benefits to employees, turnover, absenteeism, commitment, attainment of goals, nature and frequency of conflicts and grievances. The tasks may be difficult but, not impossible to the HR manager.

SUGGESTIONS

In this Global environment, it has become challenge to cope with new technology and new generations especially with Gen-Z in this new environment. In Every organization it has become essential to update the new rules and plan for Human Recourses. Human Resource policies provide broad framework within which quick and correct decisions can be taken on time. The HR policies set in advance the targets as well as guidelines to the employees working in the organization with full commitment and dedication. It is a statement of Human Resource objectives and provides a broad framework within which decisions on matters can be taken. They cover all the overall functions of Human Resource management.

The HR manager must always update and upgrade them. So that they can bring changes in the organizations by fulfilling the objectives and goals, and success in every areas of the department in the organizations.

CONCLUSION

The HR policies are framed keeping in mind various factors, it has to be constantly reviewed and updated. The HR policies are framed to improve performance of the employees, to make it suitable changes in the business environment, to improve organizational culture, to develop a committed workforce, to ensure workplace harmony, reduces business related risks, to gives right directions to old and new employees, to motivate employees, encourages creativity and innovation ideas and thoughts, to help in decision making, to maintain labour-management relations, etc.

HR policies are formulated in the light of given situation, as the situational variations are not static but they are dynamic and changes with the time, to integrate these changes, there should be periodic review of HR policies and suitable policies must be corporate. So the importance of HR policies is to maintain work place harmony, ensure that there are common goals between management and staff, be result oriented, Build an effective team in the organizations, reward properly and encourage the employee's suggestions.

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ROLE OF EMPLOYABILITY IN NEW EDUCATION POLICY AND EFFECT OF SMARTPHONE ON WORKPLACE PRODUCTIVITY

¹Prof. Neha Mishra and ²Dr. (Mrs.) Rashmi Manish Agnihotri

¹M Com., B.Ed., Net. Ph. D (Pursuing), Chandrabhan Sharma College, Powai ²K G Joshi College of Arts and N G Bedekar College of Commerce

ABSTRACT

The New Education Policy (NEP) 2020 is the first step towards education taken by the government since 1986, replacing the National Policy on Education (NPE). It is safe to assume that over the past few decades, education has seen a growing need, and more importantly, demand, across the country. The NEP 2020 aims to revolutionise education, but will this mean guaranteed employment for the educated? In connection with Employability, Smartphones have been developed and increasingly integrated with people's lives not only for social use, but for professional use as well. Many researchers claim that Smartphones can have negative consequences in the workplace such as lowering productivity, separating people from their realities, bringing stress from personal issues to work, and creating bad manners. Companies, however, have a difficult time mandating a policy in regards to prohibiting the use of Smartphones. Therefore, CEOs and corporate leaders should encourage their employees to use their Smartphones as tools for increasing their company's efficiency. This research aims to examine the results of the use of Smartphones in the workplace as integrated internal connection tools. Using Smartphones in the workplace can be valuable in three ways: promoting autonomy, strengthening relationships with peers as well as superiors, and improving knowledge-sharing. Moreover, these three main factors can increase employee job satisfaction, which leads to better efficiency in the workplace. Organizations will be better able to successfully adapt with changes that are occurring every day by integrating the use of Smartphones in the workplace.

Keywords: Employability, New Education Policy, Smartphones, Workplace productivity, Decreased Workpressure.

INTRODUCTION

Mobile devices are an essential part of our daily lives. You can do pretty much anything on your mobile – from seeing and talking to families and friends, to making all sorts of payments – online and mobile, shopping, buying food, and so much more. Aside from personal use, mobile devices are more and more essential business tool.

Using smartphones in workplace has always been a topic of debate. With some being liberal about its usage, some companies believe that smartphones can become a reason of distractions, slacking at work, thus decreasing both the pace of completion of things and the productivity of work. But according to statistics, it is agreed that using smartphones have, on the average, saved one hour of time extra for employees and decreased work pressure. But a 2017 survey from staffing firm Office Team found the average office employee spends 56 minutes per day using their cell phone during work hours for non-work activity, adding up to just under five hours a week of lost productivity, per employee.

With the latest innovations in mobile tech, various new mobile applications and services have emerged in order to address every employee's (and company's) needs. As a result, mobile technology has boomed and statistics now show that it significantly improves productivity in the workplace. A study by the Evolving Workforce Project found that "83% of global workers believe that technology advances have enabled them to be more productive and see this increasing in the future."

With smartphones bearing both pros and cons to a workplace environment, with this research paper, it could be proved that the pros of smartphone usage outweigh the cons.

LITERATURE REVIEW

By reviewing the related literature covering various contexts, the major effects of smartphone use at work include improvements in productivity, the speed of communication, flexible working opportunities, and the quality of collaboration with colleagues and partners (Kossek & Lautsch, 2012; Kreiner, Hollensbe, & Sheep, 2009; Lanaj et al., 2014). For instance, Middleton (2007) found that smartphones can assist employees in completing their allotted tasks more efficiently by allowing them to carry out their duties irrespective of the time or their location. Frost and Sullivan (2016) reported that smartphones deliver significant value to workers as the devices allow them to stay up-to-date with the ongoing progress and to keep the business moving forward, while offering better time management. Pitichat (2013) found that

smartphone use can greatly facilitate organizational communications and collaboration so as to indirectly enhance colleague-to-colleague relationships.

Based on the aforementioned discussion, we expect that dependence on smartphones at work may lead to better job performance and strengthened workplace social capital. Specifically, job performance is defined as individuals' perception of whether they perform their work well, which is closely related to productivity and efficiency (Winter, 1980). Workplace social capital is a resource that represents the social relationships existing within a company, and is revealed by the employees' levels of collective goals, as well as a sense of shared trust (Leana & Van Buren, 1999).

- In the field of mobile media research, extant research supported this argument by showing that people's mobile phone usage and dependency were associated with their psychological attributes (e.g., Butt & Phillips, 2008; Chittaranjan, Blom, & Gatica-Perez, 2011; Delevi & Weisskirch, 2013; Lane & Manner, 2011; Takao, 2014; Tosun & Lajunen, 2010). For instance, Bianchi and Phillips (2005) found that extroverts, disagreeable, and unconscientious people spent more time calling and sending text messages. Butt and Phillips (2008) found that extroverts reported spending more time making mobile phone calls. N. Park, Kim, Shon, and Shim (2013) observed that highly innovative individuals were more likely to depend on their smartphones than those with low levels of innovativeness. Lin, Chiang, and Jiang (2015) identified that the level of sociability of smartphone users was positively associated with their smartphones.
- Based on the review of existing literature, we expect that individuals' smartphone self-efficacy and the personality trait of conscientiousness are potential antecedents affecting their work-related smartphone dependency. Smartphone self-efficacy refers to people's judgments of their capabilities to use a smartphone to perform various actions (Eastin & LaRose, 2000). If one employee perceived himself or herself as capable of using and controlling smartphone technology, he or she will be more willing to adopt it at work, and therefore develop an intensifying dependency on it at work. Conscientiousness, which is characterized by competence, achievement, self-discipline, and dutifulness, is one of the Big Five personality traits proposed by Goldberg (1990). Conscientious individuals can control their impulses and strive to achieve goals (John, Laura, & Christopher, 2008). Extant scholarships shows that in fact, conscientiousness is the most valid and important personality trait of the Big Five in workplace settings because it represents personal characteristics such as responsibility, care, persistence, and diligence, which are important attributes for completing work tasks in all jobs

OBJECTIVES OF THE STUDY

- 1. To Study the Role of Employability in New Education Policy
- 2. To analyze the co-relation between smartphones and workplace productivity.
- 3. How positive impact of smartphones on employees could revolutionize the productivity and the efficiency of work.

