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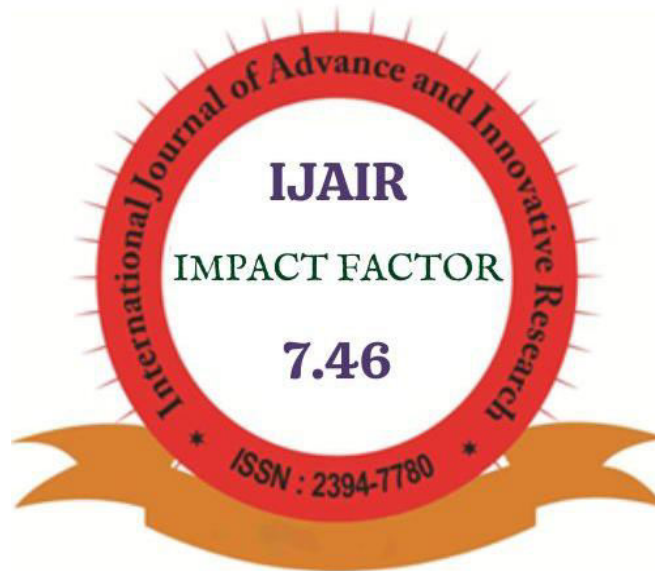
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A STUDY OF INCOME AND INVESTMENT PATTERN OF MASSES IN EDUCATIONAL INSTITUTIONS IN NAVI MUMBAI

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ABSTRACTS

As we all know the investment plays very important role in all human beings life, investment gives a good rate of return to the people in long terms at the same time investment has risk to involving it so it depends on the investor if he or she want to take a risk can invest in riskier portfolios or else can invest in less riskier portfolios but here the researcher is doing research on investment pattern of both men and women in educational institution in Navi Mumbai. Investment is playing very important role in today's era as we all know that pension plan has been removed by the government authority so during this situation people, they need to have some savings. if we see from the researcher views this study is showing only the investment pattern of educational institute employees i.e. working employees in Navi Mumbai

Keywords: Rate of return, portfolios available, actual percentage of income in investment. Working group of masses in educational institution and their income and investment pattern.

INTRODUCTION

The term investment applies to any assets, whether tangible or intangible assets such as gold bonds, mutual funds, real estates etc. In terms of the share market, investor purchase stocks or bonds. These securities are designed to provide an investor with future value that will exceed their initial cost and will give better returns. Investments can be done by the respondents by choosing various alternatives for fulfilling the need. An investment plays a very important role for future benefits to the investors. Investment gives a good rate of return to the masses in long terms investments. At the same time investment involves risk. Risk and return are the crucial factors in an investment activity.

Investments helps to increase the value of assets and other properties and bonds. This could be because of a change in market situation, change in the overall supply. Investors aim to have a various portfolio to invest their income. An investment portfolio is a basket of assets that may be comprised of stocks, bonds, estate, fixed deposits, mutual funds, and more. Assets are often chosen with intention to react differently to market as per the changes occur. This is to offset any losses from a random market change. Every investor will see the few criteria for their investment i.e rate of return, risk, marketability, tax benefit and convenience to invest their income in different portfolios.

INVESTMENTS ALTERNATIVES AVENUES AND ITS BENEFITS ARE:**Deposits:**

It includes bank fixed deposit and company fixed deposits where bank fixed deposits will give simplest investment avenues for periodic interest to the investor and companies of different sizes borrow money from public in the form of fixed deposits and in this no tax benefits will be given to company for fixed deposits by the investors. The deposits raised by the manufacturing companies are regulated by Company Law Board and deposits raised by financial companies are regulated by RBI

Government Savings Schemes:

In this Government of India offers numbers of savings schemes to an individual investors and this schemes offered through the post office and specified bank where the rate of interest is ranged from 4 percent to 9.5 percent towards various schemes such as post office savings scheme, senior citizen savings schemes, National Savings certificates, public Provident fund, Kisan vikass patra, sukanya samriddhi account schemes etc., the investor will get benefit if they invest in above saving schemes. Sukanya Samriddhi Yojana is only for a girl child who has attained the age of 10 years where the rate of interest is 8.5% offered by the Government of India

Money Market:

Money market instrument in this the maturity period is less than one year. This instrument has liquidity with low risk. The instrument of money markets are Treasury Bills Certificate of Deposits, Repo, Commercial Paper and Call Money.

Debentures / Bonds:

It is a long-term debt instrument which gives periodic interest over the life of the instrument and repayment of principal on it will be at the time of redemption of debentures. No debentureholders will get any voting rights and they are treated as outsider to the company

Equity Shares:

The holder of equity shares of company are called the equity shareholders and they are the owner of the company. Equity shareholders bears the risk and get rewards for bearing the risk in terms of dividend, bonus, right issue. Here the equity shareholders will get fluctuating rate of dividend the profit is split into two parts dividend and retained earnings.

Mutual Funds:

An investor can invest in mutual fund, if he finds difficult to invest his money in shares and debentures. Mutual fund is a place where mutual fund mobilizes all money from the investor it facilitates investment of investors' money in different market securities, the amount contributed by investors are converted to units and the funds are managed by qualified financial experts. Mutual funds give liquidity, transparency and tax efficiency to the investors.

Precious Objects:

Most of the investors like to invest their income by purchasing precious metals and stones. They find the precious objects are very special for them. Precious metals are stone, art objects for example gold, silver, platinum, diamond, sculptures and designs etc and collectibles include a wide range of items such as:

- Rare wines
- Stamps
- Coins
- Baseball cards
- Vintage cars
- Fine art
- Mint-condition toys

Investing in collectibles means purchasing and maintaining physical items with the hope the value of the assets will appreciate over time.

Real Estate:

Few investors want to increase their returns by investing their income amount in real estates. We can say residential houses or commercial properties which give a good rate of return when investor will sell properties after few years. There is attractive capital appreciation in the value of assets and here also the investor will take the benefit of tax under section 80C if the person is opted for loan for construction or acquisition, he can take principal values up to Rupees One Lakh Fifty Thousand Only and whatever interest he is paying that interest will get deducted from his self-occupied property. And investor they invest income to purchase property to let out for rental income.

The Benefits of Alternative Investments Are:

Alternative investments offer greater portfolios diversification and lower overall risk with the potential for higher returns. As alternative investments become a larger part of the investing landscape and more available to different types of investors, they are increasingly important to know about for both investors and current or aspiring investment professionals hoping to accelerate their careers.

An investment is an activity of keeping a side apart of current money for future benefit. There are several investment avenues available to an investor to choose from bank deposits, long term government bonds, Provident fund, corporate bonds, equity shares, mutual funds, real estates, precious objects. The investment avenues with greater returns are coupled the investment avenues with greater returns are added with higher risk. Selection of securities can be based on technical analysis and fundamental analysis. The performance of portfolio can be evaluated periodically by seeing that the level of risk and the portfolio evaluation provides useful information to show the quality of project.

Evaluation of performance can be done on the basis of Beta, Standard Deviation. There are various performance measurements to calculate the returns on portfolios. The various performance measures such as Trainer's Measures, Sharpe's Measures and Jensen's Measures. It helps to evaluate the performance of portfolios.

NEED OF THE STUDY

Investment is playing a very important role in today's era as we all know that pension plan has been removed by the government authority, so during this situation every person needs to have some savings from their income. This study is showing the income, savings and investment pattern of salaried class in educational institute in Navi Mumbai

OBJECTIVES OF THE STUDY

- To study about the awareness of investment among masses in educational field
- To study about the income percentage investment of masses in educational field

SCOPE OF THE STUDY

The Study focus only on investment behavior of staff. The importance of investment in various portfolios to meet future demands. A right investment will give less dependency on others, the investors will be self -reliant at the time of the retirement age.

HYPOTHESES OF THE STUDY

H0 Null Hypothesis: - No significant relationship between Income and investment

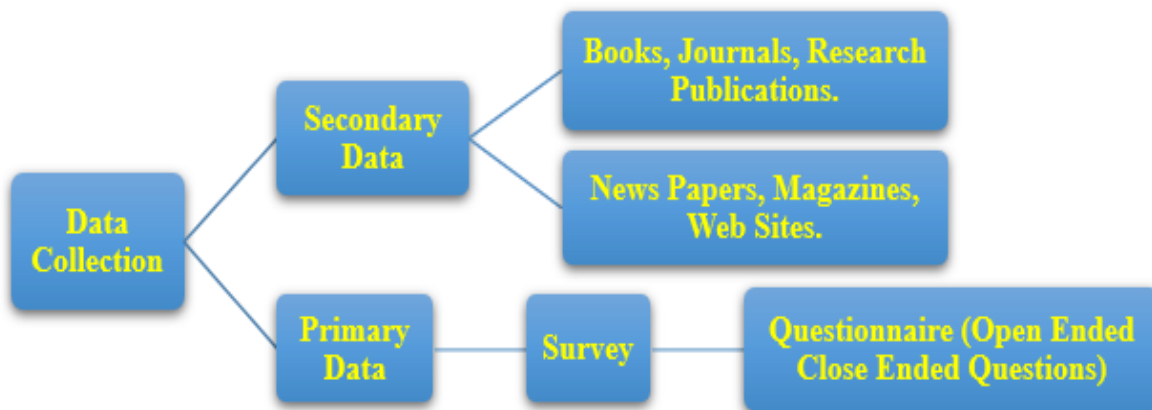
H1 Alternative Hypothesis: - There is a significant relationship between Income and investment

RESEARCH METHODOLOGY

Researcher will gather information from both primary as well as secondary source. The researcher gather data on random sampling method. Researchers research consist defining of problems and redefining of problem formulation of hypothesis along with these solutions collecting organizing and evaluating the data making deductions and research conclusions to be to determine or calculate by using SPSS technology whether they are feet the formulating hypothesis or not. Right research methodology will be used by the researcher while performing research operation. It will help us to solve or research problem systematically

For the present research work, relevant data i.e. information related to research topic in the form of facts and figures has collected by the researcher from various sources. These data has built the base for present study by providing precious information and furnishing clear understanding of the research topic. On the basis of available data, researcher has formulated some hypotheses to be tested during the course of research work. Thus, researcher has collected required data i.e. raw material for the present study from following sources:

Chart 1.1: Data Collection Sources



The research will be pertaining to changing pattern of their percentage of income savings by understanding the value of investments in educational field.

a) Secondary Data:

Secondary Data utilized in the study will be collected from the various Books, Journals, Magazines, Periodicals, On-Line Information, Published and Unpublished sources of data will be taped.

b) Primary Data:

The study will utilize questionnaire method for collecting required information from masses in educational field inclusive of teaching and non-teaching from both male and female

c) Sampling and Sampling Design

The method of sampling used for the purpose of study will be Stratified Sampling Method. The number of employees in each department is large hence the random sampling method has to be applied. The researcher gathered data from 33 respondents.

d) Data Processing and Analysis:

The data collected for the purpose of research shall be first classified and coded by using the SPSS package (Statistical Package for Social Science). The coded data will be further analyzed by using appropriate statistical techniques like percentages, averages may be used. The presentation would be through diagrams using pie diagram.

Research Method can be put in Three Groups: Following are the three research methods can be used by the researcher

- 1) Collection of data
- 2) Establishment of relationship between the known data and unknown data by using statistical tools
- 3) This statistical tools helps to give accuracy in the result

Respondents’ awareness about investment alternatives

Table: 1

Alternatives	Yes	No	No Response	Total
Male	8	0	1	9
Female	21	3	0	24
Total	29	3	1	33

Diagram 1

Do you aware about various alternatives of Investment?
33 responses

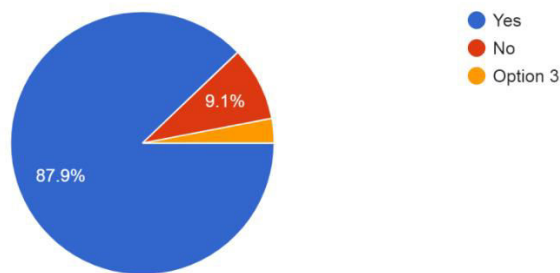


Diagram 1 , shows 87.9 percentage of masses both men and women in educational field aware about the investment alternatives. There is no response from 3 percentage people on such alternatives.

Table: 2

Alternatives	Gold	MF	STS	FD	Estates	PPF	Insurance	All the above	Total
Male	0	1	0	1	0	0	1	6	9
Female	2	1	0	2	0	0	0	19	24
Total	2	2	0	3	0	0	1	25	33

Diagram 2

If yes please tick
31 responses

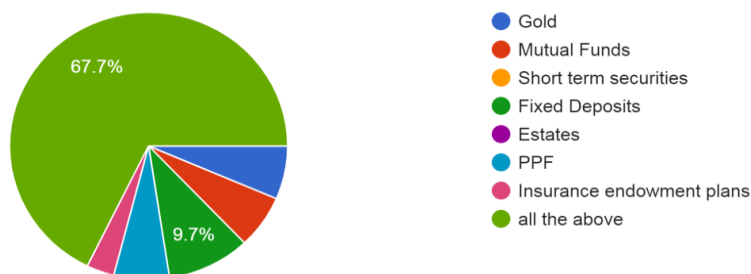


Diagram 2 lays down that what are the various alternatives are available for the investors i.e Gold, Mutual Funds, Short term securities, Fixed Deposits, Estates, PPF, Insurance endowment plans all the above. In which 67.7 percentage of respondents they invest in fixed deposits and 9.7 percentage of respondents invest in all other alternatives.

The Purpose of Respondents Behind their Investments:

Table: 3

Alternatives	Cover risk	Child education	Child marriage	retirements	Tours and enjoyments	Total
Male	2	4	0	2	1	9
Female	15	4	0	4	1	24
Total	17	8	0	6	2	33

Diagram 3

Please tick the purpose behind your investment

33 responses

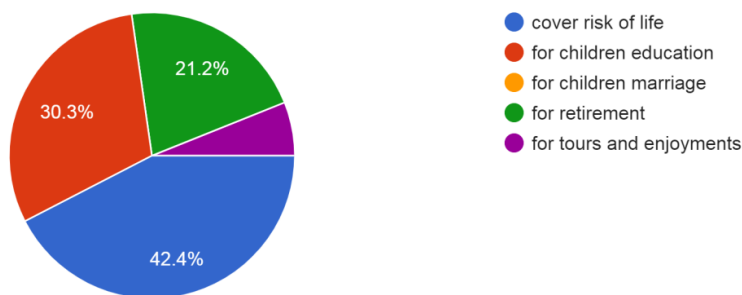


Diagram 3 shows the purpose behind the investments of respondents. The purpose of 30.3 percentage of respondents are to cover risk of life , 21.2 percentages of respondents wants to invest their money only for their retirement and 42.4 percent of respondents invest their income for tours and enjoyments.

Percentage of Income Invested by the Repondents:

Table: 3

Alternatives	10%	11-20%	21-30%	Above 30%	Total
Male	5	0	1	3	9
Female	4	11	4	5	24
Total	9	11	5	8	33

Diagram 4

What is the percentage of your income you Invest?

33 responses

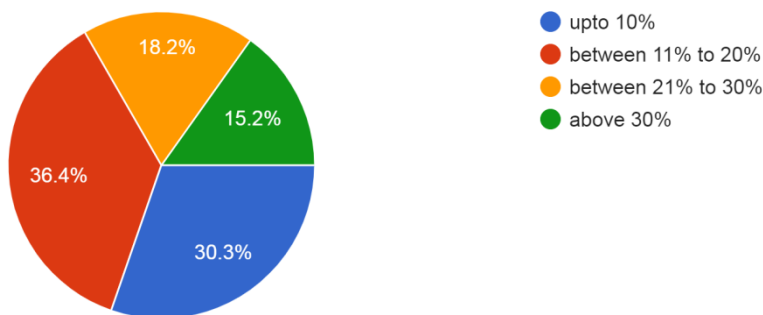


Diagram 4 lays down that 30.3 percent respondents invest their 10 percent of income, 36.4 percent of respondents invest in different alternative between 11 percent to 20 percent of their income, 18.2 percent masses invest between 21 percent to 30 percent and 15.2 percent respondents invest 30 percent of their income to buy different investment alternatives to meet there future needs.

LIMITATION OF THE STUDY

- This study focus only on educational Institution.
- This Study covers Navi Mumbai area.

-
- Study covers salaried class in educational institution.
 - This study covers sample size 33 respondents on random sampling method
 - This study covers age from 18 years to 60 years.

CONCLUSIONS AND FINDINGS

- 100 percent respondents aware about investments and alternatives available to invest their money.
- 42.4 percent respondents wants to cover the risk of their life by investing in alternatives to maintain the same standard of living
- 36.4 percent respondents invest their 20 percent of income.
- 67.7 percent respondents are investing their income in secured securities by taking fixed deposits of different financial institutions.

SUGGESTIONS AND RECOMMENDATIONS

From researcher point of view, all the masses should have some percentage of investments from their income to meet future contingencies in their life. If the masses invest in different alternative, it helps them to have less dependencies on others.

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SMALL BUSINESS AND ENTREPRENEURIAL SKILL: THE HIDDEN SKILL TOWARDS GROWTH AND SUCCESS OF SMALL BUSINESS, WITH SPECIAL REFERENCE TO YEWALE AMRUTTULYA**Dr. Akansha Thakur**

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ABSTRACT

Whenever we come across the term 'Small Business' we usually correlate this term with struggling, loss making, lack of funds, poor customer retention, problems in marketing business enterprises. This article has made a rigorous attempt to prove this above-mentioned statement wrong. This qualitative research article will bring out and highlight the success story of renowned tea seller Yewale Amruttulya. This article will pinpoint the secret entrepreneurial skills and strategies used by Yewale Amruttulya and the growth story the same. A developing country like India has a great potential to utilize the available simple resources and start up their own business ventures. The entrepreneurial skills and strategies used by Yewale Amruttulya can become a source of inspiration and motivation for all the struggling small businesses of India. We will understand various skills used by Yewale Amruttulya, like planning, decision making, problem solving, and financial management. Various official websites, magazines, newspapers, blogs, etc. were used for data collection. To get some fresh information, the researcher personally visited some Yewale Amruttulya outlets in between Borivali and Dadar, and understood the success skills used by the owners to run a profitable business model and strategy. This research article reveals the hidden skills and tactics used by the small business enterprises.