RESEARCH METHODOLOGY

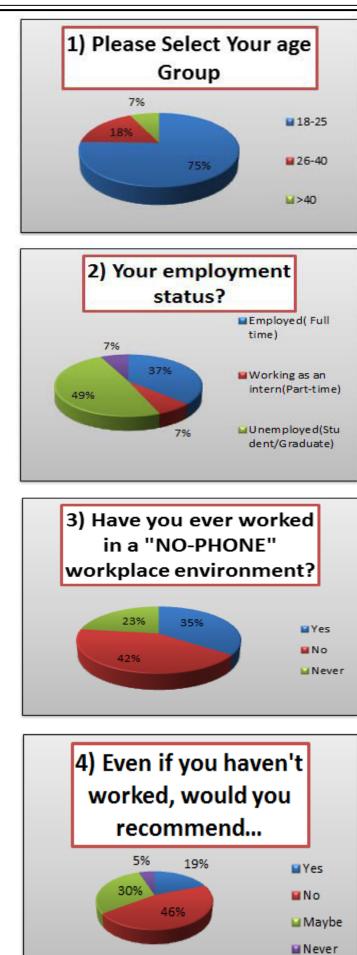
1) Primary Data Collection Method

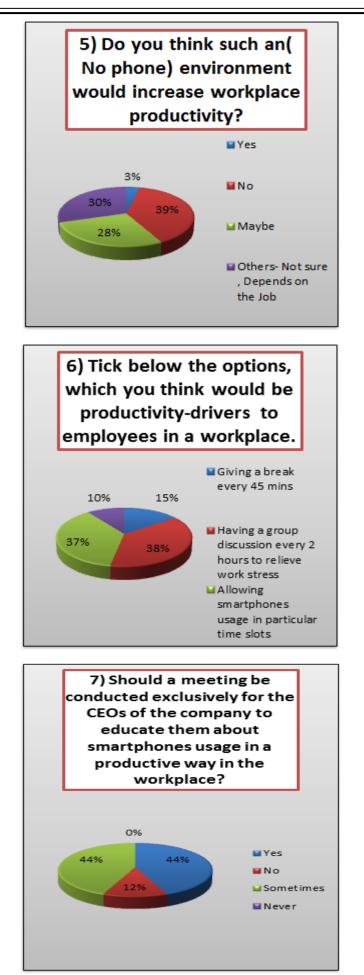
2) Secondary Data Collection Method

PRIMARY DATA

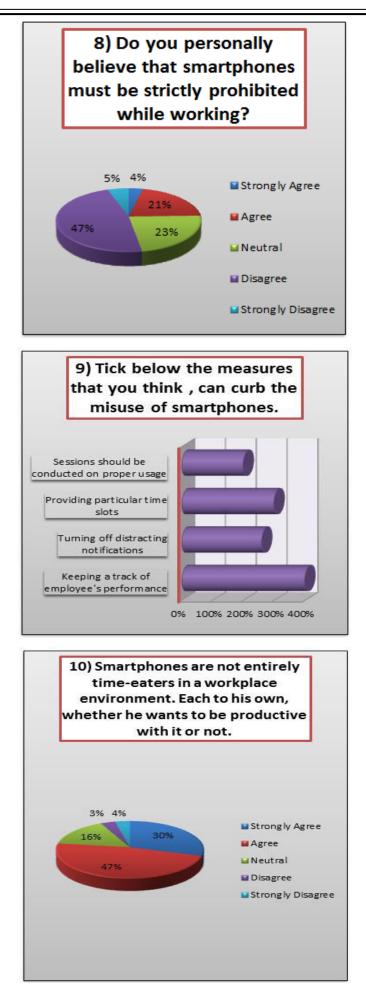
- I collected primary data using Survey Heart forms as a survey form and by circulating it on social media to my friends and acquaintances. That way I collected 100 responses from them which was really helpful in increasing my knowledge about how much the pandemic has affected the way of shopping and change of the consumer behavior in India.
- The sample size that I chose was my family, friends and my colleagues. After collecting those responses, I made pie charts on the 10 questions that I asked them in the Research Survey questionnaire. It is as follows:-







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Secondary Data Collection Method

I collected secondary data from various study resources that I found online, regarding the role of Employability in NEP and impacts of smartphones on workplace productivity, which helped me in gaining further exposure to my research topic.

• Role of Employability in New Education Policy

HOLISTIC EDUCATION

The goal of NEP 2020 to reform curriculum and pedagogy on all levels of education is to drive education towards understanding learning by replacing rote learning which has been the method of learning for decades. It aims to imbibe specific sets of skills across all domains. The emphasis is to shift the focus of education from sole cognitive to a holistic whole-round development. This shift in focus will enable to create skilled and well-equipped employable youths. **Reduction of curriculum content:** The curriculum content in each subject will be reduced to its core essentials, to make space for critical thinking and more holistic, inquiry-based, discovery-based, discussion-based, and analysis based learning. Creativity, collaboration, questioning, experiential and exploratory activities will be emphasis in teaching and learning of these mandated contents. (Section 4.5)

Experiential Learning: Experiential learning will be adopted in all stages, including hands-on learning, arts integrated and sports-integrated education, story-telling based pedagogy, among others, as standard pedagogy within each subject, and with explorations of relations among different subjects. (Section 4.5)

Flexibility in Course Choice: Students will be given increased flexibility and choice of subjects to study, particularly in secondary school - including subjects in physical education, the arts and crafts, and vocational skills – so that they can design their own paths of study and life plans. There will be no hard separation among 'curricular', 'extracurricular ', or 'co-curricular', among 'arts', 'humanities', and 'sciences', or between 'vocational' or 'academic' streams. (Section 4.9)

Teaching of Language: The teaching of all languages will be enhanced through innovative and experiential methods, including through gamification and apps, by weaving in the cultural aspects of the languages - such as films, theatre, storytelling, poetry, and music - and by drawing connections with various relevant subjects and with real-life experiences. Thus, the teaching of languages will also be based on experiential-learning pedagogy. (Section 4.21)

Integration of Essential Subjects, Skills and Capacities: While students will be provided with flexibility in the choice of subjects, certain subjects, skills and capacities such as scientific temper and evidence-based thinking; creativity and innovativeness; sense of aesthetics and art; oral and written communication; physical education, fitness, wellness, and sports; collaboration and teamwork; problem solving and logical reasoning; vocational exposure and skills; digital literacy, coding, and computational thinking; ethical and moral reasoning; knowledge and practice of human and Constitutional values; gender sensitivity; Fundamental Duties etc. should be learned by all the students to make them successful, innovative, adaptive and productive human beings to meet the challenges of the rapidly changing world. (Section 4.23)

Concerted curricular and pedagogical initiatives, including the introduction of contemporary subjects such as Artificial Intelligence, Design Thinking, Holistic Health, Organic Living, Environmental Education, Global Citizenship Education (GCED), etc. at relevant stages will be undertaken to develop these various important skills in students at all levels. (Section 4.24)

Mathematics and computational thinking will be given increased emphasis throughout the school years, starting with the foundational stage, through a variety of innovative methods, including the regular use of puzzles and games that make mathematical thinking more enjoyable and engaging. Activities involving coding will be introduced in Middle Stage. (Section 4.25)

The policy envisages that every student from grade 6-8 should get hands-on experience on important vocational crafts, such as carpentry, electric work, metal work, gardening, pottery making, etc., as decided by States and local communities and as mapped by local skilling needs. All students will participate in a 10-day bag-less period sometime during Grades 6-8 where they intern with local vocational experts such as carpenters, gardeners, potters, artists, etc. Similar internship opportunities to learn vocational subjects may be made available to students throughout Grades 6-12, including holiday periods. Vocational courses through online mode will also be made available. (Section 4. 26)

• Assessment: The culture of assessment in school education will shift from summative to formative assessment which is more competency-based, promotes learning and development, and tests higher-order skills, such as

analysis, critical thinking, and conceptual clarity. The school-based assessment report cards will be completely redesigned by States/UTs under guidance from the proposed National Assessment Centre, NCERT, and SCERTs. The progress card will be a holistic, 360-degree, multidimensional report that reflects in great detail the progress as well as the uniqueness of learner in the cognitive, affective, and psychomotor domains. (Section 4.34)

Emphasis on special innate talents: The policy lays special emphasis on developing innate talents on every child. These talents may express themselves in the form of varying interests, dispositions, and capacities. Those students that show particularly strong interests and capacities in a given realm must be encouraged to pursue that realm beyond the general school curriculum. Schools will develop smart classrooms, in a phased manner, for using digital pedagogy and thereby enriching the teaching-learning process with online resources and collaborations. (Section 4.43)

Integration of technology Use and integration of technology to improve multiple aspects of education will be supported and adopted, provided these interventions are rigorously and transparently evaluated in relevant contexts before they are scaled up. An autonomous body, the National Educational Technology Forum (NETF), will be created to provide a platform for the free exchange of ideas on the use of technology to enhance learning, assessment, planning, administration, and so on, both for school and higher education. (Section 23.3)

ADVANTAGES OF SMARTPHONES ON WORKPLACE PRODUCTIVITY:

✓ Increased Productivity

Just last year, Samsung joined forces with Frost & Sullivan to survey 500 business leaders at various U.S. firms and learned that they believe smartphones lead to better productivity in the workplace. Specifically, the research indicate that, as a result of using smartphones, respondents gained 58 minutes of work time each day, on average. They also saw productivity increase by an estimated 34 percent.

A number of unique factors are likely in play, but at least part of the reputed productivity boost has to do with the use of apps. Today, 51 percent of employees use apps that are mandated by their employer, which is up from just 27 percent six years ago.

To give you an idea of which kinds of apps are getting used, here are a couple popular ones:

- Quire- One app that's quickly become popular throughout corporate America is Quire. It's essentially a modern task-management application that helps teams of people capture ideas via text, camera and even Siri anytime, anywhere and break them down into action steps that can be tracked easily.
- Slack-You've probably heard of Slack, but it's impossible to pass over. Slack is a communication app that's far more efficient than email or phone. It empowers teams of people to communicate quickly and effortlessly without wasting energy on tasks that don't add value.

Clearly, apps like these improve workplace efficiency. When used appropriately, businesses have cost-effective options for handling pain points that previously demanded expensive tools and software platforms.

- ✓ Bring Your Own Device (BYOD) strategies have become massively popular in the past few years ... and it's probably inevitable that they'll become the norm in the near future. But for all the arguments over whether BYOD strategies make sense or not, it's hard to deny the cost savings when you allow employees to bring their own smartphones into the workplace. When you let employees carry their own mobiles into the office, the organization is no longer responsible for supplying that expensive hardware. Instead, your firm gets the benefit of state-of-the-art technology without the financial investment. Granted, you still have to manage these devices and keep them secure, but this can be done cost effectively.
- ✓ Benefits Across the Board: Smartphones are providing a variety of benefits: 42 percent of respondents say they help increase the speed of innovation; many also tout greater flexibility (41 percent), an improvement in the quality of collaboration and the ability to boost productivity (each at 39 percent), and an improvement in the quality of their work (35 percent). More than one-third of respondents see a positive effect on work-life balance.
- ✓ Quicker response times: In today's digital world, everything is moving at a quick pace. Everyone wants instant access to information and immediate responses to questions. Your customers are no different. They want their queries and issues to be answered and resolved swiftly and seamlessly. Mobile devices can improve customer response times by empowering employees to easily connect with customers. And with access to real-time data, employees can also make informed decisions quickly.

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Disadvantages of Smartphones on Workplace Productivity

If you caught yourself raising your eyebrows and shaking your head as you read through the last half dozen paragraphs, then you're probably one of the company owners who hasn't entirely benefitted from seeing smartphones all over your workplace.

Perhaps you Resonate More with the Following Two Concerns

- ✓ Increased Distractions: In contrast to the research from Samsung and Frost & Sullivan, available data also suggests that smartphones can also be productivity sappers. According to a 2016 CareerBuilder survey of more than 2,000 hiring managers and 3,000 full-time employees, 19 percent of employers believe employees are productive for less than five hours per day. When asked what was to blame for this, 55 percent cited texting and smartphone usage as the primary culprit. "Interestingly, the survey reported that only 10% of respondents with smartphones said it's decreasing their productivity while at the office, but 66% said they use their smartphones several times a day while working," explains Madeline Farber of Fortune. "82% of employees said they keep their smartphone within eye contact."
- ✓ Higher Vulnerability to Outside Security Threats: Perhaps the biggest disadvantage to allowing personal smartphones and mobile devices in the workplace is that they increase company vulnerability to outside security threats. Each individual device represents a new portal through which a hacker could gain access to essential company files, servers, and programs. In an age when cyber security is one of the chief concerns of IT departments, smartphones are often regarded as irresponsible. Most individuals don't take the initiative to secure their devices properly and/or don't want their employer having access to their personal property to install security measures. The result is higher risk and more potential for disaster. The more time passes under such conditions, the greater the threat becomes.
- ✓ Reduced Socializing: People are so involved in their smart phones that they have stopped socializing with people. Whether it's a party or a work place. This irritates people on the other side who are trying to communicate.
- ✓ Work-Life Balance Disturbed: They fail to maintain work-life balance which hampers both their professional and personal lives.

HYPOTHESES

H0: There is no Significance Relationship Between Smartphone and Workplace Productivity?

- H1: There is Significance Relationship Between Smartphone and Workplace Productivity
- H0: There is No Significance Relationship Between Employability and Productivity

H1: There is Significance Relationship Between Employability and Productivity

FINDINGS

From my primary and my secondary data collection methods, I could find out that though

Smartphones bear both pros and cons when it is used in workplace environment, the workplace productivity can be strengthened and be made efficient when employees realize it's up to them, whether to misuse smartphones or use it in a positive way, which can 1) Increase the boss's trust in your work , 2) Doesn't hinders your paycheck 3)Increases your focus on work and last but not the least 4) Will never make you lose your impression among your peers and your boss.

RECOMMENDATIONS

- * According to the University of Kansas study "Smartphone Micro-breaks During Work Day are Productive," employees should be given a few short breaks throughout the day. This has proven an increase in productivity and more deadlines being met before or on time. These mini-breaks throughout the day allow employees to take their minds off any potential work stress and "refresh" his or her mind.
- * The University of Kansas study says "workers who use their phones for short breaks throughout the day tend to be happier and have a more positive attitude." According to this study, employees spend an average of 22 minutes per eight-hour work day on his or her personal phone. This statistic is approximately three minutes each hour.
- * There are certain policies and procedures that can be issued based on the usage of smartphones and other similar devices in the workplace. Some options are: a zero-tolerance policy, case-by-case, break-time only, or a reasonable use policy. In an article written by Rebecca Mazin from AllBusiness.com, she believes that

the best way to go about "electronics communications policy" is to structure it around the organization's corporate culture.

CONCLUSIONS

"We are here in the world to change the world", it can also be said that Smartphones, like Other technology, are here in the world to also change the world, especially in the organizational area. There are many research, which have been illustrating both good and bad sides of Smartphones. However, as human beings, we are the one who have control over this technology.

The Smartphone is device that can potentially help people in the business world. Corporate Leaders will get benefits from their employees who use Smartphones for the purpose of work, and employees will benefit from Smartphones in terms of developing their satisfaction and "We are here in the world to change the world", it can also be said that Smartphones, like Other technology, are here in the world to also change the world, especially in the organizational Area. There are many research, which have been illustrating both good and bad sides of Smartphones. However, as human beings, we are the one who have control over this technology.

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My analysis of this research leads me to conclude that Smartphones have much potential for businesses in terms of promoting autonomy, relationships, and knowledge-sharing, which leads to improved job satisfaction and work engagement. Therefore, it can boost up work efficiency. Every business leader should consider integrating Smartphone usage into the workflow.

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TRUSTED SYSTEM IN CLOUD ENVIRONMENT

Rajesh Maisalge

Assistant Professor, Chandrabhan Sharma College of Arts, Science and Commerce

ABSTRACT

Cloud security becomes topic of interest and development in the research community, with more focus on how to secure the operation system, server and virtual machine on which cloud system running. Trust management is popular in implementing information security specifically access control policies. In this paper, a new method is proposed to build a secure and trusted computing system for cloud environment. It includes some important security services, including authentication, confidentiality and integrity.

Keywords- Cloud Computing, Secured network, secured system, IAAS, Trusted System, Trusted Computing Group, Trusted Computing platform.

I: INTRODUCTION

With the advancement of network technology and the increasing need for computing resources, many companies have been prompted to outsource their storage and computing needs. This new economic computing model is commonly regarded as cloud computing. Cloud computing provides a facility that enable large scale control sharing and inter operation among resources that are dispersedly owned and managed. The opportunities afforded by cloud computing are too attractive for the consumers to ignore in today's highly competitive service environments. The way to realizing these opportunities, however, is not free of obstacles. In cloud computing, with a large amount of various computing resources, users can easily solve their problems with the resources provided by a cloud.