Keywords: Yewale Amruttulya, business skills, tactics, strategies, successful startups.

1. INTRODUCTION**1.1 Introduction to Small Business**

A small business can be defined as a business which operates at a small scale. It is a business enterprise which operates and runs with less funds, less infrastructure and most importantly manages the business operation with less capital investments.¹

A small business operation is usually characterized by having single or dual ownership patterns. This sort of business is more flexible, as the scale of operation is limited to some extent. The use of technology is also quite limited, due to limited resources and infrastructure available in small businesses.

The number of employees working in small businesses are low as compared to other forms of business.² These businesses have the great potential to initially start the business at a low cost. These small businesses are highly adaptable to this dynamic business environment. In developing country like India, this small business will help to boost our local economy.

1.2 Introduction to Entrepreneurial Skill

When we talk about business either small scale, medium scale or large scale, the business leads to a success path only if the business is pampered with skills, strategies and tactics. To give a kick start and accelerate business, an entrepreneur should possess some profound skills and strategies to manage the business. Entrepreneurs should be able to track and manage their financial resources. They should have skills to break the tough nut by enhancing their negotiation skill. They should have confidence. Strong networking skills will help businesses to expand and diversify the business scale of operation. A true sense of skills lies when an entrepreneur comes out of their comfort zone to maximize efficiency. The famous saying "Time is Money", proves to stand true in this case. Entrepreneur needs to manage their business with continuous hardwork and discipline³

It's their creative personality and passion by which they can overcome all the obstacles and problems in the business. They need to become leaner, so that they absorb new knowledge. The business world is never constant. They need to be well trained to handle risk. The uncertainty can be handled with a sound planning system Social interaction will enhance their visibility⁴

1.3 Introduction to Yewale Amruttulya- The Journey of a Cup of Tea⁵

The journey of Yewale Amruttulya rooted long back in the city of Pune in 1983. A small road side Tapri gained a blast from all the tea lovers residing in Pune vicinity. Tea is one of most important elements in every individual's daily life pattern. It was their sheer hard work, passion and honesty in offering tea that today it has made Yewale Amruttulya a successful business, even for the coming next generation of the Yewale. The true success mantra followed by the brand was in rendering best quality and service not only in Pune, Maharashtra and even now the international boundaries.

2. OBJECTIVES OF THE STUDY

1. To understand the true entrepreneurial skills needed by an entrepreneur, to exceed in their respective field.
2. To understand the success and growth story of small business *Yewale Amruttulya*.
3. To understand the entrepreneurial skills, tactics & strategies used by *Yewale Amruttulya*.

3. IMPORTANCE OF THE STUDY

1. This research article will help us to understand how a small business can grow to an international market.
2. This research article will make us aware about the success story of *Yewale Amruttulya*.
3. This research article will elaborate the entrepreneurial skills & strategies used by the tea Sellers.
4. This article will make us understand that small business not necessary will struggle to survive in the market. A small business too, has potential and capacity to expand and exceed to its fullest

4. LIMITATIONS OF THE STUDY

1. This study is only limited to *Yewale Amruttulya*
2. The data used for this study is secondary in nature.
3. The success of a small business will not only depend on the entrepreneurial skills, there are many other factors responsible for the growth and success of any business enterprise.

5. HIDDEN SKILLS TOWARD THE GROWTH AND SUCCESS STORY OF YEWALE AMRUTTULYA- A SMALL BUSINESS

Within a span of a few years *Yewale Amruttulya* gained a great successful path in converting their business into a large giant. They truly showed some extraordinary skills to grow their business start up. Below mentioned are some key path of their journey, which can also be correlated with some skills.

a) The Brand Name-

The brand name *Yewale Amruttulya*, sounds unique and seeks attention from their audience. The brand name used by the business is rich by its aesthetic feel. The name was coincidental synonyms to *Chaha wala*, which turned out to become *Yewale Amruttulya*.⁶

This unique and attractive name itself is a skill of uniqueness and creativity. This skill used very profoundly which turns out to become an international brand

b) The Power of Price-

The business of *Yewale Amruttulya*, understood very well the power of right pricing. This can be justified that *Yewale Amruttulya* understands the purchasing power and standard of living of their targeted audience. For making a business successful it becomes very important to understand who your target audience is, how much they are ready to pay. Till date, the price of a cup of tea at *Yewale Amruttulya*, is Rs. 10/-

Yewale Amruttulya understands their customers buying power and their affordability⁶

c) The Unique Selection of Location

All the branches of *Yewale Amruttulya*, have also focused on rigorous planning with respect to the selection of the right location. Most of the outlets are near the corporate houses, near railway station, bus station and other crowded places.

They sell a cup of tea at Right place, Right price, Right time - this needs planning and⁷ decision making skills.

d) Cup Of Goodness

Yewale Amruttulya serves lakhs of their loyal customers a cup of wholesome goodness. The quality of their tea was never at stake. No compromise is seen in the quality of their product ranges offered.

A cup of tea in Maharashtra or Madhya Pradesh will taste the same. This shows the skill of consistency in their service.

e) Pace Up with Technology

Sounds strange, but it's true that, *Yewale Amruttulya* is also registered with various online food delivery applications, which serves hot tea to their customers at their door steps.

They have skills of adaptability. According to the world's pace with technology and E- commerce, *Yewale Amruttulya* adapts and accepts this dynamic business environment.

f) Range of Products

Yewale Amruttulya offers a wide range of menu to their customers. They understand the taste buds of the customers. From regular tea to cold coffee, *Yewale Amruttulya* emphasis on rendering services not only for tea lovers, but also serves coffee lovers

This shows the decision making skill. ⁸

g) Customer Oriented Target

Yewale Amruttulya is a customer focused business enterprise. Regular tea, lemon tea, black tea, ginger tea, Jaggery tea, almond milk, coffee, and even milk shakes are some products offered to different varieties of customer choices.

They have knowledge, they are learners. they know very well what their demand is and fulfills the same. This is a skill to be passionate about your business.

h) Expanded Branches

Yewale Amruttulya, has around 350 branches in India, most of them situated in Maharashtra. The number of outlets and branches are increasing in country, as it turns out be a profitable business with low investments

This shows the skills of rigouts hard work, Forecasting & strategic planning⁹

i) From Pune to Paris

After the growth and taking advantage of domestic markets, *Yewale Amruttulya* has now started to franchise their outlets in international markets too. The international markets already have a tough competition to struggle with, *Yewale Amruttulya* breaks the monotony and accepts this as a challenge.

This shows the skill of Risk bearing.

j) Franchising

Yewale Amruttulya is offering a chance to expand the business, with the help of franchising. The young crowd is motivated to join hands with the team and ensure their personal growth along with business expansion vision.⁹

This is a holistic approach towards the growth and development of personal well being. And accept the profession approach. This also shows that the *Yewale Amruttulya team* is Future oriented

k) The Yewale Foundation

Yewale Amruttulya, not only serves tea, but also serves humanity. *Yewale Amruttulya* organises various social service camps. They have organised many blood donation camps, covid relief funds, financial assistance, free health check up camps

This shows that *Yewale Amruttulya believes* in the skills of social interaction with their audience ¹⁰

This journey of *Yewale Amruttulya*, goes through various hurdles and problems in path of growth and success. But, using the right skills & strategies any business whether small or large, local or international, they will succeed throughout the business journey

6. CONCLUSION

To accelerate and grow any sort of business, an entrepreneur needs to put some extra efforts apart from the strategic planning. Whether a business deals with multiple or wide range of products, or handles a single product, they need to imbibe their tactics , strategies with some special skills. *Yewale Amruttulya* case stands true in this scenario. Different strategic moves can be correlated with some or the other entrepreneurial skills.

- Understanding the actual need of their customers
- Understanding the taste buds of customer,
- Social interactivity
- Engaging customers through social welfare activities
- Setting a perfect price for their customers
- Offering a cup of tea to almond milk, turmeric milk, sugar free tea, lemon tea, and even milkshakes & coffee
- Expanding outlet in Paris
- Selecting the busy & crowded places Eg. near railway stations.
- Persistent in rendering same taste & same quality all over world
- Offering products online

These above mentioned are some strategies of *Yewale Amruttulya*, for which planning, decision making, risk taker, team management, time management, commitment, consistency, customer retention, growth, techno savvy, creativity are some extra ordinary skills used by them.

7. SUGGESTIONS

They should expand their product mix. They need to prepare themselves to face the heavy competition from other competitors. They need to understand that audiences are now diverting themselves towards healthy eating habits, this transition may affect the business and profitability.

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CONSUMERS ATTITUDE TOWARDS THE ENVIRONMENT AND GREEN PRODUCTS: AN INVESTIGATION OF THE DRIVERS AND MODERATING VARIABLE

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ABSTRACT

The current rapid growth in the economy and the patterns of consumers' consumption and behaviour worldwide are the main cause of environmental deterioration. With regards to this consumer are taking responsibility and doing the right things. Awareness is a very important aspects regarding the consumer behaviour and willingness to buy green products. This study will have the following objectives. The first objective is to compare the demographic features of gender with attitudes towards the environment and green product. Secondly to find out the relationship between attitude of consumer towards the environment and green products. Thirdly to study the consumer's opinion towards key issues of green products in gender basis. Lastly to bring out the factors influencing the purchase of green products and to understand the impact of demographic factors and the purchase of green products.

Keywords: Consumers, Green Products, Environment, Variables

INTRODUCTION

Environmental issues like global warming, depletion of natural resources, changing weather, are most talked about issues now a day. This may directly or indirectly affect the way one behaves, specifically while making a purchase decision. The greediness of a human being and desire to get maximum with minimum resulted into a ruining the essential supporting systems of life i.e., land, water, and air (Smith, 2009). The current rapid growth in the economy and the patterns of consumers' consumption and behavior worldwide are the main cause of environmental deterioration.

Green marketing is also as called as environmental marketing or ecological marketing. Marketing which follows all environment standards and products are environment friendly is called as Green Marketing. It involves many activities, which includes modification of the product, making modification in the production process and packaging, as well as changing advertising or removing any activity that impacts the environment in negative way. Mother Earth is facing more environmental issues therefore Green Marketing becomes the need of the hour.

OBJECTIVES OF THE STUDY

1. The first objective is to compare the demographic of gender with attitudes towards the environment and green products.
2. The second objective is to investigate the relationship between attitude of consumer towards the environment and green products.
3. To study the consumer's opinion towards key issues of green products in gender basis.
4. To bring out the factors influencing the purchase of green products.
5. To understand the impact of demographic factors and the purchase of green products

RESEARCH METHODOLOGY

The data has been collected with the help of a well-structured questionnaire. The questionnaire has been designed with the help taken from the study of Heutz (2009). The questionnaire was pre- tested on sample of 35 respondents and revised again with the help of suggested change. The population comprised of people age group of 18-30 living in Mumbai. Since, the population was very heterogeneous and difficult to approach, hence purposive sampling was used. In all 150 respondents were contacted, out of which 120 were patient enough to complete the task of interview.

PROFILE OF THE STUDY AREA

Mumbai (formerly known as Bombay) is located on the western sea coast of India on the Arabian Sea at 18053' N to 19016' N latitude and 720 E to 72059' E longitude. The Municipal Corporation of Greater Mumbai (MCGM) is the primary agency responsible for governance of the GMR or Mumbai city. Greater Mumbai Region (referred to as Mumbai in the text) consists of 7 islands in the city area and 4 islands in the suburbs.

SOCIO-ECONOMIC BACKGROUND OF THE RESPONDENTS

Keeping in mind the demographic and psychographic background and their opinion towards green products become essential because there is significant correlation among the awareness of consumers towards green products and age, geographical area, educational level and income

The table 1 presents a demographic profile of respondent

Variables	Respondents- 101		Variables	Respondents- 101	
	Number	Percent		Number	Percent
Gender			Educational Level		
Male	50	49.5	Secondary	6	5.9
Female	51	50.5	Graduate	11	10.9
Total	101	100	Masters Level	84	83.2
Income Level			Total	101	100
Less than 25000	24	23.8	Age		
25,000-50,000	39	38.6	18-22	15	14.9
51000-75000	22	21.8	23-26	76	75.2
Above 75000	16	15.8	27-30	10	9.9
Total	101	100	Total	101	100

Table1: Socio-Economic Factors of Respondents

Awareness and Perception about Green Products among Respondents

To get the deeper insight about the perception regarding green products it is essential to know consumer awareness of green products and what they understood by green products.

What to your mind on hearing the term Green products	Frequency	Percent
Environment Friendly	71	70.3
Biodegradable	4	4.0
Recyclable	9	8.9
Energy saving	12	11.9
Green in colour	5	5.0
Total	101	100

Table2: Understanding the Meaning of Green Products

The table shows that 70 percent of respondents were aware of as to what makes green product. 12 percent respondent thinks green products as energy saver, whereas 9 percent respondents meant them to be recyclable products. However, 5 percent respondents were not at all clear of the meaning of green products as to them green products are the products which are green in colour.

Considerations	Gender		
	Total	Male	Female
Yes	36 (72%)	24 (47.1)	60 (59.4%)
No	14 (28%)	27 (52.9)	41 (40.6%)
Total	50 (100%)	51 (100%)	101 (100%)
Pearson Chi Square	6.513a	1	0.011

Table 3: Consideration Regarding Green Products while Making Shopping

	Overall Mean	Gender		Age		Income		Education	
		F	Sig	F	Sig	F	Sig	F	Sig
1. I think green product will Protect the environment.	4.15	.753	.388	1.569	.213	3.839	.012	.532	.661
2. I think it is of better quality than non-green products	3.30	.698	.409	1.459	.237	1.102	0.352	.732	.535
5. I think the promotions of green products by the companies are just a publicity stunt.	2.86	2.732	.102	.220	.803	1.376	.255	.888	.450
4. I think green products are too expensive as increased price doesn't add any benefit in it.	2.71	.080	.778	5.213	.007	3.320	.023	.819	.487
3. I think green products make no difference than non-green products	2.66	.000	.990	1.132	.327	2.097	.106	1.661	.180

Table 4: Relation between Perception Regarding Green Products across Demographic Variable

The table reveals that only 34 respondents gave the response of this statement. It means that only 50 percent of the respondents among out of those who consider green products while making a purchase decision could response to this question and out of these too, many respondents gave superfluous answers as if they are not aware what green products constitutes. So, a deeper analysis tells that those who claim to be environment friendly are in fact superfluously considerate about green products. 40 % of the (34 out of 120) respondents were able to recall shopping of green products which also includes the products which are not green products. So, actual purchase and awareness comes out be much less. CFL tubes and recyclable papers are the most preferable green products among respondents. But, apart from that there is lot of misconception among respondents regarding green products.

Table, presents the respondent’s perception about the green products which were asked on likert scale of 1-5 from strongly disagrees to strongly agree. Further, T-test and ANOVA were used to see the significant difference between perception and demographic variable at the 5% level of significance.

The table shows that most of the respondents are in favour of Green Products. But the respondents are neutral on the fact that promotion of green products by companies is just a publicity stunt. Moreover, respondent also have a misconception that green products are too expensive and it make no difference in comparison of non-green products. Moreover, the F test across different demographic variable showed significant relationship between perception of respondent with age and income only meaning thereby that there is no difference in perception regarding green products were observed across different demographic variable expect in case of income and age regarding price and environment protection respectively.

Always	54	53.5
Often	34	33.7
Seldom	11	10.9
Never	2	2.0
Total	101	100.0

Table5: Purchase of Green Products in Case of Same Price of Non-Green Products

	Frequency	Percent
11%-20%	32	31.7
1%-10%	27	26.7
21-30%	19	18.8
More than 30%	18	17.8
0%	5	5.0
Total	101	100.0

Table 6: People’s Readiness to Pay More Prices for Green Products

Table 5 and 6 presents that majority respondents, (54 percent always and 34 percent often), were ready to purchase green products if the prices were same. Only 2 percent respondents respond that they would never purchase the green products whether prices are same or different. Many customer pay high prices The careful reading table reveals that the respondents have the intention and desire to contribute towards safeguarding environment but they lack awareness as to how. The results of the study consistent with the finding of Joshi (2011) that ingreen marketing consumers is willing to pay more to maintain a cleaner and greener environment. Green marketing needs more attention and awareness in developing countries like India. Thus, there is a need to pressurize consumers, manufacturers and suppliers to minimise the negative effects on environment through green products.

CONCLUSION AND RECOMMENDATIONS

The purpose of this research was to investigate the impact of green marketing on consumer purchasing patterns and decision making in India. The sample concentrated particularly on the Mumbai state in India. The objective of this research is to finding the relationship between the six distinct environmental factors and environmental behaviour, while controlling for key socio-demographic factors. Other sub-objectives included investigation of significant associations between the environmental behaviour, socio-demographic variables including gender, age, education and place of residence and the analysis of correlations between environmental belief factors (eco-labelling, green branding and packaging, environmental advertisements, green pricing, embedding an eco-image, environmental concerns and beliefs) and the environmental behaviour of consumers From the above analysis, it can be concluded that though majority respondents claim to be aware of green products, but the awareness seems superficial and over-claimed. The deeper analysis reveals clearly that majority respondents, who claimed to be aware of green products, actually did not know as to what green products constitutes,

exactly. Furthermore, the respondents did not understand that buying green products also contributes towards environment protection. The study also shows that people in general have lot of concern and strong desire to do something towards environment but they did not know how they can contribute. Hence marketers and Government cannot be individually held responsible but environmental protection agencies, media, must create awareness about green products as a mean to save the environment. Similarly, the study points towards the need for an active role on the part of government and various stakeholders in educating the consumers towards being green consumers.

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OVERVIEW OF PRADHAN MANTRI MUDRA YOJANA**Assistance Professor: Kimi Garg**

MSME plays an important role in Indian economy. MSME is considered as backbone of our economy. MSMEs are contributing more than 29% to the GDP. MSMEs employ more than 11 crore people. It plays important role in providing employment in rural areas of India. Major problem faced by our country is poverty due to which people are not able to start their own business, specifically in rural areas where proper employment opportunities are not available. To overcome this problem and to increase income level government of India has taken various initiatives to “Fund the Unfunded” micro enterprises. Mudra Yojana is one of the initiatives taken by government to provide small entrepreneurs with enough capital to start their business. It is an important tool to fight with poverty and unemployment. This paper includes an overview of Mudra Yojana, based on amount sanctioned, beneficiaries and role of public and private sector bank in providing loan, SWOT analysis and recommendations.

INTRODUCTION

Mudra Yojana was introduced by Prime Minister Shri Narendra Modi on 8th April 2015, with the object to financial inclusion to small businessman, weaker section, low-income groups and micro and small enterprises. It provides support to small enterprises by giving collateral free loans. To implementing such Schemes, Government has setup a new institution which is MUDRA (Micro Units Development & Refinance Agency Limited).

MUDRA provides refinance option to all banks who are seeking refinance of small business loans given under PMMY. MUDRA has been introduced with the primary objective of growth of the micro enterprise sector through providing the financial support of refinance and entrepreneurship assistance.

Loan amount offered under scheme has three categories under for which loans are disbursed:

1. **Shishu** – For loan amount up to Rs. 50,000
2. **Kishore**- For loan amount from Rs. 50,001- Rs 5 lakhs
3. **Tarun**- For loan amount between 5 Lakhs – 10Lakhs

Who Can Avail the Facility - Any businessperson or business who/which has not been a defaulter on any loan repayment in past is eligible to borrow under the PMMY (Pradhan Mantri MUDRA Yojana). i.e. individual business owner, private limited companies, public sector companies, proprietary firms can apply for loan.

Purpose of Loan Assistance- As MUDRA loan is a business loan, so the loan amount cannot be used for personal needs. It is only provided to small businesses that carry out specific activities in the manufacturing, services or trading sectors. Businesses can utilised the capital obtained from a MUDRA loan for marketing purposes, enhancing the available working capital or for acquiring capital assets to grow the business.

Maximum Tenure– As per existing rules of the PMMY, the maximum repayment period for a MUDRA loan is up to 5 years. If borrower wants, he/she can repayment before the maturity period also.

OBJECTIVES OF THE STUDY

1. To study the impact of scheme on different categories like SC, ST, OBC and women micro enterprise
2. To study trend of loan disbursement under this scheme
3. To analyse the effects of the MUDRA Yojana Scheme on the financial sector.

REVIEW OF LITERATURE

1. Manish Agarwal and Ritesh Dwivedi critically examines Mudra Yojana on the basis of different states, caste and category. According to him the scheme provides loan at nominal interest rates. It is easy to apply for loan through this scheme. MFIs contributed major role for the financing women under PMMY. If it is implemented properly it may work as game changing financial inclusion initiative of government of India.
2. Shashank B. S. & Sureshramana Mayya in their research paper “ A Case Study considering the Impacts of the Pradhan Mantri Mudra Yojana on the Banking Sector in India ”. They *examined the performance of MUDRA* started by the Government of India (GOI) to provide financial support to MSME. They examined a steady increase in sanction of loans to micro-enterprises in our country, but a major proportion of sanctioned loans belongs to the Shishu category. Non-performing assets is increasing every year, which is a negative impact on banking sectors .

3. Neha Dangi Department of Commerce Kurukshetra University Kurukshetra – India in her research paper ‘Women Entrepreneurship and Growth and Performance of MSMEs in India’ focussed on the problems and challenges faced by women entrepreneurs in India. According to her main challenge faced by women is getting finance. Government should focus in providing women with collateral free loans.
4. Jilu Antony Assistant Professor in St. Albert’s College, Kerla, India in paper “Role of Mudra Yojana in employment generation”, focused on employment created by Mudra Yojana. He analysed Mudra Yojana on the basis of educational status of beneficiaries of the scheme, amount sanctioned under different scheme, employment generated by beneficiaries and no of satisfied respondent. He concluded that majority of self-employed people are the holders of mudra yojana and majority of them are satisfied with self-employment. It enabled women to reduce their dependence on family members and to become self-reliant. According to his survey out of 100 person interviewed, 72 persons were providing employment to others and 28 were not providing employment to others.
5. Women Entrepreneurship in Micro, Small and Medium Enterprises: The Case of Ethiopia By Eshetu Bekele¹ and Zeleke Worku 2008

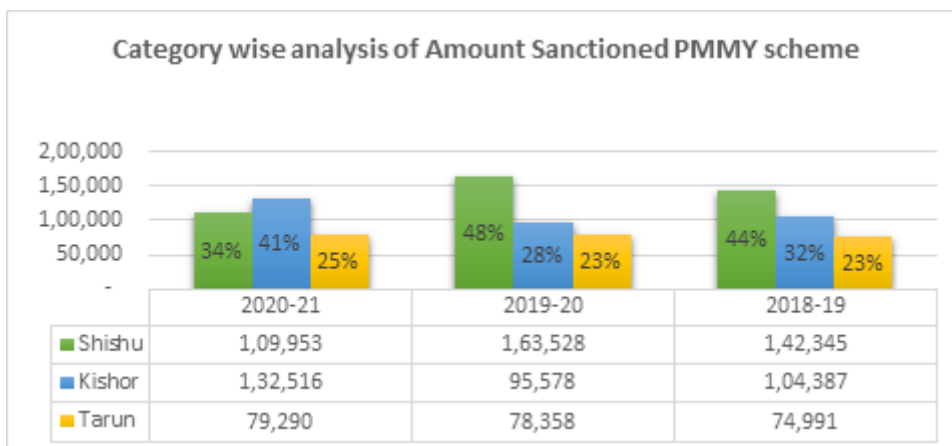
This research article examines factors that influence the long-term survival and viability of a random sample of 500 micro small and medium enterprises (MSMEs) located in five geographical regions of Ethiopia based on a 6-year long follow-up study. Data was collected on key determinants of survival such as access to finance, level of education, managerial skills, level of technical skills, ability to convert profit back into investment, etc between 1996 and 200

110 out of the 500 businesses in the study (22%) had unsuccessful at the end of the study period. The majority of unsuccessful businesses were operated by women (78%). Female-headed firms that ceased operation had an average lifetime of 3.2 years, while male-headed firms that ceased operation had an average lifetime of 3.9 years. Unsuccessful Businesses were characterized by inability in obtaining loans from formal money lending institutions such as commercial banks (61%), inability to convert part of profit back into investment (46%), shortage of technical skills (49%), and low level of education (55%). poor managerial skills (54%),

ANALYSISNG MUDRA LOAN PERFORMANCE IN DIFFERENT FINANCIAL YEARS

Category Wise Analysis of Amount Sanctioned PMMY Scheme

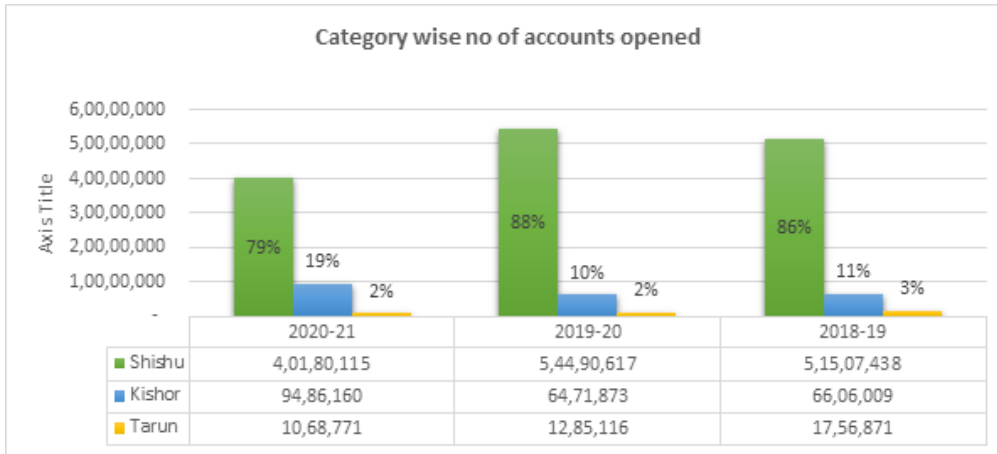
Category	22020-21	2019-20	2018-19
Shishu	1,09,953 34%	1,63,528 48%	1,42,345 (44%)
Kishor	1,32,516 41%	95,578 28%	1,04,387 (32%)
Tarun	79,290 25%	78,358 24%	74,991 (23%)
Total	3,21,759	3,37,495	3,21,723



From above Table it is clear that in 2018-19 and 2019-20 highest amount was sanctioned under Shishu loan as of 44% and 48% of total loan amount but in 2020-21 highest loan amount was sanctioned under Kishor loan. This shows although in 2020-21 less total amount was sanctioned under this scheme, as compared to 2018-19 and 2019-20. This may be due to lockdown effect of 2020. But people started taking more Kishor and shishu loans. This shows more investments in small enterprises.

Category Wise no of Accounts Opened

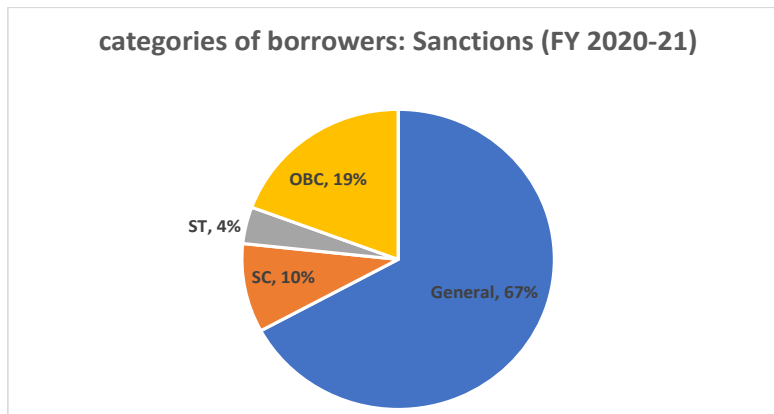
Category	22020-21	2019-20	2018-19
Shishu	4,01,80,115 (79%)	54490617 (88%)	51507438 (86%)
Kishor	94,86,160 (19%)	6471873 (10%)	6606009 (11%)
Tarun	10,68,771 (2%)	1285116 (2%)	1756871 (3%)
Total	5,07,35,046	62247606	59870318



This shows decrease in shishu loan and increase in Kishor and tarun loans which is again an symptom of changing trends among investors. Specifically, investors are taking Kishor loans more.

Sub – Sanctions categories of borrowers (FY 2020-21)

Category	Total Amount (2020-21)	Percentage
General	2,15,942	67%
SC	30,824	10%
ST	12,730	4%
OBC	62,263	19%



Cumulative Categories Wise Loan Disbursement from 2015 To 2021

Category	Percentage
General	67%
SC,ST & OBC	33%

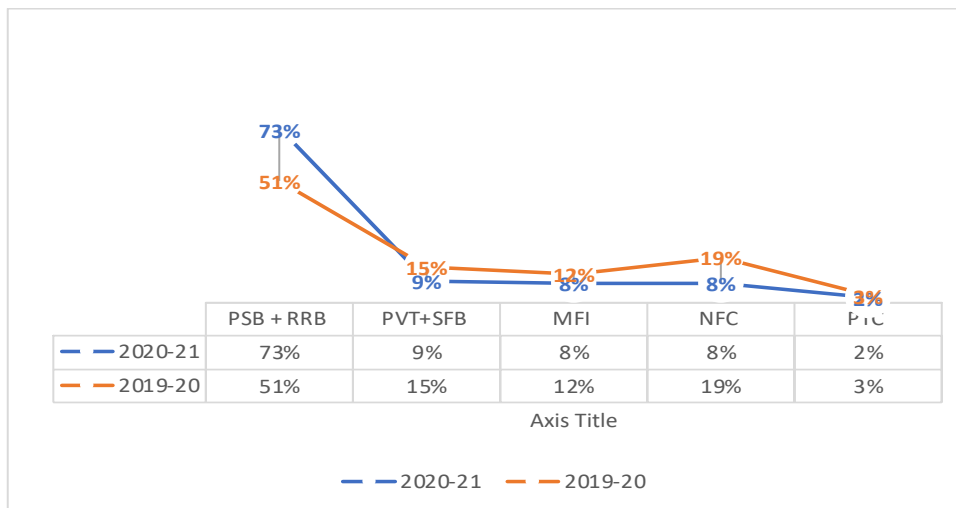
This table shows that 67% loan was disbursed to general category people. While the share of SC/ ST/ OBC people was only 33% of total disbursed amount. More beneficiaries are belong to upper cast and less to lower cast.

No of Accounts Scheme wise:

No of Accounts	2020-21	2019-20	2018-19
Shishu	79%	88%	89%
Kishor	19%	10%	9%
Tarun	2%	2%	2%

Trends in disbursement of loan by different financial Institutions

	2020-21	2019-20
PSB + RRB	73%	51%
PVT+SFB	9%	15%
MFI	8%	12%
NFC	8%	19%
PTC	2%	3%



This shows that in 2020-21, role of PSB and RRB increased in disbursement of loan increased by 22% . And role of PVT, MFI, NFC and PTC is decreased in 2020-21.

The women borrower’s share stands at 66% by the number of accounts and 41% by sanction amount.

The participation of the under-privileged sections (SC, ST & OBCs) categories in the PMMY program was 49% in terms of the number of loan accounts, and 33% in terms of the loan amount sanctioned. The share of (SC, ST, and OBC) categories were 17%, 6%, and 26%, respectively, in terms of the number of loan accounts sanctioned.

FINDINGS

- It is found from above analysis that majority of people are taking shishu loan but Kishor and tarun scheme holders are very less but slowly demand for Kishor loan is increasing.
- Analysis shows that 67% mudra loan holders are from general category. Only 33% are from ST/SC and OBC.
- It has been found that role of PSB and RRB is increased to 73% in 2020-21. Earlier it was only 51%.
- Role of PVT, MFI, NFC is decreased in disbursement of loan as compared to previous year.
- Major loan is disbursed by PSB and RRB which is 73% of total loan.

SUGGESTION

- Government should appropriate measures to create awareness among women about different govern scheme for easy finance.
- Government should motivate backward persons to take loan and start their own business.
- Government should motivate private sector banks also to disburse more amount.
- More training facility should be provided by government to motivate women for business.
- Government should motivate women to start small enterprises as through small enterprises we can generate more employment.
- Government should motivate weaker section to start business by providing them easy loan and charging less interest rate.
- To motivate more Kishor and tarun loan, government can provide this loan at very less interest rate at least for starting 1 year. Once investors business is set then government can charge high rate of interest.

CONCLUSION

The project entitled "Overview of Mudra Yojana", shows that majority of investors were holders of Shishu loan but now demand for Kishor is also increasing. But yet it is very less as compared to Shishu loan. In India most of women entrepreneurs are investing in micro enterprises like small papad business, handicraft business, parlour, small ration shop etc. This may be due to psychology that women can invest in or handle only these kinds of micro enterprises which should be changed. Investment in small enterprises is very less. Interest rate is not fixed and it would depend on type of business and the bank.

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CONSUMER ATTITUDE TOWARDS GREEN MARKETING IN NAVI MUMBAI**Prof. Savita Girish Mohite**

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ABSTRACT

In the modern age of industrialization, it has become a challenge to keep the consumers and our natural environment safe. For the temporary benefits of human race, humans are involved in polluting the environment. Consumers are also aware of the environmental issues like global warming and impact of environmental pollution. Due to environmental issues, green products have got more attention during the latest years and the availability of such products is increasing. Therefore, this article focuses on consumers attitude towards green marketing. Green Marketing has become an important aspect in businesses. It has developed importance in the modern market and has emerged as an important concept in India. Green marketing is about marketing a product or service having eco-friendly feature and aiming at win-win situation for both consumers and organization. Green marketing is defined as "Green marketing consists of all activities designed to generate and facilitate any exchanges which will satisfy human needs and wants, such that the satisfaction of these needs and wants occurs, with minimal detrimental impact on the natural environment". The consumer attitude towards green marketing will help the marketer to understand the demand for green products and target their marketing activities to position their products in the market.

Keywords: natural environmental, global warming, green marketing, eco-friendly products.

INTRODUCTION

As everyone knows that since marketing has evolved, individuals operating in various parts of the field have adopted alternative definitions of green marketing. Green marketing can therefore be defined as the study of all efforts to consume, produce, promote and package products in a manner that is sensitive to ecological concerns. Green marketing includes developing and promoting products and services that satisfy customers wants and needs in relation to Quality, Performance, Affordable Pricing and Convenience without having a detrimental impact on the environment.

SIGNIFICANCE OF GREEN MARKETING

1. It affects positively the health of people and the ecological environment. People are aware of pure products and pure methods of producing, using and disposing the products.
2. Green marketing is a tool for protecting the environment for the future generation.
3. It helps in reducing the use of plastic. It can involve a number of things such as creating an eco-friendly product, using eco-friendly packaging.

Incorporating 4 Ps of Marketing mix into Green Marketing:

1. Green Product: The first P of marketing mix is Green Product. Many companies these days are quite serious as to how the products are being manufactured. While assessing the impact of manufacturing on environment, different upgraded methodologies and systems are used. The real challenge lies in front of industries which are trying to cut down the manufacturing cost by introducing plastics and different fiber materials to lower the weight and cost of the manufactured tangible product. It would be quite challenging for the companies to justify their stand on green products if they are using such low-cost non-biodegradable material in their operations.