Cloud computing has many new characteristics compared with traditional computing mode. Cloud security Alliance (CSA) describes these characteristics as: abstraction of infrastructure, resource democratization, services oriented architecture, elasticity/dynamism of resources and utility model of consumption & allocation; NIST summarizes these characteristics as: on demand self-service, ubiquitous network access, resource pooling, rapid elasticity and pay per use. Since these cloud facilities are shared resources and generally located in the data center of Cloud Security Provider (CSP), they are under the full control of CSP. Security devices in cloud are also owned and controlled by CSP. On the other hand, customers have no control over the facilities on which their businesses run. They should be security duty separation in cloud computing between CSP and customers. The mechanism of security duty separation must be based on what services the security provides the customers.

Cloud services are currently marketed on their different categories namely Infrastructure as a Service (IAAS), Platform as a Service (PAAS), and Software as a Service (SAAS). The interrelationship and logical boundaries between these three cloud services delivery models where depicted in the cloud reference model. CSP must be responsible for the security of computing platforms and applications they provide. Trust the measure concern of the consumers and provider of services that participate in cloud computing environment. In this paper, we proposed a new method to build a secure and trusted computing system for cloud environment.

Cloud computing developed from the grid computing technology and paid attention to provide distributed service to different users. Ultimately, the cloud service infrastructure must provide end-to-end service assurance to meet both service creation and service delivery platform user requirement. A current means for establishing trust in computing platforms is the Trusted Platform Module (TPM), a core component of the root of trust for the platform. A root of trust is a component of a computing platform that is implicitly trusted to provide a specified set of controlled functions to measure and pass control to other platform component.

Web Based Service	Software as a Service	
Application component as a service		
Software platform as a service		
Virtual infrastructure as a service		
Physical infrastructure as a service		

Cloud Computing Model

II. Related Work on Trusted Cloud

The issue of establishing trust in the Cloud has been discussed by many authors. Much of the discussion has been centered on reasons to —trust the Cloud or not to. Paper discusses factors that affect consumer's trust in

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the Cloud and some of the emerging technologies that could be used to establish trust in the Cloud including enabling more jurisdiction over the consumers' data through provision of remote access control, transparency in the security capabilities of the providers, independent certification of Cloud services for security properties and capabilities and the use of private enclaves. The issue with jurisdiction is echoed, who further suggest some technical mechanisms including encrypted communication channels and computation on encrypted data as ways of addressing some of the trust challenges. The use of hardware based attestation mechanisms to improve transparency into the enforcement of critical security properties. Trusted cloud computing platform (TCCP) which enables laaS providers to serve a closed box execution environment that guarantees confidential execution of guest VMs. This system allows a customer to verify if its computation will run securely, before requesting the service to launch a VM. TCCP assumes that there is a trusted coordinator hosted in a trustworthy external entity, however, it is impossible to make the backend of the cloud visible to the third part. Moreover, TCCP lacks the mechanism to protect cloud user's data, once the cloud backend nodes are compromised. Our mechanism is different. TSSC allows the cloud users to indirectly measure the cloud backend, which relies on a remote attestation delegation service (RDS) provided by the cloud provider. So, TSSC can seamlessly cooperate with the current cloud architecture. Further, TSSC provide sealed storage to reduce the leakage risk of cloud user's sensitive data. Krautheim provides a Private Virtual Infrastructure (PVI) that shares the responsibility of security in cloud computing between the service provider and client, decreasing the risk exposure of both. The challenge of PVI is similar to TCCP, which need exposure of every implementation detail to the cloud user and lacks sealed storage ability.

Iii. Trusted Cloud Computing

3.1. TRUSTED COMPUTING

Trust in cloud computing is more complex than in a traditional IT scenario where the information owner owns his own computers. Before the user uses the cloud, the user of the cloud may want to verify the trusted status of the platform which actually carries out the computing task in the cloud. Trust is the major concern of the consumer and provider of services that participate in a cloud computing environment. The remote attestation mechanism in Trusted Computing is suited for the cloud user's verification need. Since cloud computing share heterogeneous distributed resources via the network through in the open Internet Technology environment, thus it makes security problems necessary for us, trusted computing environment including some important security services, authentication, confidentiality and integrity for cloud computing is a model for enabling convenient, on-demand network access to a shared pool of configurable computing resources (e.g., networks, servers, storage, applications, and services) that can be rapidly provisioned and released with minimal management effort or service provider interaction.

3.2. TRUSTED COMPUTING GROUP

The Trusted computing Group (TCG) proposed a set hardware and software technologies to enable the construction of trusted platforms. Trusted Computing Group (TCG) is a not-for-profit organization formed to develop, define and promote open, vendor-neutral, industry standards for trusted computing building blocks and software interfaces across multiple platforms. The main idea of TCG is to assure computing platform trusted based on hardware protected cryptograph module named Trusted Platform Module (TPM) and related software stacks.

IV. TRUSTED COMPUTING PLATFORM

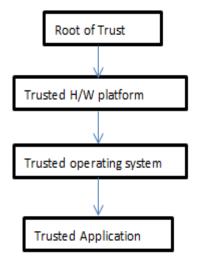
In particular the hardware extension, called Trusted Platform Module (TPM) acts as a hardware trust anchor and enables the integrity measurement of the platform's software stack at boot-/load-time and the secure reporting of these measurements to a remote party. A platform is regarded as trusted if it always behaves as expected. This expectation can be assured by a transitive trust mechanism: a computing platform can only boot from Core Root of Trust Measurement (CRTM), and CRTM is supposed to be trusted. After that, CRTM conveys system control to next executable only when it believes the code is trusted, and the trust boundary is extended. Another important mechanism of trusted computing platform technology is platform attestation. Attestation is a mechanism by which a computing platform proves to a third party that it is trusted. To provide stronger computer security than software alone we will require 2 platforms.

- 1. Strongly identify themselves using public key cryptography, involving a secret key strongly tied to the platform itself, and
- 2. Strongly identify their current configuration and running software using cryptographic hashes of object code, and other mechanisms.

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V. ARCHITECTURE OF TRUST NETWORK COMPUTING

The TNC architecture is part of the larger Trusted Computing Architecture promoted by the Trusted Security Group with the purpose of creating more secure computing environments .The stated goal of the trusted platform approach is to prevent all software-based attacks — that is, there should be no way that the trusted platform can be com- promised simply through participating in network protocols.



Trusted System

TRUSTED SYSTEM

For us, trusted systems are those upon whose correct (or predictable) operation we rely. If they fail to live up to our expectations, we may expect bad consequences. In a strong sense, this idea of trust is somewhat orthogonal to that of security: we may use trusted components to build secure systems. Trust on its own does not entail security: merely, predictable behavior. We would not generally try to build secure systems from untrustworthy components, but the author can think of a handful of examples where this may work.

Establishing trust in the Cloud is a fundamental requirement especially for Cloud's potential future as an Internet scale critical infrastructure. Cloud users coming from different backgrounds and have different requirements. For example, users could be non-technical end-users, or organizations that could have a well-established enterprise infrastructure and might be interested in outsourcing part of its complex infrastructure. Establishing trusting the Cloud should consider the requirement of all these users, by providing them with different models. Each model should provide different levels of transparency in context of technical complexities and trust establishment. In addition, trust models are not only beneficial to Cloud's users, but also to Cloud providers, collaborating Cloud-of-Cloud, and external auditors. For example, trust assessment helps in exposing components that must be trusted or are assumed to be trusted in a Cloud; can be used in computation of a trust value for a given Cloud and thus enable comparison between alternative Cloud providers; a Cloud provider can assess its own resources' trustworthiness, which enables the Cloud to realize its trust level; and when Cloud providers collaborate then they can define certain levels of trust for resources involved in the collaboration.

VI. TRUSTED STORAGE

Trusted storage is segmented into publisher-specific areas, each identified by a Trusted ID. Cloud storage enables users to remotely store their data and enjoy the on-demand high quality cloud applications without the burden of local hardware and software management. Though the benefits are clear, such a service is also relinquishing users' physical possession of their outsourced data, which inevitably poses new security risks toward the correctness of the data in cloud. In order to address this new problem and further achieve a secure and dependable cloud storage service, we propose in this paper a flexible distributed storage integrity auditing mechanism, utilizing the holomorphic token and distributed erasure-coded data. The proposed design allows users to audit the cloud storage with very lightweight communication and computation cost. The auditing result not only ensures strong cloud storage correctness guarantee, but also simultaneously achieves fast data error localization, i.e., the identification of misbehaving server. Considering the cloud data are dynamic in nature, the proposed design further supports secure and efficient dynamic operations on outsourced data, including block modification, deletion, and append. Analysis shows the proposed scheme is highly efficient and resilient against Byzantine failure, malicious data modification attack, and even server colluding attacks.