The following components need to be incorporated into the first P of Marketing mix:

- **Design:** In today's world the design is very important as it is all about gaining attention, focusing on the product and influencing the purchase decision of the consumers. The design of the product should be customer friendly, non-vulnerable, comfortable and user friendly.
- **Technology:** The technology used in manufacturing the product should be environment friendly. It should not pollute the environment and be acceptable to all the stakeholders.
- **Usefulness:** A product needs to be useful to the needs of the consumers.
- **Value:** The meaning of the term value is different from customer to customer. For price sensitive customers, cheaper products offering the same benefits as that of others may be of value while for others who are more brands oriented may not value the price. Value of a product helps in magnifying its utility to the customer. Value is always looked around by companies while developing a product. Hence, high performance product which meets or exceeds customer expectations related to its performance should be developed without sacrificing its environmental value.

- **Convenience:** Convenience is related to the usage and the means of obtaining a product. The product should bring ease in life of the customer by way of its easy availability and convenient usage.
 - **Quality:** Quality is very important parameter as an individual always looks for good quality product or service. Therefore, green products manufactured should comply with quality.
 - **Packaging:** Packaging is used for raising the product's value. Usually polymers are having wide applications in packaging especially polystyrene and polyethylene. Many companies these days are trying to have environment friendly packaging. Packaging is the area which puts the environmental policies of a firm in question as most of the products now-a-days are being wrapped in polymers which are nonbiodegradable. Even if plastics are recycled it emits harmful gases like Sulphur dioxides and carbon mono-oxides.
2. **Green Price:** Price refers to the amount paid by the customer to purchase a product. The price of a product is influenced by several factors like cost of material, product differentiation, competition, market share and the customer's perceived value of a product. When it comes to pricing, the issue arises as to how firms will ensure green marketing while pricing their products. It would be quite convincing that green products are relatively costlier than non - green products. The cost of absorbing environmental concerns is relatively high compared to conventional ones. It can be argued that green marketing pricing should be affordable to a common customer. Talking in terms of electronic products, CRT (Cathode ray tube) TVs and LCD TVs are relatively cheaper than LED which is greener than the former. LED bulbs are more costly than the conventional bulbs. So when consumers have option to purchase a green product, its price should never be demotivating.
 3. **Green Place:** Place is generally referred to as the distribution channel or distribution network. Place can be any physical store as well as virtual stores. The process involved in transferring products from the producer to the consumer is known as physical distribution. Green place in that sense can be anything which minimizes the customers and the manufacturer's effort in acquiring and selling a product respectively. Many firms now-a-days have started selling their products online. This really cuts down the customers cost to practically visit a market place, select a store and then purchase the product. Firms have introduced own websites which displays the merchandise and the customers have to place the order online and get the delivery of product within few days. The internet can really be termed as a green place as it offers an unmatched comfort to the customer and this also saves cost to the manufacturer in way of commissions given to various middlemen. The challenge in selling a product on a green place would be in terms of sensing the features of a product and experiencing it. The green place should be enough to convince the smart customer about the product features. Green place will definitely influence the scope of distribution partners and will also benefit the end user in making the product available at a relatively lower cost. The challenge in terms of green place will be in case of highly technical products which require prior testing and visiting the manufacturers place by the end user.
 4. **Green Promotion:** Many firms undertake promotional activities so as to create awareness about the product/services they make. It has always been an expectation from the top management of organizations to have an optimum promotional budget which creates good awareness and influences the target audiences for further purchases. The optimum level needs to be taken forward not only in terms of the promotional expenses but also the different ways in which promotion is being affected. This can be thought of in the following ways. Selection of promotion partners: Only those promotional partners should be contracted who have a good track record in green marketing or preserving the environment. Selection of promotional material: Environment friendly promotional material should be encouraged for use, such as recyclable bags rather than plastic which is detrimental to the environment at large. Similarly, online advertising could reduce a great clutter offline. Selection of advertising message: In a way to expand the dimensions of green marketing companies these days have to be very serious in a way in which advertising message is being generated.

OBJECTIVES OF THE STUDY

1. To focus on consumer's attitude and preference towards eco-friendly products.
2. To understand the importance of eco-friendly products.
3. To study the demand pattern of eco-friendly products.

RESEARCH METHODOLOGY

Research analysis has been done by using both primary and secondary data. Primary data is collected through questionnaires in the form of google form and secondary data is collected from reference books.

SCOPE OF THE STUDY

Eco-friendly products will be beneficial for the consumers as well as for the environment.

LIMITATIONS OF THE STUDY

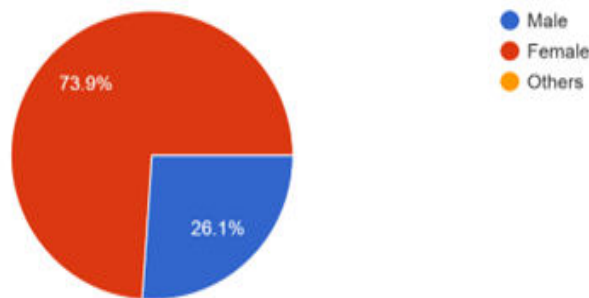
1. This study is restricted only to Navi Mumbai area.
2. The sample size is collected only from few respondents.

DATA ANALYSIS AND INTERPRETATION

The primary data collected from the respondents was analyzed and following interpretations have been drawn:

1. The sample size of the respondents was divided among males and females on the basis of gender since they are the ultimate consumers of eco-friendly products.

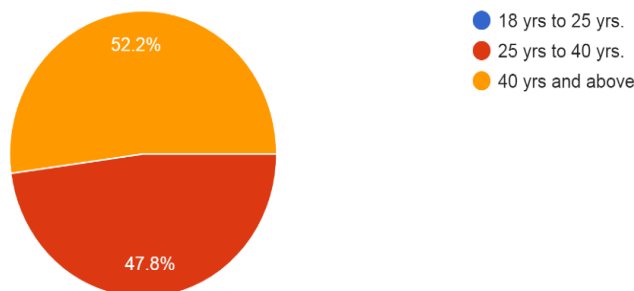
Sr. No.	Gender	Percentage
1	Male	26
2	Female	74
	Total	100



It has been found that 74 percent of the females have responded and 26 percent of the males have responded.

2. The sample size was further divided into three age groups namely 18 years to 25 years, 25 years to 40 years and 40 years and above.

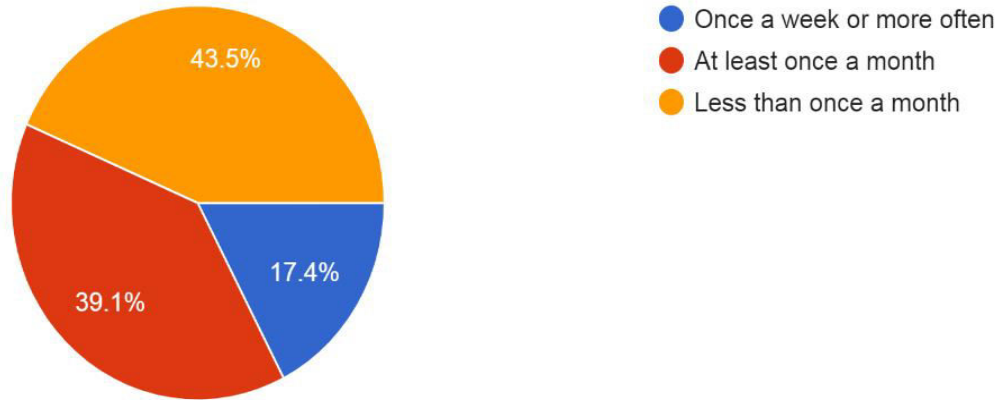
Sr. No.	Age group	Percentage
1	18 yrs. to 25 yrs.	-
2	25 yrs. to 40 yrs.	48
3	40 yrs. and above	52
	Total	100



It has been found that 52 percent of the respondents belong to the age group of 40 yrs. and above.

3. The sample size was further divided into three categories to understand the purchase pattern of consumers.

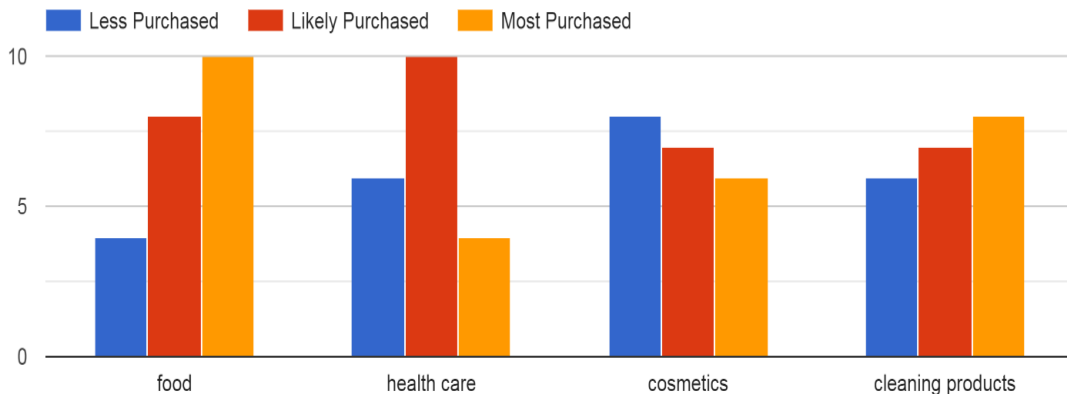
Sr. No.	Purchase Pattern	Percentage
1	Once a week or more often	17
2	At least once a week	39
3	Less than once a month	44
	Total	100



It revealed that only 17 percent of the respondents purchase eco-friendly products once a week or more often and 44 percent of the respondents purchase eco-friendly products less than once a month.

4. The sample size was divided into three categories to understand the purchase pattern of four different products namely food, healthcare, cosmetics and cleaning products.

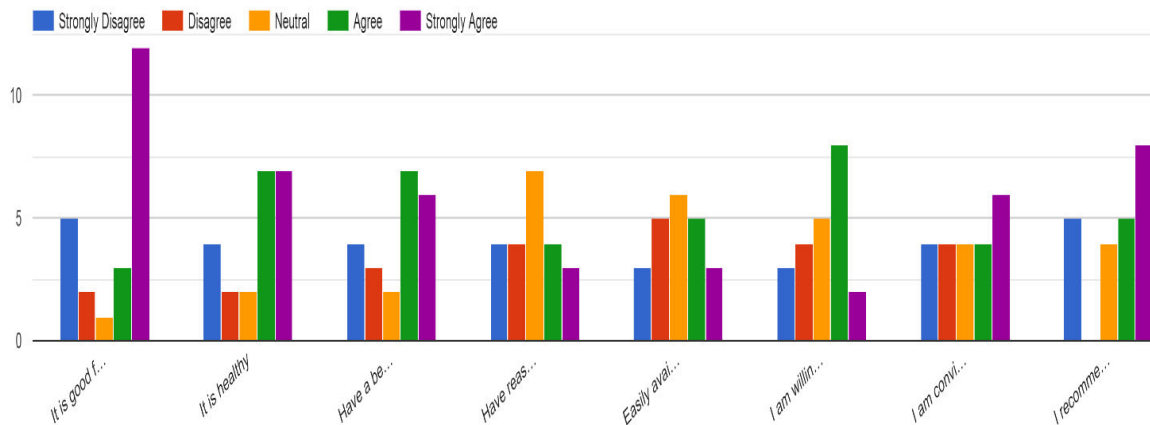
Categories	Less Purchased	Likely Purchased	Most Purchased
Type of Product			
Food	4	8	10
Healthcare	6	10	4
Cosmetics	8	7	6
Cleaning Products	6	7	8



It has been found that food products are mostly purchased, healthcare products are likely purchased, cosmetics are less purchased and cleaning products are mostly purchased which are eco-friendly. Here the total does not match since some respondents have not responded.

5. The sample size was divided into six categories to understand the consumer’s preference and demand for eco-friendly products.

Categories	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Preference & Demand					
Good for Environment	5	2	1	3	12
Healthy	4	2	2	7	7
Better quality	4	3	2	7	6
Reasonable Price	4	4	7	4	3
Easy availability	3	5	6	5	3
Willing to pay premium price	3	4	5	8	2
Convinced with friends/Family	4	4	4	4	6
Recommend to others	5	0	4	5	8



It revealed that majority of the consumers agree eco-friendly products are good for the environment, healthy and better in quality. Majority of the consumers are neutral with relation to availability and price. But majority are convinced with their friends and family and are willing to pay premium price and also ready to recommend to others.

CONCLUSIONS AND FINDINGS

FINDINGS

1. It was observed that majority of the females i.e. 74 percent have responded as compared to the males. But there is no significant relation between gender and consumer’s attitude towards eco-friendly products.
2. It was observed that 52 percent of the respondents belong to the age group of 40 yrs. and above. But there is no significant relation between age group and consumer’s attitude towards eco-friendly products.
3. It was observed that majority of the respondent’s family income is above 2,00,000 per year i.e. 78 percent. But there is no significant relation between family income and consumer’s attitude towards eco-friendly products.
4. It was revealed from the study that very few respondents purchase eco-friendly products very often i.e. 17 percent and majority purchase less than once a month i.e 44 percent. The reason behind less demand frequently would be lack of awareness.
5. It was found that majority of the consumers purchase food and cleaning products, healthcare is likely purchased and cosmetics are less purchased.
6. It was found that majority of the consumers found eco-friendly products are good for the environment.
7. It was revealed from the study that majority of the consumers agree that eco-friendly products are healthy.
8. It was found that majority of the consumers agree that eco-friendly products are better than conventional products.
9. It was revealed from the study that majority of the consumers are neutral towards reasonable price and easy availability.
10. It was observed that majority of the consumers are willing to pay a premium price for eco-friendly products.
11. It was found that majority of the consumers are convinced with friends and family opinion concerning eco-friendly products.
12. It was observed that majority of the consumers would recommend eco-friendly products to their friends and family members.

CONCLUSIONS AND SUGGESTIONS:

1. It was concluded that majority of the consumers purchase less than once a month. So, companies should take initiatives to create awareness about eco-friendly products so that there is frequent demand for these products.
2. It was observed that majority of the consumers are neutral towards reasonable price and easy availability. So, companies should provide special offers to attract more consumers and also stock sufficient products.

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3. It was concluded that majority of the consumers are convinced with their friends and families opinion and also recommend eco-friendly products to others. So, companies should keep up the standards maintained by them so that the demand is not affected.
 4. It was observed that majority of the consumers found eco-friendly products as healthy and good for the environment. So, companies should adopt methods to preserve the environment and provide quality products which are healthy for the consumers.

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SCOPE OF EVENT MANAGEMENT IN INDIA**Mr. Pradeep H. Tawade**

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ABSTRACT

India's heart and soul are its events and celebrations. Each year, thousands of professionally managed events take place. Event management businesses plan and execute a variety of events, including corporate seminars, diplomatic talks, regional fairs, and weddings.

Event coordinators do not have an easy life. Among its key traits are the demanding scheduling and the erratic work hours. But people who work in this profession think they can put up with everything in order to feel the thrill of producing a good event.

Keywords: Events, regional fairs, corporate seminars, profession, coordinators, etc.

INTRODUCTION

Many businesses, non-profit organisations, and interest groups now host events to promote their brands, foster professional connections, generate funds, or recognise accomplishments. In terms of the trend, India is not far behind.

With the opening up of the economy in the 1990s, the event management sector in India began to experience a boom that really took off around the beginning of 2002. Since then, it has seen 16% CAGR growth and is anticipated to reach 20% growth over the next several years. The industry's exponential expansion is being driven by its capacity to change and develop using cutting-edge technologies.

Digital activation, sports leagues, rural development, and greater government marketing activities are the main growth drivers for event management in India. The craze of reality television, which includes reality programmes, singing and dancing competitions, has also made a significant contribution to the expansion of the event sector.

DNA Networks, Cox and Kings, Wizcraft, Cineyug Entertainment, and others are some of the biggest event management firms in India.

SIGNIFICANCE OF THE STUDY

In this study, the conceptual framework of event management in India is mostly discussed. It aims to outline the advantages and prospects for event management in India. It also provides information on how event management has affected India.

RESEARCH METHODOLOGY

The prepared document is in the nature of a descriptive study. Based on the gathering of pertinent secondary data, the study was conducted. The secondary data collection was based on a variety of sources, including books that have been published, articles that have been published in magazines and newspapers, periodicals, conference papers, working papers, websites, etc.

OBJECTIVES:**The Study's Goals Were To:**

1. Examine the idea and general framework of event management in India.
2. To research the size of the Indian event management market.
3. To comprehend the difficulties the Indian event industry is facing as a result of COVID-19
4. To examine the newest developments in Indian event management.
5. To prepare for the future by studying event management, an emerging career field.

MEANING & DEFINITION OF EVENT MANAGEMENT

Events like festivals, conferences, ceremonies, marriages, formal parties, concerts, or conventions can be created and developed on a small-scale or large-scale using the project management methodology. Prior to the event's launch, it entails researching the brand, determining its target market, creating the event concept, and organising the technical aspects.

Events of all sizes, from the Olympics to business breakfast meetings, are now included in the events industry. Events are held by a variety of businesses, celebrities, charities, and interest groups to promote their brands, foster professional connections, generate money, or recognise accomplishments.

The process of organising the event is often referred to as event planning, and it can include things like setting a budget, scheduling, choosing a location, getting the required permits, organising parking and transportation, booking speakers or performers, arranging decor, arranging event security, coordinating with outside vendors, and creating emergency plans. Each event has a unique nature; hence the planning and execution processes vary depending on the type of event.

The event manager is in charge of the artistic, technical, and logistical aspects of the event and plans and oversees its execution. This includes planning the entire event, creating a brand, developing a marketing and communication strategy, producing audio-visual content, writing scripts, handling logistics, setting a budget, negotiating, and providing customer service.

Event management is typically listed as one of the most demanding professions, right after doctors, due to the difficulties involved, the enormous body of knowledge needed, and the continuously changing environment.

MARKET SIZE

The size of the Indian event market was estimated to be \$113.54 billion in 2019 and is anticipated to grow to \$155.29 billion by 2028, with a CAGR of 11.2% between 2021 and 2028.

Events are defined as a planned, large-scale public gathering of people. Among other things, producing an event can be done to support community issues, celebrate an occasion, or boost business profitability. Conferences and exhibitions, business events and seminars, advertising and fundraising, musical and artistic performances, sporting events, festivals, trade exhibits, and product launches are among the most well-liked events. Corporate organisations, public organisations, and NGOs are the main participants in the events market.

COVID-19: HOW EVENT INDUSTRY IS TAKING ON THE CHALLENGE

There have been effects of the COVID-19 in practically every facet of life. The events sector has undergone a major paradigm shift in the previous 18 months. Hosting live events was one of the main issues COVID-19 presented to industry, among the many other challenges. In order to keep people safe and healthy, venues were shut down and other huge events were postponed due to fears that the virus would spread. People lost their lives, but it also had an influence on their professional lives and some firms were forced to close their doors.

Talented event professionals left in droves as they assessed the situation and looked for whole new jobs. But it's also at these trying moments that amazing answers are found. Many persisted, transferring their operations online and switching to virtual events in the hopes that the sector would in fact soon recover. The year continued to shine a bright light on business continuity, with technology proving to be the main force behind people and enterprises being connected and "functioning."

Numerous sectors have been impacted by the epidemic, and the world of events has also undergone major change. People are missing out on the excitement of attending an event in person while the events sector adapts to the digital era through virtual events. Virtual encounters, which peaked in popularity during the COVID-19 pandemic's isolation, are now being avoided in favour of in-person social interactions. We had no choice but to adapt to the virtual world. Since we are social beings, we require in-person interactions.

Businesses need more than virtual events to increase audience engagement. Brands may connect with their prospects in meaningful ways through on-site events, and they can also collect pertinent participant data to enhance their marketing messages. Although virtual and hybrid events will always exist, live events will always be preferred to virtual ones.

Every obstacle presents an opportunity for those with a positive outlook, according to a proverb. Rightfully so. Our main lessons from the past 18 months have been patience, perseverance, and initiative. In the post-COVID-19 world, only those who can create a sense of security for their audience will be successful. The entire events sector is now looking forward to a better tomorrow and reconciling with its local stakeholders with rekindled passion to produce wonderful experiences.

THE EMERGING TRENDS IN EVENT MANAGEMENT: -

The event management industry in India is always developing and evolving. Therefore, event planners have been able to gain a competitive advantage over those who do not by progressively and persistently embracing technology in the event sector.

The current trends won't be around in the future. Because everyone who organises events would have done so by that point. So one must be aware of current market trends in order to significantly outperform rivals.

- **Smart Phones:**

Nobody could have foreseen how much of an impact smartphone will have on our lives. Smartphones have aided us in many facets of our business and will do so going forward. By 2024, there will be more than 6.3 billion smartphone users, up from 2.6 billion in 2014. Companies and event planners in India need to quit wallowing in the past and embrace the smartphone's present and future. They have to be open to the various ways that people can interact with one another. In truth, cellphones keep more people connected than ever before owing to a variety of apps that make it easier and faster for everyone to communicate.

- **Event Apps:**

Applications are multiplying at an alarming rate every day, and for the majority of organisations, they are now essential. Applications now offer better quality and services over time. In the field of events, nothing is different. The sector is more easily accessible, quicker, and interactive thanks to the event applications. As a result, one of the most important event trends is the growing use of interactive mobile event applications.

- **Live Streaming:**

The online media industry has changed as a result of streaming services like YouTube. A prior justification for the live broadcast of the events was the risk of ticket sales. However, because of the sudden, dramatic development to reach people, the situation has changed. Conversations on social media and general knowledge are only helping businesses succeed. Previously used mostly by family and close friends to share photographs and videos, Snapchat is now a marketing strategy for numerous businesses, including those in the events industry.

- **Social Ambassadors:**

Social media has emerged as the most active and popular medium in recent years. People's lives are being influenced by social media to the point where they check their accounts constantly, from the moment they wake up until they go to bed.

Despite the fact that social media is grabbing people's attention, many companies have understood that social media advertising can be quite advantageous for the brand, which is where social ambassadors come in. They are the people who present a brand to potential customers and speak well about it. As a result, many companies are willing to pay social media influencers in exchange for positive social media marketing.

- **Experimental Marketing:**

Experimental marketing was a big trend last year, and it's still the most popular one. The creation of novel and distinctive ways to engage and interact with consumers is the main objective of practical marketing. Giving people a brand experience that appeals to all of their senses is the best approach to engage them. Techniques used in experimental marketing include virtual reality, projection mapping, molecular catering, gesture recognition gaming, and 360-degree photo experiences. The trend of practical marketing has already been adopted by both small and large event management companies, and many more will do so in the future.

- **Venue Hunting:**

All forms of events that take place around the world are fundamentally based on the event location. Finding different settings for different events is nothing new for the event industry. Some services, like Venue-hunter in India, make the search for venues simple and straightforward to access with just one click. Online methods that do not require information or payment can be used to reach these locations. With just one click, users may gain a deeper understanding of the various locations.

EVENT MANAGEMENT – EMERGING CAREER FIELD FOR THE FUTURE:

One of the nations with the broadest cultural diversity is India. There will always be a reason to celebrate in this land of festivals and celebrations, and a reason to celebrate necessitates event management.

Since celebrations and events are the lifeblood of India, event management offers a wide range of professional opportunities. Each year, thousands of professionally managed events take place. Events of all kinds are planned and put together by event management companies, from corporate to social to cultural.

Event management may be your ideal profession if you're seeking for a career that offers plenty of creative freedom, variety, and exciting prospects. One of India's sectors with the quickest rate of expansion is event management.

CONCLUSION

Indian is one of the highest milk producing country then also per capita milk production in Indian is much low compare to other milk producing county. India is not able to meet its local milk demand. The average milk production per cow and buffalo per year in India is too low. The cost of milk in India is too high. Indian cattle farm is working on very low efficiency.

The future is bright in the event management sector. In India, it has already undergone significant development. Professionalized event managers with extensive expertise foster a proactive attitude. It inspires a fulfilling sense of self-experimentation and involvement. They emphasise the magic of having guests involved.

The reputation among visitors determines how satisfied the client is. Every event should also provide high standards of personalization. The idea of personalised features is what gives an event its distinctiveness. One such sector that requires the activation of all five senses is event management. Without a doubt, attending an event now involves using multiple senses.

The field of event management is glamorous and exciting, but it also requires a lot of energy and drive. Any type of event, including a musical performance, concert, exhibition, product launch, etc. There is a lot of potential for this sector to grow in India. For young Indians who are ambitious, it provides a wealth of opportunity. The planning and execution of events, big and small, that support a company's marketing objectives is known as event management.

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**IMPACT OF TRAINING AND DEVELOPMENT PROGRAM ON EMPLOYEES WORK
EFFICIENCY AND PERFORMANCE – A STUDY ON RUBBER & PLASTIC SEALS
MANUFACTURING COMPANY****Tapasya Patil**

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ABSTRACT

Training is the act of increasing the knowledge and skills of an employee for doing a particular job. In other words, the trainees acquire technical knowledge, skills and problem-solving ability by undergoing the training program. Training and development are a scheme to catch the growth of modern management techniques. Training refers to a systematic process where employees are instructed and taught of technical knowledge related to their jobs. Training focuses on teaching employees how to use particular machines or to do specific tasks to increase work efficiency & performance. The paper examined the impacts of training and development on the work performance and efficiency. The study adopts both primary and secondary data. Simple Random method is used for analysis purpose. Structured questionnaire is prepared by the researcher to collect the data.

Keywords: Training and Development, Employee Performance, Work efficiency

INTRODUCTION

Training and development play an important role in human resource development. It is necessary, useful and productive for all categories of workers and supervisory staff. Every organization has to introduce systematic training and development programs for its employees. This is because trained personnel are like valuable assets of an organization. They are responsible for the progress and stability of an organization. Expenditure on training & development is a profitable investment. Training and development are important as it constitutes a vital part of managerial control.

During 1970s, efforts for training and development were mainly concerned for young employees who have a high potential for work. It was in practice in the organizations to make plan for future and provide training and development programs to the fresh employees with the help of which they will be able to improve their efficiency. Now-a-days, each and every organization is facing competition because of new technologies, business environment, political factors, etc. Needs and demands of customers are changing on daily basis and for survival in the market, different training and development programs are organized by the organizations for its employees at regular basis.

The focus of Human Resource Development is on developing the most superior workforce which helps the organization for successive growth. All employees are needed to be valued and they should apply collective efforts in the labour market every time. Training imparts knowledge to the employees regarding different issues in the organization and the proper execution of these programs result in number of benefits such as development of profitable, adaptable as well as efficient organization and productive & contented employees.

REVIEW OF LITERATURE

- **Mahmood Asad & Mahmood Asad (2015)** - The analysis of the questionnaire shows that training and development program have a great effect on the organization performance. The results were positive and show that the training and development is very important for the organization to increase its performance in all manners.
- **Julius Okechukwu Anyanwu & etal. (2016)** - This research work was aimed at ascertaining the impact of training and employee development on organization and worker 's performance. To minimize the effect of the above problems and be able to bring about significant improvement in training and employee development, will require the co-operation of the government, the employers, the employees and the entire public which in effect would be a greater extent improve performance and productivity.
- **J.G.P. Sandamali & etal. (2018)** – The researchers in their research found and recommended that the organization should build a correct and logically substantial mechanism to select the employees who definitely participating to the training program and the organization management should establish a widely spread postevaluation scheme to evaluate performance of employees.

- **Ebong, Itoro Basse & etal. (2019)** - The major findings of the study revealed among others that: poor staff training and development lead to poor organizational productivity. The study also revealed that for any organization to grow and attained its objectives and goals, staffs training and development should be viewed with serious attention. Effective employee training leads to an increase in quality as a result of potentially fewer mistakes.
- **Ananthalakshmi Mahadevan & etal. (2019)** – The research found that Human Resource Department, particularly the Training and Development practitioner should constantly evaluate the best approach of training from time to time. It is also vital for organization to access on posttraining evaluation as it is also crucial in helping to identify the effectiveness of the overall program and not only limited to the training method.
- **Dr. T. Chellammal (2019)** - The main of the paper is to study that through training and development banking industry can identified their performance difficulties and it help to overcome their difficulties. It is concluded by the researcher that proper training and development should make bank employees work easier and smarter if it is given in a right time and right manner.
- **Cuong Nguyen & etal. (2020)** - This study finds that training and development, job satisfaction and job performance are very important in the Vietnam organizations because it provides an opportunity to employees to acquire and update the required skills for them to keep the employees.
- **Ulfat Andrabi & etal. (2022)** - This paper is an attempt to analyse behavioural changes and educational up gradation among employees after attending training and development program and to study organizational development and skills incorporated in the employees due to training and development program. Thus, well-trained and experienced manpower is an important organizational requirement to perform the assigned activities.

OBJECTIVES

- To study the important factors needed for training and development.
- To offer suggestions for enhance the employee’s performance after providing training.
- To find the impact of Training & Development on employee performance and work efficiency.
- To identify the employee’s performance & work efficiency after providing training.

RESEARCH METHODOLOGY

METHODOLOGY

The Research work was carried out using primary as well as secondary data to obtain responses from the respondents.

RESEARCH DESIGN

Sampling Design	Descriptive
Sample size	50
Sampling Technique	Convenience
Sampling Unit	Employees of Rubber & Plastic seals manufacturing company
Data Collection	Primary – Questionnaire
Secondary	Research papers, journals

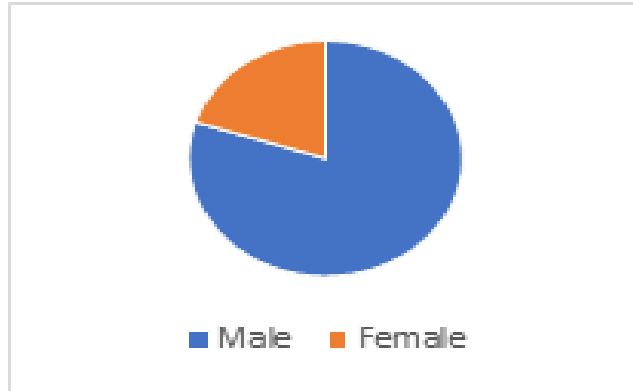
The research study is empirical as it studies the opinions and perceptions of the employees of an organization. For the confidential reasons the name of the organisation has not been disclosed. The above secondary research through literature review gives the researcher a scope to find out factors that build the perception of employees after providing training to them.

DATA ANALYSIS AND FINDINGS –

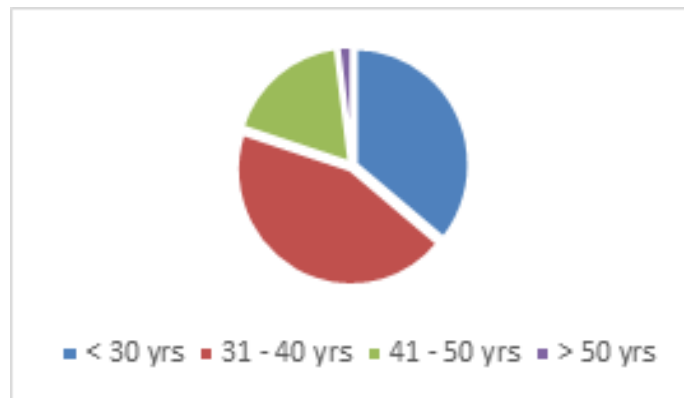
Demographic section -

Q.1) Gender wise & Age wise distribution of sample – (50 respondents)

Male	40
Female	10



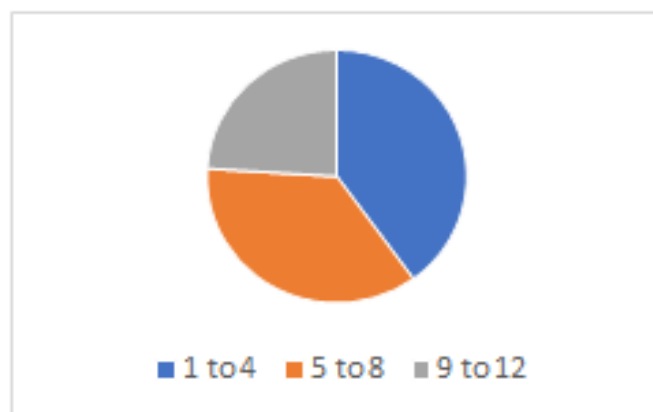
< 30 yrs	18
31 – 40 yrs	22
41 – 50 yrs	9
>50 yrs	1



Q.2) Number of Training Sessions Attended & Duration of Training? (50 Respondents)

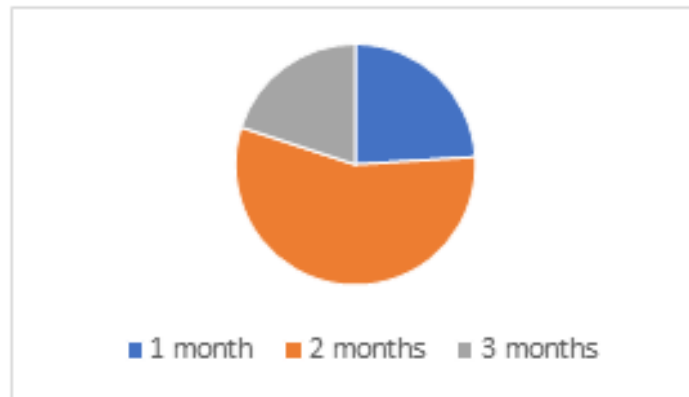
Number of Training Sessions Attended

1 - 4	20
5 – 8	18
9 - 12	12



Duration of Training

1 month	12
2 months	28
3 months	10



Questionnaires Related to Employee’s work Efficiency & Performance –

Particulars	Strongly Agree	Agree	Disagree	Strongly Disagree	Total
1) My organisation has a training and development policy applicable to all employees.	31	18	01	00	50
2) Training enrich employee’s work efficiency	26	21	03	00	50
3) Employees who got training are given preferences for new assignments	22	22	04	02	50
4) I want to improve my knowledge of the material that the training program covers.	20	26	02	02	50
5) Training improves organisations performance	25	22	03	00	50
6) Supervisors help employees set realistic goals for performing their training.	22	23	04	01	50
7) My attitude towards the job has been changed after getting proper training and development	21	23	05	01	50

FINDINGS OF THE STUDY –

- 98% of respondents agreed that their organisation has a training and development policy applicable to all employees.
- 94% of respondents agreed that training enrich employee’s efficiency
- 88% of respondents agreed that employees who use their training are given preference for new assignments.
- 92% of respondents agreed that they want to improve their knowledge of the material that the training program covers.
- 94 % of respondents agreed that training improves organisation performance.
- 90% of respondents agreed that supervisors help employees set realistic goals for performing their training.
- 88% of respondents agreed that their attitude towards the job has been changed after getting proper training and development

Proper training and development programmes may increase the high morale of the employees. To sustain and survival in the current scenario, company should provide well training and development programmes to their employees to increase their performance & work efficiency.

RECOMMENDATIONS

The organization should build a proper substantial mechanism to select the employees who definitely participating to the training program. Management needs to be established a widely spread evaluation scheme to enhance performance of employees according to the organization objectives. Further, recommend that offer training programs based on training need which identified through regular performance appraisal review. At the talking about T & D, these key important concepts should be conducting to build up career developments of organization employees.

CONCLUSION

In order to improve the productivity in manufacturing sector, organisation must give proper training to their employees. Proper training and development programmes given to their employees may give better result to the industry. Through training and development, industry can identify their performance difficulties and it help to overcome their difficulties. It is concluded by the researcher that proper training and development should make employees work easier and smarter if it is given in a right time and right manner. Companies whose investment perspective is on human resource management view training as an opportunity to increase long-term productivity. Investing in training and development is imperative for any organisation, which will certainly realize a return on its investment in training and developing its workers.

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USAGE OF SOCIAL MEDIA BY NMMC FOR SPREADING AWARENESS ABOUT VARIOUS CIVIC POLICIES

Ryhea Sumesh George**ABSTRACT**

In this digital world, not keeping up with the updates using the Internet will only be something which would be called living under a rock. The internet has brought up a revolutionary change in the lives of the people. They tend to get all the information, entertainment, infotainment, details, location and almost everything through that.