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VII. CONCLUSION

Cloud providers should provide the way to safeguard the privacy and security of personal data that they hold on behalf of organizations and users. I have studied the trusted computing in the cloud computing environment and the function of trusted computing platform in cloud computing. My proposed technique is to add the trusted computing technology into the cloud computing environment to achieve the trusted computing requirements for the cloud computing and then fulfill the trusted cloud computing.

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ONILNE AND DIGITAL EDUCATION

Prof. Krishnakant Pandey

ABSTRACT

Education is very valuable equipment in everyone's life. Education havemade us the smartest living beings on Earth. Education is a very powerful weapon.

Everyone have a aim, and education is the wings that helps us in Achieving aims and goals one's life. Now-adays in the changing world the technology has taken a vital role in

our lives. Presently, everything is based on technology from communication to visual and audio devices. Hence, the learning system had also changed all around the world.

Technology is helping us learn 24x 7. Even before global pandemic Covid-19 there was growth of digital education, but Covid-19 gave a is to online education. During Lockdownthe education system totally changed. Earlier, A class was characterized by children

sitting in a 1hour long lecture. But, when the lockdown began it drifted digital

learning. The online education system have given various advantages and disadvantages to the teaching sector. This research paper aims to focus on upcoming trends in education, advantages and disadvantage of digital learning because the future of our upcoming generations hinge on it

Keywords; - Technology, Education System, Covid-19, Digital learning, Advantages and Disadvantages of digital learning etc.

OBJECTIVE

- 1) To Know About Components of Digital Learning
- 2) To Find Various Digital Platforms Useful For Students
- 3) To Know Adverse Effect Of Digital Learning On Students

RESEARCH METHODOLOGY

The study is based upon secondary data which I have collected through different Websites, Generals, books, magazines which I have mentioned in theending of the paper, very clearly.

INTRODUCTION

It's said 'Knowledge is Power'. Life's a race if you don't run fast, you will be left behind. If you have knowledge then only you will be able to survive in this world. A person who has less knowledge is considered to be weak. If you don't

Want to be called weak you should have knowledge for which education is necessary.

Presently, Education is dynamically changing all around world. Education basically is the base for generating knowledge. Education never misguides us, it only leads us towards a better future and lifestyle. As India is developing in the field of science and technology

rapidly Indian education system is also changing. Now, standing in 22nd century if we look back in the ancient times we can imagine the Gurukul system which contained teaching under trees in a natural environment. At that time there was a strict control and observation of gurus, the students used to be very disciplined. Indeed after globalization in 1991 the teaching system changed from black-boards to Smart boards connected with LCD lights. It is a huge change in the Indian education system. Nowadays students are notonly taught by chalk and talk but they are taught using digital sources such as Powerpoint

Presentation, Videos and Photos. During pandemic Covid-19, the teaching system changed

a lot. Students were taught using online apps like Zoom, Goggle meet, Skype etc. Not onlythat, even the exams were taken online using google forms, projects and workbooks

were checked in pdf format. The digitalization of education had really made it easier forsearching much more information in a fraction of second within a one click. There is noboundary of learning in online education.

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Components of digital Education

• Personal Laptops/ Computers

Computers nowadays are very necessary for almost all the fields. Students must know how to use computers. Computers are used to makesubmit assignments, projects and home work. In computers the notes of subject can be stored and retrieved when needed. Because of this feature the students don't need to take tension of completing books.



• Interactive Whiteboards

Interactive whiteboards or smart boards are very effective for powerfullearning. It is a touch screen computer.



• Projector

It is a very fundamental device used for convenience of students andteachers. It is used for displaying the videos, photos o the textbooks stored in the computer, Laptop or educomp.



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Earlier there were no modern means of education. The teachers used toread the lessons and students used to look In textbook. But in present times with the help of projector videos are displayed, which makes lessons easier and interesting to understand.

DIGITAL PLATFORMS USEFUL FOR STUDENTS:

Google Classroom

Google classroom is a online software which have emerged during Covid-19. It is a free web which helps is producing assignments, question papers, tests, correction of notes and grading which helped a lot during the pandemic. The student can check the assignment whenever he/she is free. The files can be shared quickly and easily between teachers and students. It is a very effective and easy to use software.



Google Classroom

• E-pathshala

E-pathshala is an online software developed by Ncert .For showing the online resources such as notes, assignments, textbooks, audio and videosetc.



• BYJU'S

It is a multinational Indian company. It is a global edu-tech company

,providing highly adaptive and engaging learning solutions for 150+million students around world.

• DIKSHA

E-pathshala is a very useful online software for state board students from1-10.For showing the online resources such as notes, assignments, textbooks, audio and videos etc.

• PHYSICS WALLAH

Physics wallah is India's top teaching platform that provides affordable and comprehensive learning experience for students of class 6-12 and you can also prepare for NEET, IIT JEE, IIT ADVANCE on this platform.

• CONCLUSION

Education is one of them most important need of a human being. In the modern times, the methodology of teaching had changed a lot.

Nowadays, there are Projectors, Computers, videos and photos making

E-learning more effective and interesting for students as well as teachers. Various e-platforms such as e-pathshala, byju's, diksha, physics wallah, YouTube and many more platforms are making education more understandable for students. There are both advantages and

Disadvantages of e-learning. In future, E-learning may become animportant means of education.

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ANALYZING THE SENTIMENTS OF STRESSFUL TWEETS DURING COVID-19PANDEMIC

Seema Negi

Assistant Professor, Department BSc IT, Chandrabhan Sharma College of Arts, Science and Commerce Powai Mumbai

INTRODUCTION

People are adjusting their daily routines as they try to get back to their regular lives as a result of the COVID-19 pandemic, which has caused considerable uncertainty and panic in our lives. Along with adhering to government regulations, people are still improving their personal hygiene and public hygiene. There has been a "significant rise in the time average time spent by users on social media throughout this pandemic," according to a classification of the unique Coronavirus outbreak as a pandemic that has claimed many lives over the previous three years.

The pandemic has also caused an increase in the number of people who suffer mental health issues. In times of lockdown or seclusion at home, people frequently spend their time on social media. One of the sites that has experienced a large boost is Twitter, where users spend an average of 32 minutes daily—more than they did in the years before to COVID—and it is anticipated that this increased time will persist in the years following COVID.

Additionally, the pandemic has led to an upsurge in stress-related and mental health problems. I chose Twitter as the platform for my research because users there openly share information and express themselves by tweeting about how they are feeling, what they have been up to, their mental health, physical challenges, stress, and other topics.

In this study, I use unsupervised sentimental analysis and emotion analysis to determine the sentiments and feelings behind the tweets about stress.

LITERATURE REVIEW

Studies on sentimental analysis and Twitter tweets have been done in a variety of fields, such as health care (Gohil, Vuik, & Darzi, 2018), politics (Wang et al., 2012), finance (Smailovi, Grar, Lavra, & Nidari, 2013), and film reviews (Jain, 2013). These three domains have undergone sentimental analysis, demonstrating the effectiveness of this technique for predicting the sentiment of textual data. Gohil et al. examine and better comprehend the capability of futureresearch conducted in this sector using sentimental analysis on twitter health care research.

Smailovic et al. "applied a Support Vector Machine classification process" to Twitter data in order to divide tweets into three groups, which increased the accuracy of their stock marketforecasts.

Similar to this, emotional analysis has also been employed in politics to forecast the results of particular elections. In their study, Tumasjan et al. concentrated on the 2009 German federal election. Their examination revealed that Twitter had developed into a platform for both sentiment analysis and election outcome prediction. They looked at about a lakh tweets about politics that mentioned either a politician or a political party. They came to the conclusion that the quantity of tweets directly relates to the likelihood of winning the election. A real-time sentiment application system for the US was presented by Wang et al. Based on political tweets taken from Twitter, the 2012 presidential election. Because sentimental analysis is so widely used, Jain looks into tweets to anticipate several facets of a movie's appeal. This approach would be excellent to gauge the sentiment behind tweets about stress due to sentimental analysis's widespread usage.

Emotional analysis, which includes many emotion types, is another method that has been identified. Anger, anticipation, disgust, fear, and joy are just a few examples of the emotions that have been identified through emotional analysis of Twitter data in previous studies.