In such situations, even the public administration works have gone all digital as they need to keep their pace up with the contemporary times. Being on social media or using the internet has not only helped the various public administration or civic bodies to reach out to the people but also has led to maximum two-way interaction along with feedback being given to them on an immediate basis which is the best thing about social media awareness.

Such platforms become the pioneer of awareness and information for the local public. Public relation professionals who work and spread awareness through social media use different tools to engage with various stakeholders and also use traditional tools like sharing press releases, press notes, conduct press conferences etc. but along with them they have also started using Lives in various applications, posting content and stories on applications as well.

This research will be an attempt to understand how the new way of spreading information through social media is used by the civic body of the Navi Mumbai city which is called as the Navi Mumbai Municipal Corporation (NMMC). Through this research the researcher has tried to understand what kind, type, tone language was being used and then uploaded on the social media handles of 'NMMC' especially on Instagram, Twitter and Facebook and how well did it reach out to the public.

The researcher has also interviewed the Public Relation officer and the social media executive of the civic body to understand their strategies to inform people using social media for better governance.

Keywords: NMMC, social media, Interview, Public Relations, Infotainment, memes, awareness, two way communication, Agenda setting theory.

INTRODUCTION

The Navi Mumbai Municipal Corporation (NMMC) is the municipal civic body of Navi Mumbai, Maharashtra. 'NMMC' is called as one of the most efficient Municipal Corporation in India and is known for its cleanliness surveys. It has led to a revolutionary change in the lives of the human beings and if we speak about the time before social media, it has made the world a smaller place to be and to connect with people with a click of a finger. (Jones et al., 2015)

A new fad has come up with the Pop culture which is sharing memes and using of social media to spread awareness which has also led to a lot of information of all sorts being disseminated in social media by anyone. Many government organizations started using the social media especially as soon as the news broke that the government is going to impose lockdown due to the Novel Corona Virus outbreak in 2020. A lot of awareness as done using various aspects of social media like making reels, memes, quizzes by various Central government organisations. Imitating or taking notes from the higher authority government bodies, even the local civic bodies and the municipal corporations took themselves to social media. This initiative turned out to be positive and a lot of reactions were seen from the viewers and the followers of the civic body.

The Navi Mumbai Municipal Corporation (NMMC) also came up with being active on their social media handles on Twitter, Instagram, Facebook, and YouTube. The civic chief/ the municipal commissioner who was also the then administrator himself solved replied on issues and complains coming through social media which was highly praised by the citizens of Navi Mumbai also called as the Navi Mumbaikars. More and more people started messaging and tagging NMMC on social media which turned out to be hit for the civic body. Similarly, the NMMC also took advantage of social media and used it for spreading maximum awareness amongst the people. The awareness could have been about Swacch Sarvekshan or about the new coming Covid-19 policies, all of this got more traction in social media than from the press release or notes.

‘NMMC’ Using Social Media to Connect with its Residents from Better Administration

The civic body is known for solving various issues of the public after they address their issues on social media. One of such examples is of the incident seen on Lotus lake, the prompt action after a tweet sent by Dharmesh Barai, who is an active environmentalist in the city on 10th March 2021 about him seeing the environment pollution being done through the dumping of debris in Lotus Lake of Sector 27 Nerul, with 500 trucks, the twitteratis flooded the social media with multiple tweets requesting the (‘NMMC’) to look into the matter at the earliest. On 11th March many residents even complained to the commissioner on this issue. (George, 2021) (“Activists Praise Civic Chief for Prompt Action,” 2021, #) This issue was then addressed by many people on social media including some eminent environmentalists such are Dharmesh Barai and Sunil Agarwal.

Soon this issue was responded on by the NMMC commissioner Abhijit Bangar himself who also quoted, “I was already on the field when I received multiple complaints regarding the debris dumping in Lotus Lake. The Lotus Lake area comes under the CIDCO property. We checked with them and they told us that the area around the wetland has been allotted to dump the debris of their construction happening in a site near Airoli. We visited the place and inspected it. Plot no. 2 is owned by CIDCO and CIDCO had sought permission from the Corporation to lay debris on it. Permission was given by the ‘NMMC’ subject to the condition that debris should not be placed in the wetland.” This is one of examples how social media helped people interact with the officials from a direct way and get the work completed.

Many such issues were solved with the help of twitter as the social media handle especially. Another case study was of Airoli nallah in Shankar Nagar where a netizen and the citizen from the area wrote a tweet on 3rd February, 2021, which read, “Airoli, Chinchpada area’s Shankar Nagar has been accumulating a lot of waste in the nalla since years. On one side, we are striving to be the country’s cleanest city on the other hand nobody cares about the slum areas.” The tweet tagged the commissioner of the Navi Mumbai Municipal Corporation (‘NMMC’) and within a few hours itself, the tweet was retweeted by many citizens of Navi Mumbai.

The commissioner himself retweeted and said, “The authorities have been informed regarding the same.” Alarmed to see the filth and the unhygienic condition of the nallah in Shankar Nagar located in Chinchpada, Airoli, a resident Suraj Kanojiya had made this tweet not knowing if it would help. True to their words, on the next day itself, the civic officials reached the place and the nallah was cleaned. “It took around 2-3 days to clean the whole nalla but the results were mind blowing,” said Kanojiya. On 5th February 2021, Suraj Kanojiya retweeted the photo of the clean nallah and showered praises on the civic body for prompt action. His tweet was retweeted by the citizens. (George, 2021, #)

NMMC using Social Media for Spreading Awareness**Covid-19 Awareness**

While the researcher found that NMMC is using social media for solving various civic issues, it was also known that Many policies, guidelines, and programs were reached to maximum people with the help of social media. With the post pandemic situations where everything is found even information about Covid-19 guidelines, Cleanliness survey instruction were being given through the help of social media.

The researcher found out with the help of many media personnel’s that from the beginning of the Covid-19 the ‘NMMC’ started working on using social media for spreading awareness about the Covid appropriate behaviour. The Covid guidelines were added in the social media handles of ‘NMMC’ especially on Facebook, Twitter and Instagram. The ‘NMMC’ commissioner himself joined various FB live meetings and conferences to get in touch with the citizens on the satellite city.

विधोपनाम व क्षेत्र	लसीकरण केंद्रांचे ठिकाण	एकूण क्षेपण
कोविडिआइ/ कोविडिआइ/ डिफेंडिआइ झोन (HCW/FLW/70+) (सकाळी ९.०० ते सायं. ५.००)	सार्वजनिक सण्णालय, बागरी,नेरळ,पैरोली आणि भास बास सण्णालय, तुर्गे	कोविडिआइ झोनेची ७५०० कोविडिआइ झोनेची ५०
	२३ गाररी प्राथमिक आरोग्य केंद्रे ई.एस.आय.एस, हॉमिडल, सॅक्टर-३, बागरी प्रोग्राम सेंटर, बास बास, प्रोग्राम सेंटर, ११, पी.एस.पी, रेल्वे कोलनी रोड प्रॉग्रेड, रेल्वे कोलनी, सॅक्टर-२३, जुहूपुर.	कोविडिआइ झोनेची २५०० कोविडिआइ झोनेची ५०
कोविडिआइ पहिला आणि दुसरा झोन (१६-४४/६५+/HCW/FLW) (सकाळी ९.०० ते सायं. ५.००)	सार्वजनिक सण्णालय, बागरी,नेरळ,पैरोली आणि भास बास सण्णालय, तुर्गे	पहिला झोन झोनेची ३०० आणि दुसरा झोन झोनेची ३००
	२३ गाररी प्राथमिक आरोग्य केंद्रे ई.एस.आय.एस, हॉमिडल, सॅक्टर-३, बागरी प्रोग्राम सेंटर, बास बास, प्रोग्राम सेंटर, ११, पी.एस.पी, रेल्वे कोलनी रोड प्रॉग्रेड, रेल्वे कोलनी, सॅक्टर-२३, जुहूपुर.	पहिला झोन झोनेची २५०० आणि दुसरा झोन झोनेची ३००
कोविडिआइ पहिला आणि दुसरा झोन (६०+) (सकाळी ९.०० ते सायं. ५.००)	सार्वजनिक सण्णालय, बागरी	पहिला झोन २०० आणि दुसरा झोन ३००
कोविडिआइ पहिला आणि दुसरा झोन (१५-२६) (सकाळी ९.०० ते सायं. ५.००)	सार्वजनिक सण्णालय, बागरी,नेरळ,पैरोली आणि भास बास सण्णालय, तुर्गे ई.एस.आय.एस, हॉमिडल, सॅक्टर-३, बागरी २३ गाररी प्राथमिक आरोग्य केंद्रे	पहिला झोन झोनेची २०० दुसरा झोन झोनेची ५००
कोविडिआइ दुसरा झोन (१८-४४/६५+/HCW/FLW) (दुसरी ९.०० ते सायं. ५.००)	सार्वजनिक सण्णालय, बागरी,नेरळ,पैरोली आणि भास बास सण्णालय, तुर्गे २३ गाररी प्राथमिक आरोग्य केंद्रे ई.एस.आय.एस, हॉमिडल, सॅक्टर-३, बागरी	दुसरा झोन झोनेची ५०
कोविडिआइ पहिला झोन (१९-२४) (दुसरी ९.०० ते सायं. ५.००)	सार्वजनिक सण्णालय, बागरी,नेरळ,पैरोली	पहिला झोन झोनेची ५००
महत्वाचे		
<ul style="list-style-type: none"> * या ऑनलाइन टूल कोणत्याही केंद्रावर लसीकरण होणार नाही, याची कुपया नोंद घ्यावी. * सर्व लसीकरण केंद्रांवर सकाळी ९.०० वाजता टोकल घेताना विभागां व्यक्तींना आणि ७० वर्षांवरील नागरिकांना लसीकरणामध्ये रांग न लावता प्राधान्य दिले जाईल. * ज्या लाभार्थ्यांनी कोविडिआइ / कोविडिआइ दुसरा झोन २५ जून २०२२ पर्यंत घेतला आहे ते लाभार्थी प्रकाशन झोनेकरीता पात्र आहेत. * ज्या लाभार्थ्यांनी कोविडिआइ पहिला झोन २२ डिसेंबर २०२१ पर्यंत घेतला आहे ते लाभार्थी दुसऱ्या कोविडिआइ झोनेकरीता पात्र आहेत. * ज्या लाभार्थ्यांनी कोविडिआइ पहिला झोन २६ फेब्रुवारी २०२२ पर्यंत घेतला आहे ते लाभार्थी दुसऱ्या कोविडिआइ झोनेकरीता पात्र आहेत. 		

Visit the COVID-19 Information Center for vaccine resources.

An example about frequency and dates of vaccination and spreading awareness about the current vaccination status of the city

The researcher investigated the matter on how the and on what extent did the ‘NMMC’ officials use social media to spread awareness about the pandemic and the precautions which were needed to be taken by the individuals suffering from the infection and also to the individuals who were protecting themselves from it. Many social media handles spoke about various works that the civic body was doing to spread awareness about Covid-19 and how to act according to the Covid appropriate behaviour. Not only this but the civic officials also helped people understand the various guidelines using memes and quizzes so that more and more youth could be a part of it.

‘NMMC’ Using social media to start New Campaigns in regards with Cleanliness – Swachh Sarvekshan

The Navi Mumbai Municipal Corporation has been in the cleaning rank since quite a few years and it has become mandatory for the corporation to work hard on improving the cleanliness in the area and to work on the beautification on the city as the utmost power. The civic body makes sure that it spreads awareness about the cleanliness in the city as well as about how to keep the city beautiful and pleasant to eye. ‘NMMC’ uses social media for spreading awareness about cleanliness in Multiple ways. Starting from spreading awareness about segregation through games such as “Quiz of the day.” (Nayak, 2022)

The social media handles of the ‘NMMC’ work in different ways but all go a long way in spreading awareness. Twitter handle is mostly used by the ‘NMMC’ to address civic issues. It appears that it is being handled personally by the civic chief who replies to the queries promptly and informs the civic team to do the needful. Instagram is mostly used to spread information about various initiative and about the availability of Covid 19 vaccines. The recent initiative of asking questions in the quiz format is interesting. It will make the people participate in the cleanliness drive in large numbers.” (George, 2022, #)

This brain storming initiative aimed at spreading awareness on cleanliness. It has been the endeavour of the Navi Mumbai Municipal Corporation (‘NMMC’) to involve residents in its various initiatives. With an aim to

have direct contact with the Navi Mumbaikars, the civic body has recently started another initiative called ‘The Quiz for the Day’ wherein the residents are asked various questions regarding cleanliness and hygiene under the banner of Swachh Sarvekshan 2023. The initiative is already garnering a huge response. They have also introduced Olu and Suku two characters to explain segregation of wet and dry waste. From keeping people in the loop during a global crisis to entertaining and educating the public, government and social media don’t necessarily have to be “boring. “It is also said that engaging citizens isn’t just an expectation for government accounts: it’s a civic duty. (Barnhart, 2022).

Examples



Various competitions under Navi Mumbai Municipal Corporation’s My Vasundhara Abhiyan Subject of the competition - Conservation of the environment, conservation of the planet. Dated 15th March to 20th March 2022#MajhiVasundhara #Gogreen #Envirnoment. This is one of ways NMMC spreads awareness on various competitions being held in the jurisdiction.



‘NMMC’ completing 100 percent vaccination in the city

NEED FOR THE STUDY

Social Media is a powerful weapon which can be used but also misused for various factors. While there are various pros of using social media, the media experts keep on coming up many more usages of social media and one of the them is using it for better administration by the Government bodies so that they can reach out to maximum people to spread awareness.

REVIEW OF LITERATURE**Social Media: The Best Way to Grabs People's Attention and Influence Them**

According to some findings which said that after the Television Media, the next thing which helps in promoting an agenda or a motif can only be easily done through social media. Social media is a tool used people regardless of any age group and people tend to believe whatever is served on the medium without a doubt. People get influenced the most through social media. For example, a fitness journey can be influenced by a person by watching motivational videos and content on social media and wanting to utilise it and implement in real like as well. (*Top 7 Impacts of social media: Advantages and Disadvantages*, 2022) social media has some or the other influence on people and using such mediums to propagate things which are the need of the hour is the best way to work with. Governments in various areas have now started to propagate rules and regulations or rather guidelines to the public with the help of social media. As per the sources given some of the ways in which social media can impact the good governance of various regions is, through participating in politics speaking about the same and reaching out to the public through social media as well. (Tran, 2020) The government and the civic bodies in general provide people with online channels for reporting crime, assault, commenting on various new policies or campaigns, giving their feedback on various portals, writing, or formulating petitions etc through the online basis of social media or social networking websites. People can report about various civic issues and the government can assist those issues and work on them. From keeping people in the loop during a global crisis to entertaining and educating the public, government and social media don't necessarily have to be "boring. "It is also said that engaging citizens is not just an expectation for government accounts: it is a civic duty. (Barnhart, 2022).

RESEARCH GAP

There have been researches which speak about National Governing body's social media handles but the reason there was a 100% success rate of every policy is due to the work done at the ground level and the lower levels by the Civic bodies. This research helps in the understand how the work is disseminated and the information is passed on to the public through social media from the initial level itself so that more and more people are aware of things going on and coming from the civic body. This research will give a clear idea to other researchers on how they can understand how much does the social media of the corporations can influence people.

PROBLEM STATEMENT

Usage of social media by the Navi Mumbai Municipal Corporation to spread awareness on various civic policies

OBJECTIVES

1. To Know Various usage of Social by the Navi Mumbai Municipal Corporation.
2. To examine the usage of social media done by NMMC for better governance of the city.
3. To asses why NMMC chooses social media to reach out go people.
4. To analyse whether citizens are getting influenced by NMMC's social media campaigns conducted in different handles.
5. To determine that social media has helped NMMC for better governance of the city.
6. To find the frequency of the posts on social media handles of NMMC
7. To understand the level of engagement see in the social media handles of NMMC. 8.To understand the tones and format used while posting on social media by NMMC.
9. To understand which are the major Keywords used in social media by NMMC.
10. To understand and learn about the feedback of the usage of social media by the NMMC from the common public

Hypothesis

H1: The social media team of the Navi Mumbai Municipal Corporation is using social media frequently and extensively as a tool of public relations and also to reach out to the public.

H0: The social media team of the Navi Mumbai Municipal Corporation is using social media very less and in a certain limit as a tool public relation and also to reach out to the public.

RESEARCH DESIGN

The researcher here has used Descriptive type of research design. When one speaks about a descriptive research design the researcher works and aims to accurately, deeply and systematically understand and then exemplify the situation, problem and the condition given. It focuses on the various questions but most importantly works on focusing on the what of the questions of the research.

RESEARCH METHOD

(Christiansen, 2021) Qualitative research methods include interviews, focus groups, observations, and other methods. Researchers need to write down any observations or field notes and then compare those to the information they collect. It helps to organize everything into separate folders to ensure it is secure and reliable. The researcher has decided to interview a few 'NMMC' officials to know how well they handle the work of social media. The Questions given are based on how they civic body decided to use social media for better reach to the public and to improve awareness about the ongoing works of the civic body to the common masses.

Following are the questions given for interviewing the officials of 'NMMC'

1. Why did the civic body start use social media? What was the purpose of starting the social media account?
2. How do you make sure the content is getting posted daily?
3. Has 'NMMC' benefitted with Social Media response of citizens?
4. How often do you follow up with the issues addressed by people on social media and work on it?
5. What is the target audience which the 'NMMC' is looking for while posting on social media?

THEORETICAL APPROACH

In this research the 'NMMC' uses social media influencers, social activists and environmentalist to spread awareness about their campaigns. Using social media campaigns with posters and interactive celebrities advocating the campaigns on social media. Another theory which can be contemplated and can be seen is the agenda setting theory seen in social media where the NMMC officials are trying to spread awareness on various policies and guidelines.