Another example is the work of Mathur et al., who examined a large volume of Twitter data and classified these tweets into these same categories. This study contributes to our understanding of Twitter users' mental health (Mathur, Kubde, & Vaidya, 2020). Cabezas et alstudy, .'s which observes the emotional evolution of tweets during the COVID-19 epidemic, is another study that validates the use of emotional analysis. The study examined Twitter data gathered from Spanish-speaking nations and examined how emotion changed in textual data throughout the COVID-19 outbreak.

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Accordingly, previous research on Twitter data has been done using sentimental and emotional analysis on general tweets over the COVID-19 pandemic period; however, this paper proposes to extend this research and carry out sentimental and emotional analysis on Twitter data specifically related to stress and sampled during the COVID-19 period in order to identify futureTweets related to stress.

RESEARCH QUESTION

This objective poses two important research questions: Can the sentiments behind tweets about stress be analyzed using sentimental analysis? Can distinct emotions behind tweets about stress be investigated using emotional analysis? In order to comprehend the thoughts and emotions underlying tweets about stress, the article suggests using sentimental and emotional analysis. This will make it easier to distinguish between those who may be experiencing stress as a result of the COVID-19 epidemic and others who are merely discussing the subject. Data for this study will be gathered from the pandemic's start in late 2019 through October 2021. Understanding the sentiments and emotions behind tweets about stress will becrucial as a result of this research in order to support users of tweets that exhibit a negative

sentiment and a depressing feeling. This will make it easier for social media platforms likeTwitter to support its users during pandemics in the future.

METHODOLOGY

The goal was to primarily scrape data from Twitter during the peak COVID period. Tweets from November 17, 2019 to October 20, 2021 are included in the data. The data was scraped using the Twitter API, emotion analysis, and the intended time using modules and packages like snscrape, pandas, intertools CSV, and datetime. The term "stress" was used to search for tweets that were specifically about stress. To comprehend the sentiments and emotions behindthe tweets, sentimental analysis and emotional analysis have been applied.

We can assess the level of negativity from a tweet using sentiment analysis and emotional analysis, such as how serious the issue must be in relation to that message. These elements working together will give a thorough knowledge of the sentiments, emotions, and subjects that were mentioned in the tweets that were gathered.

DATA CRAWLING

Within the peak COVID timeframe, the successful scrapping of 30,000 tweets was completed. All the information was formulated in a data frame and included the URL, date, the tweet's content, the user, the number of replies and retweets, the number of likes, and any users whowere specifically mentioned. In order to acquire a formed and desired data frame with the required information, data cleaning was later performed by deleting the undesired columns from the data frame output. This approach left us with the 30,000 tweets and the 14 needed columns after eliminating a total of 15 columns.

It is crucial to note that the developer version of the snscrape library was utilized because it enabled for the retrieval of more columns for this project. The 11 columns from the original 27 columns that were generated are shown in the figure below. Place, Cashtag, Hashtag, Coordinates, and other columns that weren't particularly pertinent to the study topic under consideration were among those that were eliminated.

		date	content	renderedContent	id id	user	replyCount	retweetCount	likeCount	conversationId	lang	sourceLabel	coordinates	place
0	https://witter.com/kinanabbristatus/1206519684	2020-05-29 23:59:58+00:00	cover letters stress me out ()	cover letters stress me out ()	1206519684685969792	('usemame': 'kinanabb', 'ki': 747911479282794	1	1	5	1266519684695969792	et	Twitter for Phone	NaN	NaN
1	https://bwitter.com/bepmtr2b/statue/126651967_	2020-05-29 23:59:56+00:00	BibuBishop_LPD Thanks and prayers to you and y	Thanks and	1266519678768344512	('username'; 'beprit/2b', 'id'; 31551973, 'dis	0	0		1266514781311205376	et	Twitter for Phone	NaN	NaN
2	https://witter.com/Lisaandbarry777/status/126_	2020-05-29 23:59:52+00:00	ØJoyceWhiteVance ØShellyL27525853 Let's serin	BJoycell/hite/Vance @ShellyL27525853 Let's see'm	1266519659039395840	('username': 'Lisaandbarry777', 'sd': 91679958	0	,	2	1266355238845534213	m	Twitter for Android	NaN	
3	https://twitter.com/utlings/status/126651965_	2020-05-29 23:59:51+00:00	Oceakiethih Im trying like im really stressed W	Boackiethh Im brying like im neally stressed W	1200519050841508258	('usemame': 'uftingo', 'id': 12592257299460	,	0		1206517273092796417		Twitter for Phone	NaN	NaN
4	htps://twitter.com/fichuntie/status/126651965	2020-05-29 23:59:51+00:00	@WynterStorm24 take care of yourself, this str	ØWynterStorm24 take care of yourself this str	1200519654773776384	('utername': Tichuntie', 'id') 10802272365083	0		0	1266454440174931969	en	Twitter Web App	NaN	NaN

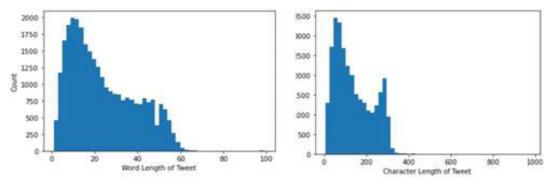
Preliminary Data Description

The word and character counts of the tweets were examined as part of data visualization. The histogram depicting the word length and character length of the tweet was created using the matplotlib software. The waveform representing the word length of the tweet is retrieved, and a pie plot of the source label is created. The collected tweets will be subjected to sentimental and emotional analysis, as well as additional explanatory data analysis to visualize the word kinds and most frequently used words in each tweet.

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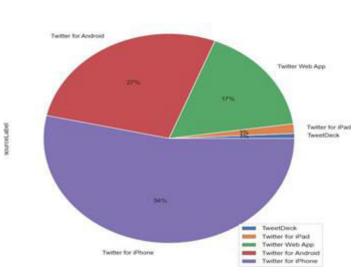
The date is a crucial piece of information that has not been removed from the dataset since it may be used later to analyze the trend of when specific tweets have been tweeted. It is also vital to draw attention to other variables that are maintained inside the data set. Important factors include the content, id, user, word, and character length since they can be used to track tweets back to their original sources and to determine how frequently a person tweets. The variables replyCount, retweetCount, and likeCount are useful for determining how popular a certain tweet is.

The graph figure below shows histograms made to gauge the range of word lengths and character lengths found in the tweets gathered. This demonstrates that many of the tweets that were gathered had word lengths between 0 and 20 words and 0 and 150 characters. If a correlation is to be drawn between the sentiment or other factors and the project's future progress, this can be useful.



The top five sources used by tweeter users are represented in the pie chart below. A pie chart was made after the sources column was aggregated, sorted into ascending order, and the tail of the data frame was retained. Around 1885 tweets out of the 30000 total tweets collected came from sources not depicted in the pie chart. Mobile devices, divided into iPhones and Android devices, were the primary sources for tweets. This information is helpful because it allows users to distinguish between tweets from different sources and determine whether a tweet was written by a human, a bot, or another entity.

Source of Tweets



ANALYTICAL STRATEGY

Unsupervised Sentimental Analysis

Sentimental Analysis is the collection of people's perspectives on any real-life occurrence. It's a branch of NLP that looks at how people's opinions are expressed in unstructured text. I have

done some more pre-processing on these extracted tweets and converted them in a structured manner. There are two ways to sentiment analysis: rule-based and machine learning-based. I've concentrated on the Rule-based Sentiment Analysis method. This is a practical method for analyzing text that does not require any training or the use of machine learning models. This method yields a set of principles based on which the text is classified as positive, negative, or neutral. Lexicons are another name for these rules. As a result, the Rule-based approach is also known as the Lexicon-based approach. Cleaning the text, tokenization, enrichment – POS tagging, stop words removal, and obtaining the stem words are all conducted in data pre- processing.

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First, I deleted the text's special letters and numerals, "clean" is a function that accepts a string as input and returns it without any punctuation or digits. It was applied to the 'content' column, and a new column called 'Cleaned content' was created with the cleaned text. Then, the columns which were not useful were excluded. The content column and the source label column were kept unchanged as they were crucial for the further process. I used the nltk tokenize function word_tokenize() to tokenize the text at the word level to divide it into smaller pieces. With this, I introduced a column called Tokenized Content, which tokenized all the tweets. I removed the words in English which carried little useful information such as 'I', 'me', 'myself', etc. The nltk library has a list of stop words of every language. Furthermore, I used POS tagging to turn each token into a tuple of the form (word, tag) and created a column named 'POS tagged'. POS tagging is required for Lemmatization and to maintain the context of the word. The nltk pos_tag function can be used to accomplish this.