LIMITATIONS OF THE RESEARCH

Lack of data and prior study on the subject- This research is having not been explored much before which is why there is a certain constraint that the researcher faces while gathering information. The researches related to the use of social media by any governmental body or administration is very less in number especially while working on social media handles.

Stagnant Data: The social media handle of the civic body has a bit of stagnant data. Many things are repetitive and exhaustive in nature. Which leads to the tools being less measurable especially while finding out quantitative data.

DELIMITATIONS OF THE RESEARCH

The research focus is descriptive than survey. The researcher here is focusing on content available already than depending majorly on public responses. The Research does not include survey method. The researcher has not conducted survey of citizenry because the research is more inclined towards the understanding of new media as a tool by the Department of social media of 'NMMC'.

DATA ANALYSIS

While studying the received content and the finding done by the researcher on the data collected about the social media of the Navi Mumbai Municipal Corporation. It is observed that the 'NMMC' was not much active during the years of 2019 and the content creation during this time was or a beginner level. Like the content published or posted during that year was of average quality and not of good graphics were seen. While on the other hand the content created and content posted in year 2020 was way more than the previous years with more graphics which were very attractive for the viewer's eye. Majority of local language being used in both the years could also be a drawback since a lot of people who live in the city might have issues understanding the content being posted Both likes and comments require elevated level of commitment and interest from the audience. The number of comments is considerably lower as compared to likes. Even though the number of comments and

retweets is lower, the number of likes can be considered as an important variable to measure the engagement. The tone of the posts was more friendly and public appeal rather than passive. Apart from that they also made ample use of templates and photos in 2020.

Thus, we can say 'NMMC' is using Instagram in a good way to reach out to people through their content.

RESULT/ HYPOTHESIS PROVING

The researcher also conducted an interview with the social media executive of NMMC to understand why and how they use Instagram as a social media handle for spread awareness and disseminate information to the public. To which the executive Kishore Hinge mentioned, "Whatever the matter has been which have been raised by the residents we immediately contact the required department and given them the information on the same. Then we also mention if the solution has been given to the problem as soon as the issue is addressed. From the Pre Covid times when we were alerting the people, we had to put all the information on social media with respective hashtags and patterns so that people could easily access to the information. Social Media was the best way to reach out to the people hence we took advantage of it and have not stopped working on it. The Feedback of using of social media by 'NMMC' has been fantastic people have come to us and have told us how it has become so helpful to know the guidelines, the vaccination timetable, the new initiatives of 'NMMC' very conveniently to them."

With the information received, looking at the hypothesis one can say that H1 hypothesis was proven correct while H0 hypothesis was not proven correct. Thus, it may be concluded the Navi Mumbai Municipal Corporation has made good to moderate use of social media on Instagram.

FURTHER RESEARCH SCOPE

The future researchers can also discuss and analyse the quantitative data to understand about the various frequency of posts and stories to understand the viewership on various social media handles. The researcher has only taken the sample of Instagram but the future researchers can also work on other social media handles such as Facebook, Twitter, and YouTube. The researcher can also take the citizens Point of view towards using of social media which is being done by the various civic bodies for better administration and awareness. For instance, the Mumbai Police's Instagram handle could also be a great research paper sample for the future researchers.

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WORKPLACE HARASSMENT- A MAJOR CONCERN**¹Mrs. Lakshmi Narendran, ²Madhumitha S, ³Karshni R and ⁴Melinda Coelho**¹Assistant Professor, Department of Commerce & ^{2,3,4}II B. Com PA; PSGR Krishnammal College for Women, Coimbatore– 641004**ABSTRACT**

Workplace harassment is defined as an unwelcomed behaviour that can be humiliating or threatening to the victim committed by a sole person or group of people. It is considered felonious and a type of workplace discrimination. Leaving offensive messages on the telephone, passing comments on an individual skin colour or ethnic traits, derogatory comments, jest or slander, pranks, abusive remark, spreading rumours, undermining a competent employee with constant criticism are some of the examples of workplace harassment. It violates Civil Rights and affects professional and life performance. Measures are taken to ensure a safe and hostile free work environment of a person in compliance with applicable law. The Equal Pay Act of 1963, Title VII Of the civil Rights Act of 1964, The Age Discrimination in Employment Act of 1967 are some of the workplace harassment laws. Any action taken by management for any reasonable purpose in reasonable way does not come under workplace harassment. Feedback from workers often can also help reducing workplace harassment.

Workplace Harassment have indirect impact on productivity of the company by increase in absenteeism, poor morale, loss of focus. A report says one quarter of women have experienced sexual harassment in workplace. It can be uncomfortable to talk about bullying in workplace but if someone being harassed its crucial to speak out and take the issue to those responsible for it in management. By monitoring the workplace using technology, Anti-harassment policy, setting expectation, investigation on complaints in true and fair way are few ways to prevent workplace harassment.

Keywords: Discrimination, Criticism, Absenteeism

INTRODUCTION

When an employee or group of employees feel threatened or denigrated by their coworkers, workplace harassment has taken place. A workplace harasser's only goal is to make their victims feel uneasy and dangerous. There are several labels for workplace harassment, including "workplace bullying," "mobbing," "workplace hostility," etc. Harassment includes many forms of discrimination and infringement that are not limited to one particular group. Targeting several groups, such as women, racial and sexual minorities, immigrants, individuals with disabilities, and women, constitutes harassment. Fundamentally, workplace harassment calls for a pluralistic system since it defies a clear-cut definition.

REASONS FOR HARASSMENT AND BULLYING HAPPEN

Bullying and harassment may emerge as a result of persistent issues at work, such as:

- Weak work connections and job design
- Absence of responsibility
- The presence of a specific culture at work, an environment that is too competitive, a feeling of insecurity, such as the fear of being laid off, and a rigorous management style
- Power misuse and a lack of procedures for resolving issues
- If bullying and/or harassment are issues at work, try to determine why they exist before taking any remedial action.

BEHAVIOURS THAT IS CONSIDERED FOR HARASSMENT AT WORK:

Inappropriate jokes, slurs, epithets, or name-calling, physical threats or assaults, intimidation, ridicule or mockery, insults or put-downs, offensive objects or images, and interference with work performance are all examples of harassment, according to the Equal Employment Opportunity Commission (EEOC).

Additionally, harassment happens in a range of situations, including the following:

- A supervisor, in a different department, an agent of the employer, a coworker, or a non-employee could be the harasser.
- Anyone impacted by the objectionable behaviour could be the victim; the harassed individual does not necessarily have to be the victim.
- Unlawful harassment is possible even when the victim is not financially harmed or fired.
- The most important thing, according to Becca Garvin, is to be aware of when you are being harassed at work.

Behaviors to Avoid When Facing Workplace Harassment:

The person experiencing harassment should not be quiet. Remaining quiet will make harasser do the same. All harassment should be reported and all should be investigated with true and fair view. Sharing about harassment to colleagues have no use as they don't have power to make changes and its significant to remember that all co-workers have different view and relationship with others. Making revenge on harasser will complicate the issue, instead HR professionals should be informed about it.

Reporting Workplace Harassment at Workplace:

There are many types of harassment seen in workplace nowadays. At first one should understand and identify the harassment to resolve it. In case of physical violence harasser should be approached privately and try to resolve the problem. If the situation seems to be too dangerous management should be informed about the issue. A person being harassed through online can make screenshots and emails as evidence to report. If any sexual harassment taken place in workplace it should be spoken out. All the employees affected by harassment may not report to the management as they have fear of losing job. Thus its management responsibility to ensure harassment free environment by creating harmony among themselves, training employees to recognize and report, a formal complaint system should be implemented so that employees feel free, safe and supported.

WORKPLACE VIOLENCE AND HARRASSMENT SURVEY:

(From ILO News) GENEVA (Reuters) - According to a recent joint analysis, the first of its kind, conducted by the International Labour Organization (ILO), Lloyd's Register Foundation (LRF), and Gallup, more than one in every five employees (nearly 23%) have experienced workplace violence and harassment, whether physical, psychological, or sexual in nature.

Experiences of Violence and Harassment at Work: A Global First Survey provides an overview of the problem's extent and varied expressions.

According to the survey, barely half of victims worldwide had shared their tales with others, and sometimes only after they had undergone many acts of harassment and violence.

Globally, 17.9% of working men and women reported having experienced psychological abuse and harassment at work, while 8.5 percent had experienced physical abuse and harassment, with males being more likely to have done so than women.

"It's terrible to discover that workers suffer violence and harassment not just once, but multiple times throughout their working life," said ILO Assistant Director-General for Governance, Rights, and Dialogue Manuela Tomei.

Psychological harassment and violence are the most widespread forms of harassment and violence globally, and women are more vulnerable to sexual harassment and assault. The study reminds us of the monumental effort that must be undertaken to eradicate workplace violence and harassment.

The 2019 Violence and Harassment Convention (No. 190) and Recommendation (No. 206) of the International Labour Organization (ILO) are the first global labour rules to establish a framework for preventing, resolving, and eliminating workplace violence and harassment, including gender-based violence and harassment.

According to Sarah Cumbers, Director of Evidence and Insight at the Lloyd's Register Foundation, solid data is critical for understanding the magnitude of the problem and identifying individuals most vulnerable, especially in locations where little accurate data may have previously existed.

Strong data on workplace violence and harassment should be gathered on a regular basis at the national, regional, and worldwide levels to drive preventive and rectification laws, programmes, research, and advocacy initiatives.

Extend and strengthen workplace violence and harassment prevention and management measures, such as labour inspection systems and occupational safety and health rules and programmes.

The ILO-LRF-Gallup research is based on interviews with around 75,000 employed persons aged 15 and up in 121 nations and territories in 2021 as part of the Lloyd's Register Foundation World Risk Poll.

Recurrent Sexual Harassment and Assault at Work Were More Prevalent Among Women than Men.

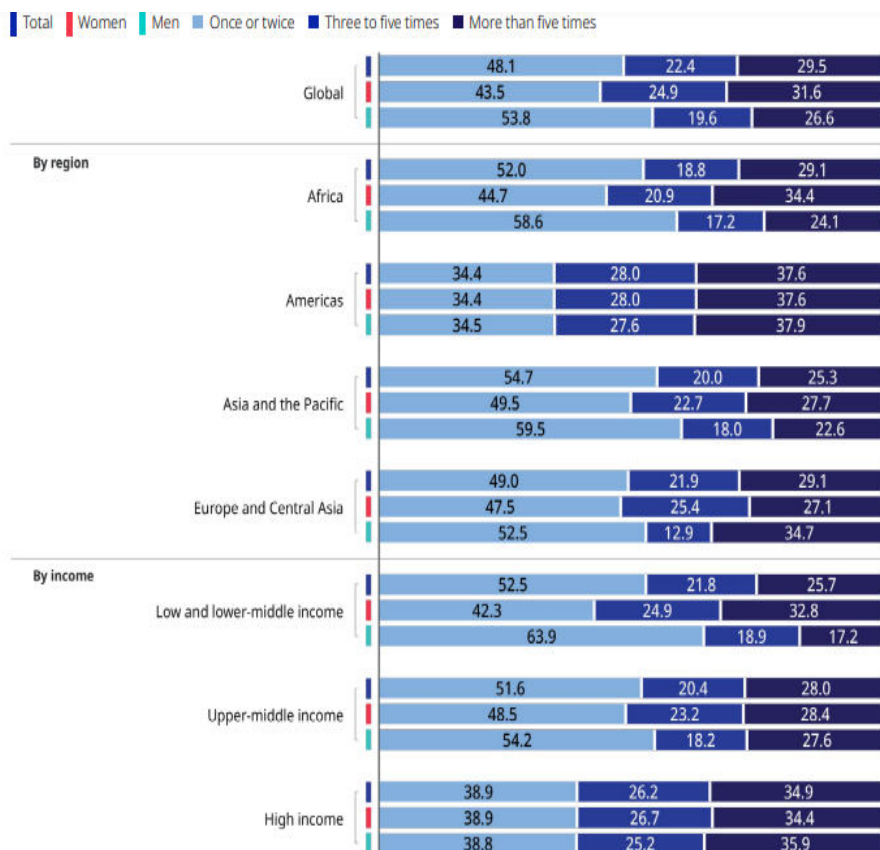
Around the world, more than half of respondents who have in their professional lives, 51.9% of those who reported experiencing sexual violence and harassment claimed they had done so three or more times, and 29.5% said they had done so more than five times (figure 1.9). For women victims compared to male victims, the risk of experiencing repeated incidents of sexual abuse and harassment was higher (56.5% vs. 46.2%).

African women victims reported the highest rate of recurrent incidents, with a 14.0 percentage point greater likelihood than male victims of experiencing several instances of sexual assault and harassment.

While the disparity between female and male victims is negligible in the Americas, it is large in Asia and the Pacific, Europe and Central Asia, and, respectively, Asia and the Pacific with a difference of 9.8 percentage points and 4.9 percentage points (0.1 percentage points)

By area, economic level, and sex, the frequency with which victims of sexual violence and harassment at work experienced these behaviours in 2021 was (%):

Survey: How many times have you encountered [any kind of sexual assault and/or harassment at work]? One or two times, three to five times, or more than five times?



Note: of all employees aged 15 and over who reported having encountered any kind of violence or harassment at work. These estimates do not include those who stated they had experienced sexual violence or harassment but were unsure of the frequency of their experiences. for regional, international, and income-based coverage

Source: Lloyd’s Register Foundation World Risk Poll 2021 [Data set]

CONCLUSION

Workplace Harassment is to be taken seriously as it adversely affects the victim in many ways that the abuser will not be able to comprehend. One should be aware that their actions, words and behavior can have an effect on their colleagues. Be careful not to offend anyone or come across as a harasser. It is vital that you speak up in case of occurrence of workplace harassment although many may fear the outcome will not be in their favor, it helps spread awareness and prevents it from happening again. It is the duty of the employer to take action and ensure a harassment-free working environment which further improves the work productivity of the employees. A safe environment is beneficial to both the company and its employees

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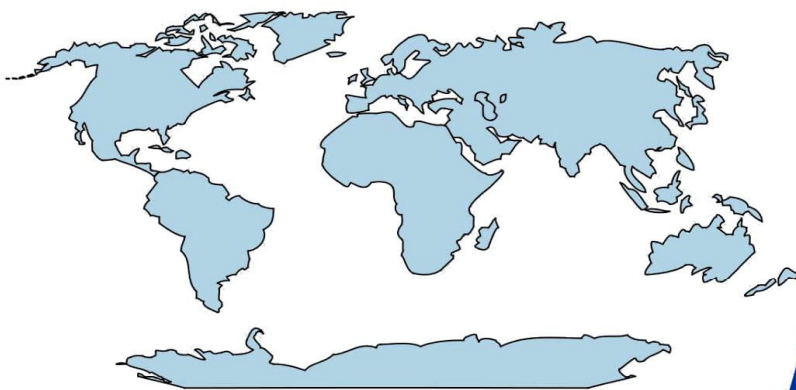
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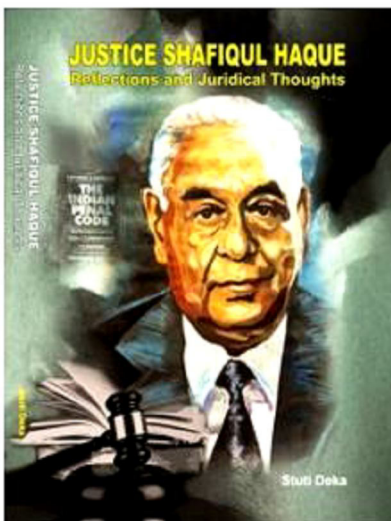