Further, there are two prominent ways for obtaining all the stem words: lemmatization and stemming. The issue with stemming is that it produces nonsensical root words because it just removes certain characters at the end. For example, if we use Stemming on Studies, it becomes studi, and if we use it on Computer, it becomes comput. Lemmatization, on the other hand, provides meaningful root words, which is why we utilized it. Lemmatize is a function that takes

pos tag tuples and returns the Lemma for each word in the tag-based on its pos. We used it on the 'POS tagged' column and generated the 'Lemma' column to hold the results.

For sentimental analysis, I used the TextBlob Python library. I could have gone with VADAR or SentiWordNet, but study shows that TextBlob outperforms VADAR and SentiWordNet when it comes to textual data. TextBlob offers a unified API for common natural language processing (NLP) operations like part-of-speech tagging, noun phrase extraction, sentiment analysis, and more. Polarity and Subjectivity were the two measures I utilized to analyze sentiments. Polarityis measured on a scale of -1 to 1. If it's close to 1, the tweet is positive; if it's close to -1, the tweet is negative. Subjectivity is rated on a scale of 0 to 1. If it's close to 1, the tweet is subjective, implying that it has an opinion. If it's close to 0, it's objective, or factual. I performed polarity on column 'Lemma' and produced a new column named 'Polarity.' I also performed Subjectivity on column 'Lemma' and established a new column titled 'Subjectivity.' to measure the opinionated tweets.

Finally, using the en_core_sci_md package, I extracted biomedical words from all the tweet's text. This is a spaCy pipeline with 50k word vectors for biological data. However, I did not conduct sentimental analysis on these words to concentrate on public opinion.

Emotional Analysis

In some cases, the sentiment analysis might not enough understand what the user feels. A lotof industry experts regard emotional analysis as a sort of higher, evolved form of sentiment analysis. Sentiment analysis is limited by only dividing data points by whether they reflect a negative or positive feeling, but that is it. This is far from being the whole picture. Emotional analytics, on the other hand, is a more involved, deeper analysis of consumer emotions that tries to drill down into the psychology of different user behaviors. Emotion analysis is the process of identifying and analyzing the underlying emotions expressed in textual data.

It can be easily done based on the types of feelings expressed in the text such as fear, anger, happiness, sadness, love, inspiring, or neutral. Emotion analytics can extract text data from multiple sources to analyze subjective information and understand the emotions behind it. Various organizations can benefit from Emotion analysis as it improves user experience and monitors reputation.

Text2Emotion is the python package that will assist to pull out the emotions from the content. It processes any textual data, recognizes the emotion embedded in it, and provides the output in the form of a dictionary. Well suited with 5 basic emotion categories such as Happy, Angry, Sad, Surprise, and Fear.

Following are the features of the library I have used:

1. Text Pre-Processing

At first, I have the major goal to perform data cleaning and make the content suitable foremotion analysis.

- Remove the unwanted textual part from the message.
- Perform the natural language processing techniques.
- Bring out the well-pre-processed text from the text pre-processing.

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2. Emotion Investigation

Detect emotion from every word that I got from pre-processed text and take a count of it forfurther analytical process.

- Find the appropriate words that express emotions or feelings.
- Check the emotion category of each word.
- Store the count of emotions relevant to the words found.

3. Emotion Analysis

After emotion investigation, there is the time of getting the significant output for the textual message we input earlier.

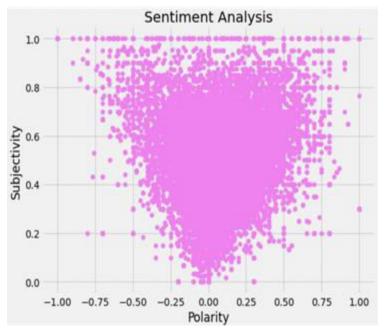
- The output will be in the form of a dictionary.
- There will be keys as emotion categories and values as emotion scores.
- Higher the score of a particular emotion category, we can conclude that the messagebelongs to that category.

After installing this library, import it into the work environment which will be required to build your model. Now, call the get_emotion() function using the defined column parameter. Here, Igot the output in terms of the dictionary where I have emotion categories along with the respective score. Further, I find the dominant emotion category for each tweet entry.

RESULTS

Unsupervised Sentimental Analysis

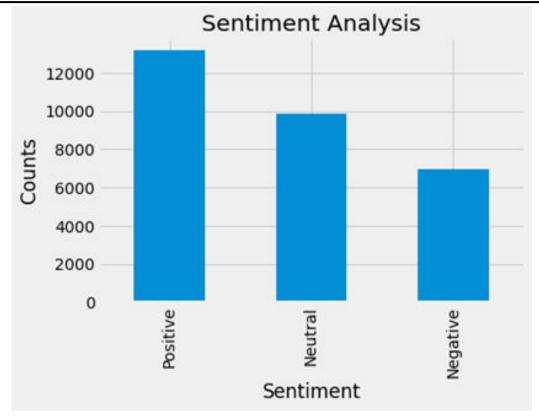
Subjectivity results were zero or negative, whereas polarity scores were positive, neutral, or negative. A tweet is positive in terms of polarity if it has a value greater than zero. If the polarity is 0, the tweet is neutral; if it is less than zero, it is negative. If the subjectivity of the tweet is closer to zero, it is considered to be objective or factual; on the other hand, if it is closer to one, it is considered to be subjective, which denotes that it expresses an opinion. The graph below depicts the subjectivity and polarity distribution, with 59.04 percent objective tweets and 40.06percent subjective tweets. This shows that the majority of the tweets were objectives.



The bar graph shown below was used to demonstrate the sentiment analysis of the tweets. As can be observed from it, we have nearly 10000 neutral tweets, over 12000 positive tweets, and 7000 bad tweets. More specifically, there were

43.09 percent positive tweets, 32.09 percent neutral tweets, and 23.02 percent negative tweets.

This result surprised me because I anticipated that the majority of tweets would be negative due to the word "stress," but it turned out to be the opposite.

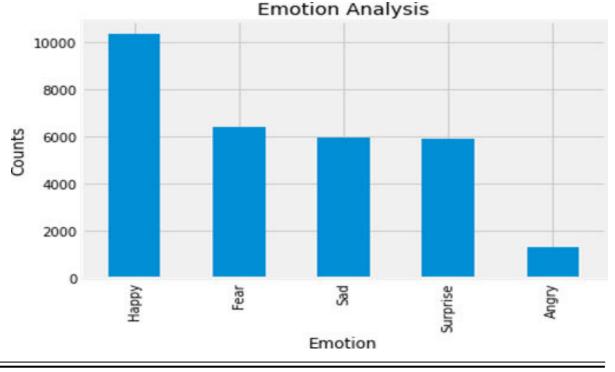


Emotional Analysis

Here, I examine the frequency of several prevailing emotions in relation to the overall number of tweets. In order to comprehend the most often used words that characterize each emotion, I

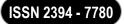
have also created word clouds for each emotion. Given that stress has a negative connotation, it is surprising that the majority of tweets in these results have an emotion. However, if we closely examine these results, the combination of two strongly negative emotions, such as fear and sadness, demonstrates that the majority of tweets have negative emotions, which provides the answer to our research question.

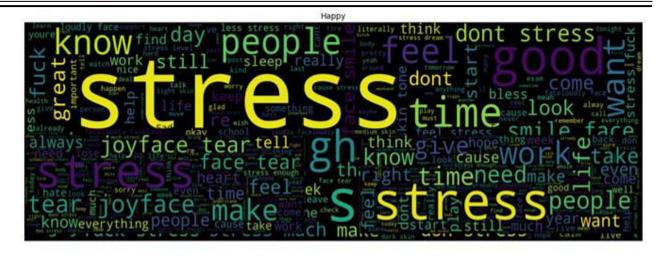
Through this study, we can see how many tweets contain sad and fearful undertones, which can aid social media firms in deciding how best to assist users who may be dealing with stress- related mental health issues. A crucial first step in the decision-making process for social media businesses to adjust their policy is this visualization.



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DISCUSSION

This project was aimed to be conducted from a broad angle and examined the use of sentimental analysis then the project narrowed down looking at emotional analysis. Twitter during the COVID-19 pandemic. The results regarding the sentimental analysis and emotional surprised me as when looking at the results of sentimental analysis there were a greater number of tweets that were positive compared to the other two classes of neutral and negative. This surprised me but made it evident that to discover more about the data that hadbeen collected it was important to conduct emotional analysis to gain an understanding of the real emotions of the tweets tweeted. Hence, I was able to see even though there were a high proportion of tweets that had a sentiment of positive a greater number of tweets had an emotion of fear and sad.

In conclusion, I was successfully able to identify the sentiments and emotions of the Twitter data that had been collected. Going back to our research question and business purpose I can conclude that the project was able to gain deep insight into the Twitter data that was posted on Twitter during the COVID-19 pandemic and these insights can thoroughly help social media companies such as twitter understand their consumer base during the COVID-19 period much better. Social media companies can use the analysis conducted in this project to the sentiments and emotion behind the Twitter data evaluate if there is a need to provide extra support to their consumer base who might be struggling with stress in future pandemics. The other business need for this project was to help future researchers who are collecting data with no information of whether the tweet has originated from a Twitter user or a third-party source.

The project can be improved by selecting multiple keywords when searching for tweets related to stress the team could have narrowed down the search significantly of the content that has been searched for. This would help get better results in the unsupervised sentimental analysis and emotional analysis.

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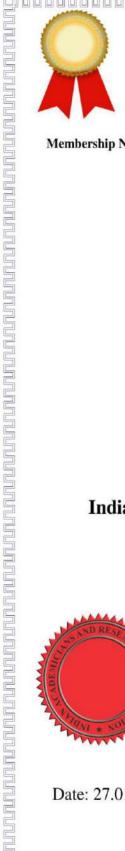
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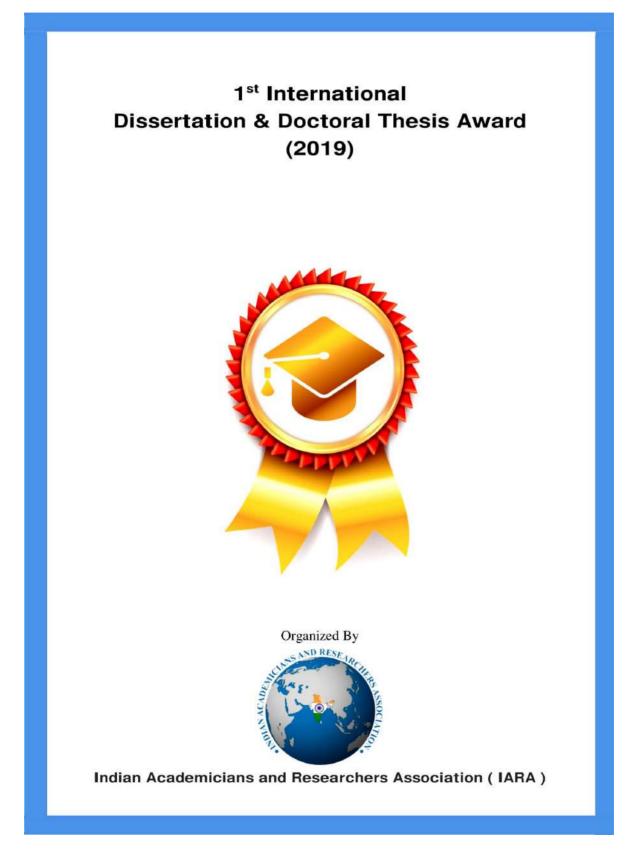


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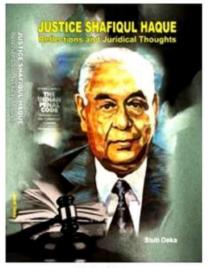


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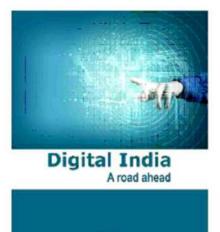
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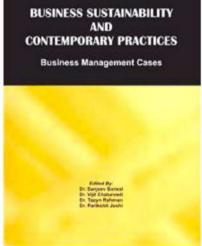
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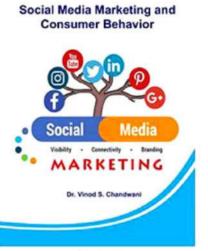


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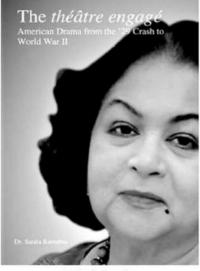
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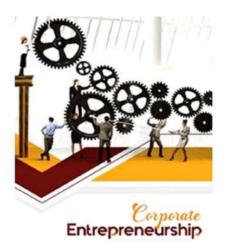




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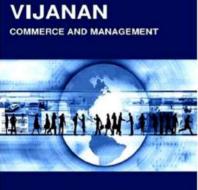


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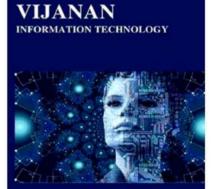
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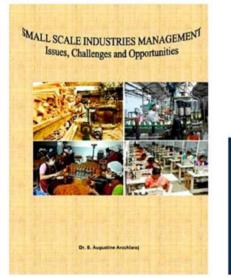
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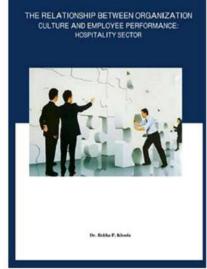
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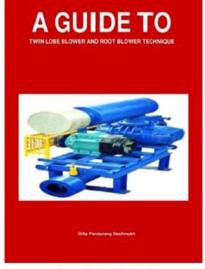
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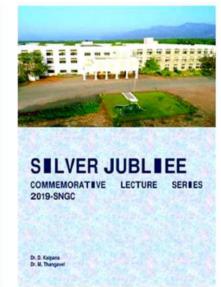
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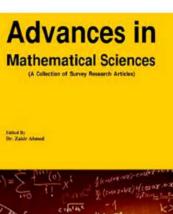
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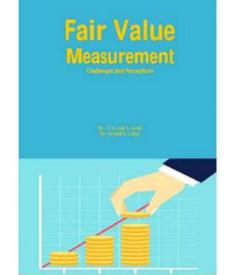


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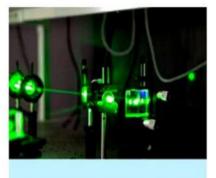


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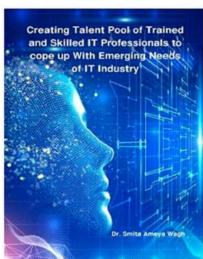


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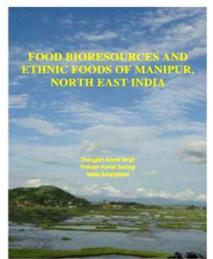
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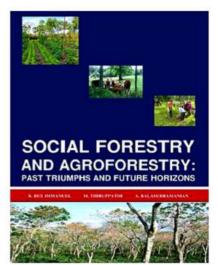
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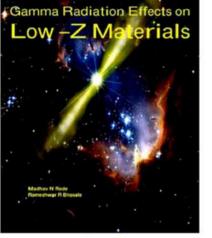


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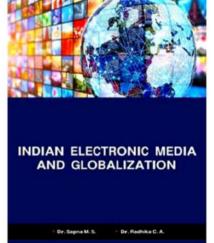


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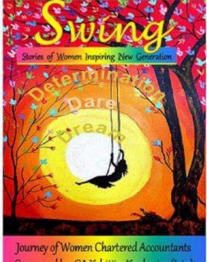


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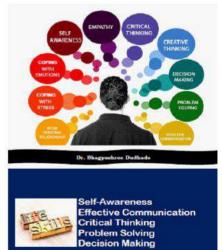


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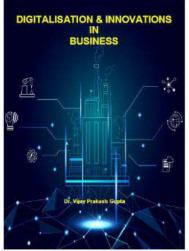
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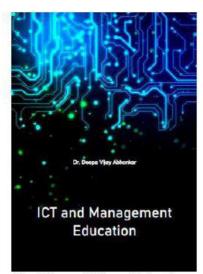


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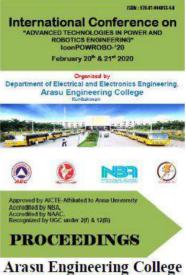




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