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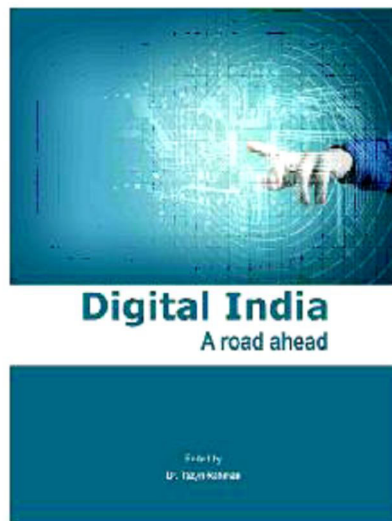
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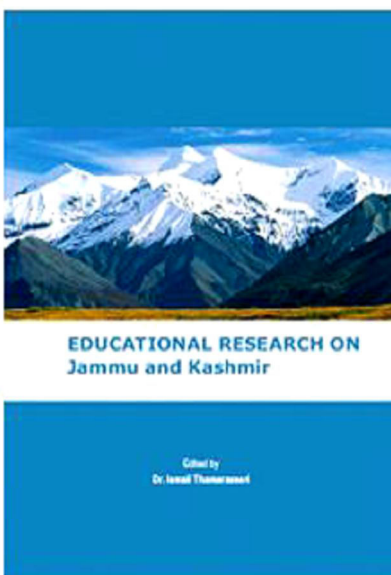
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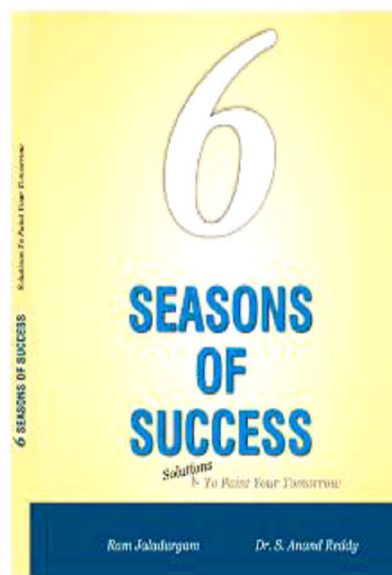
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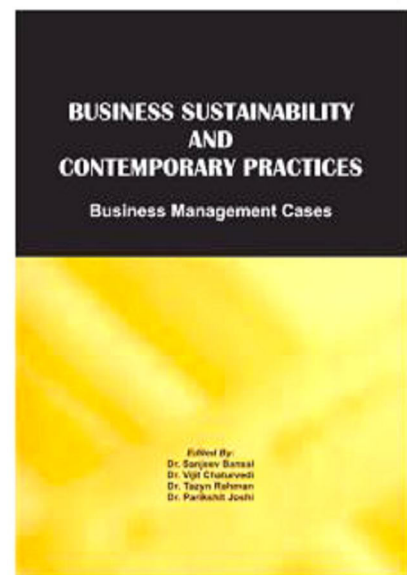
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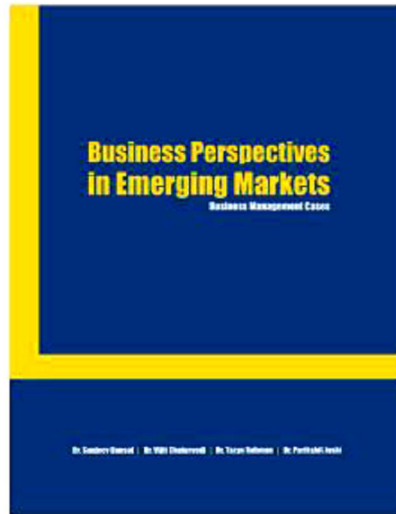
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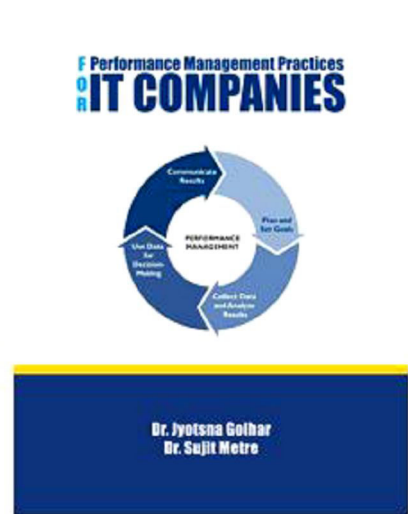
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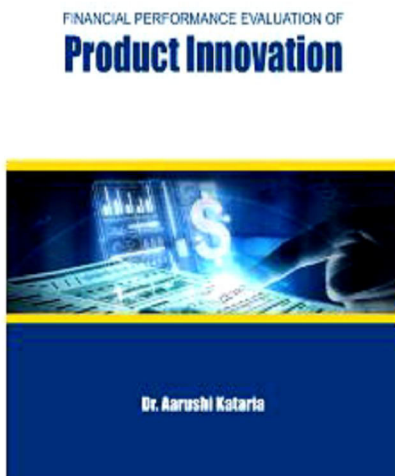
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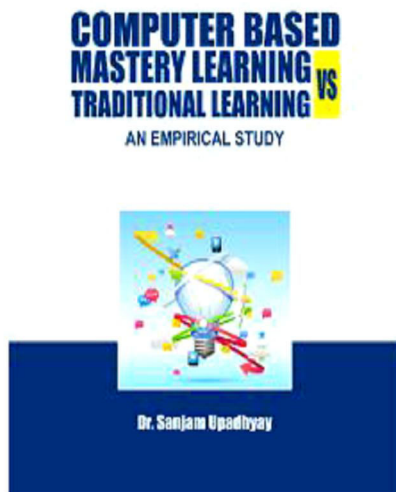
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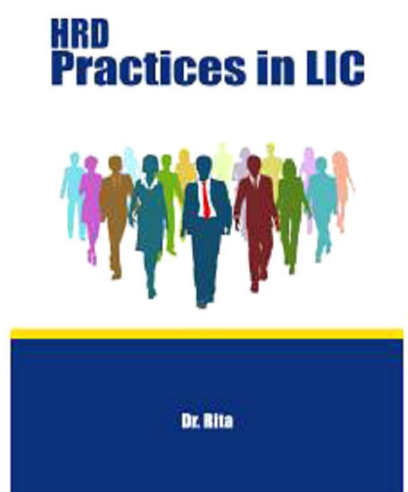
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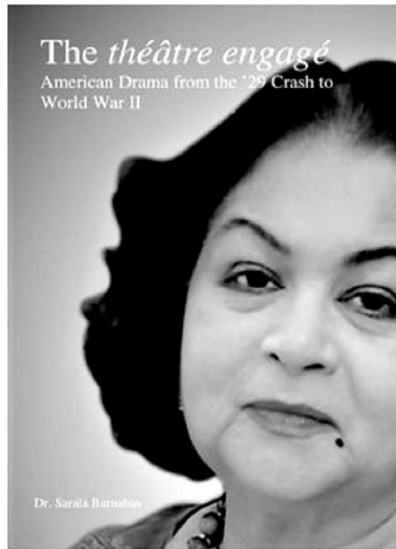
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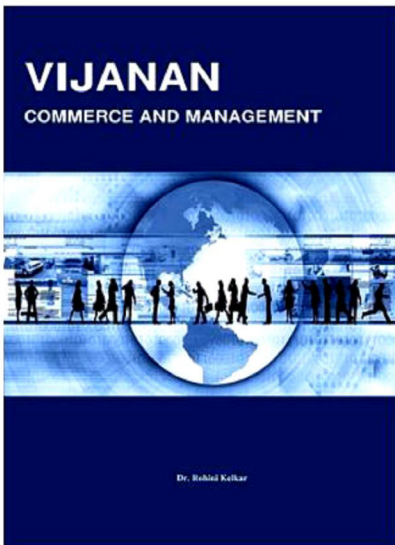
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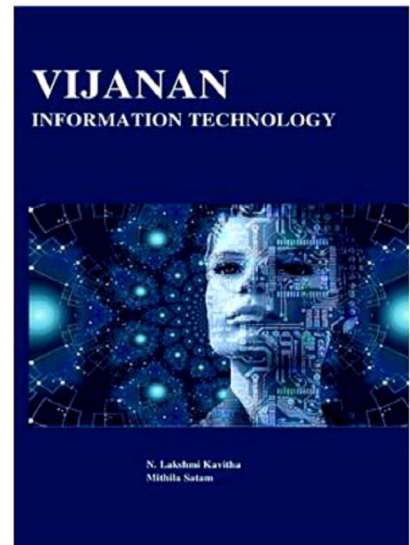
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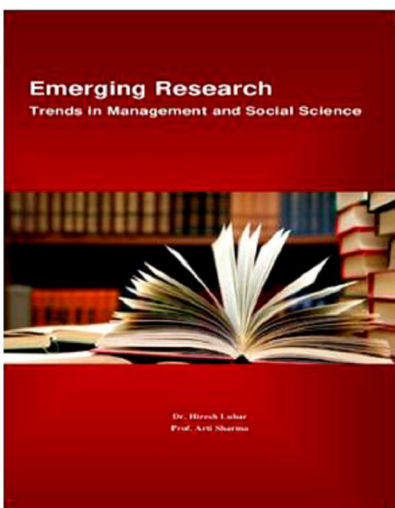
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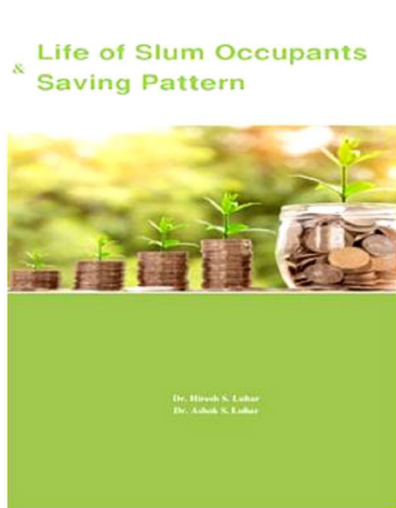
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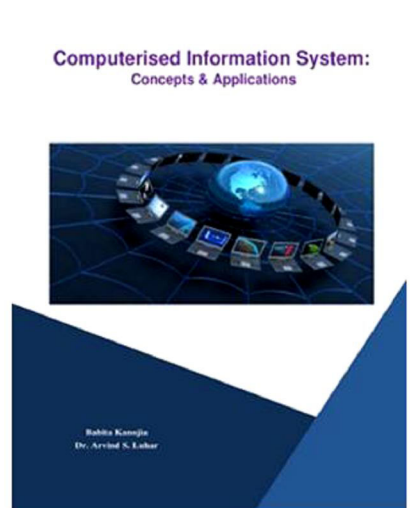
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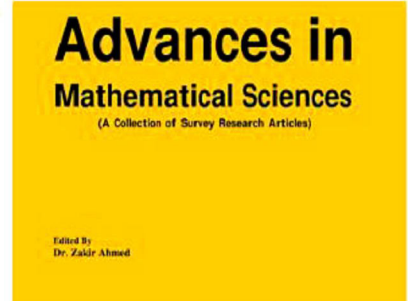
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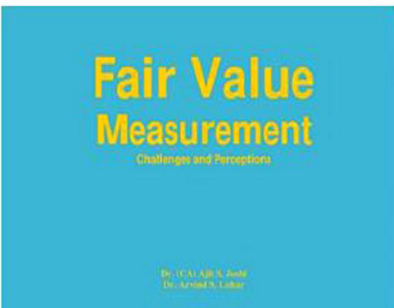
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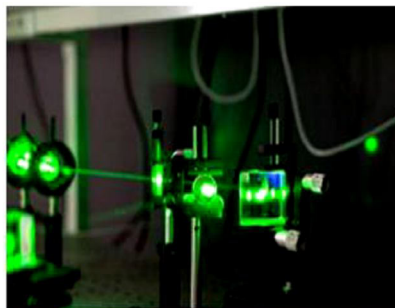
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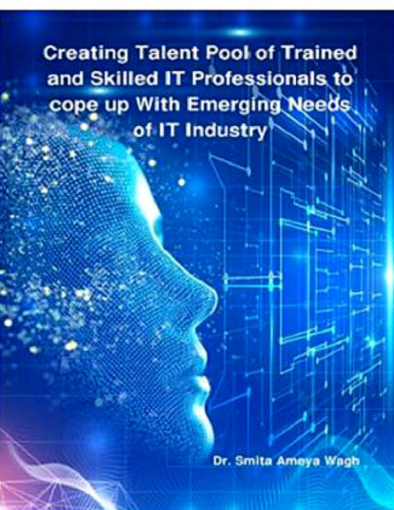


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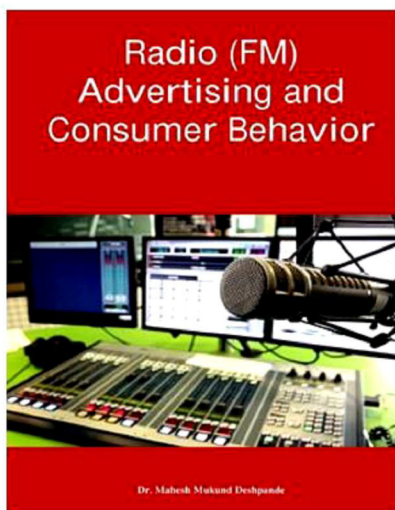
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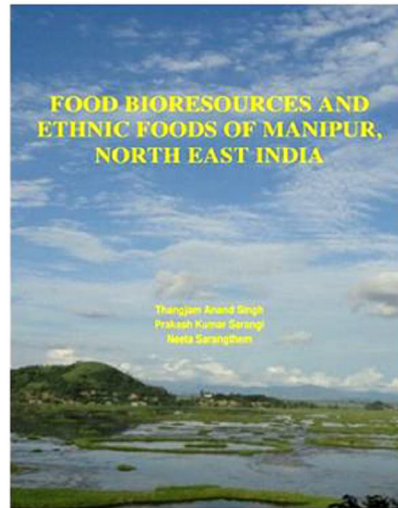
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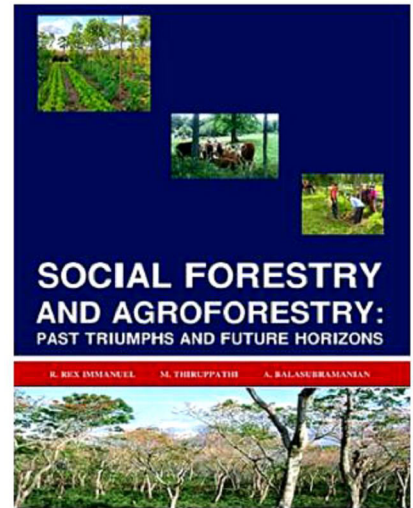
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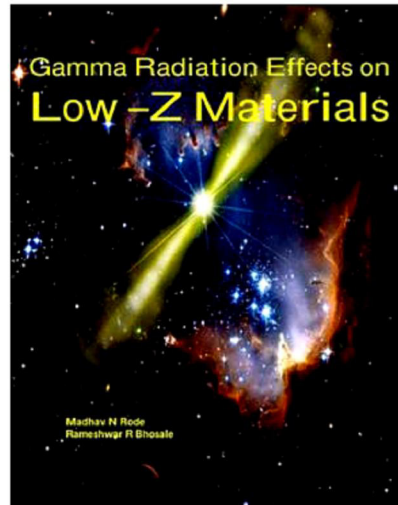
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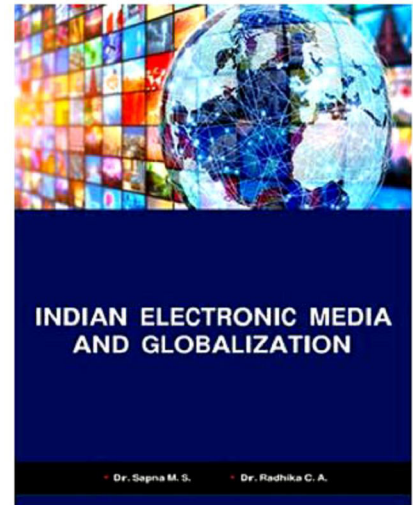
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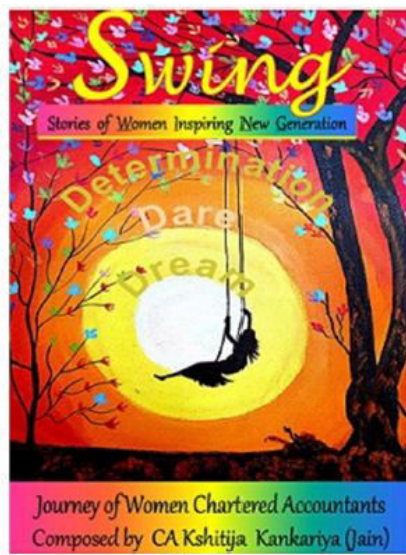
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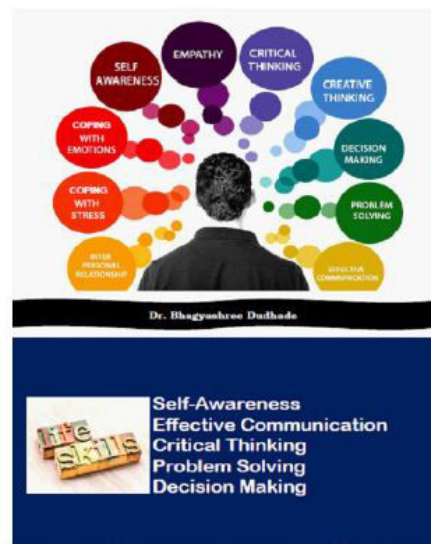
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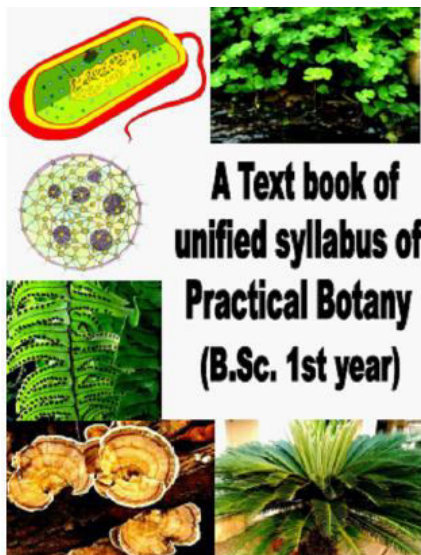
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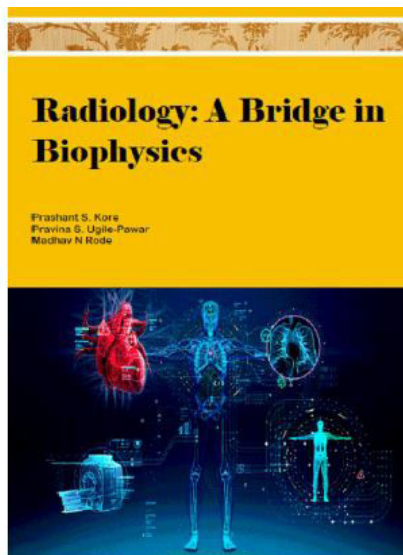


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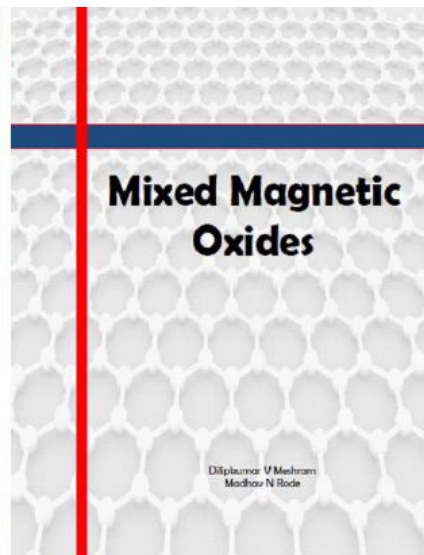
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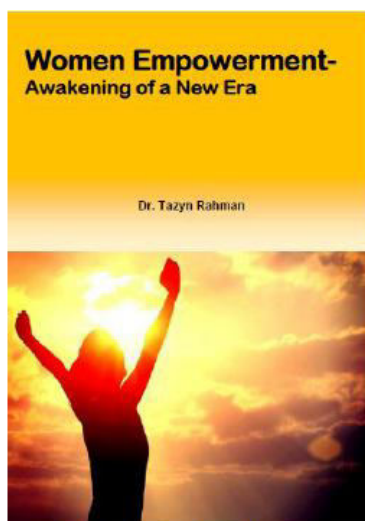


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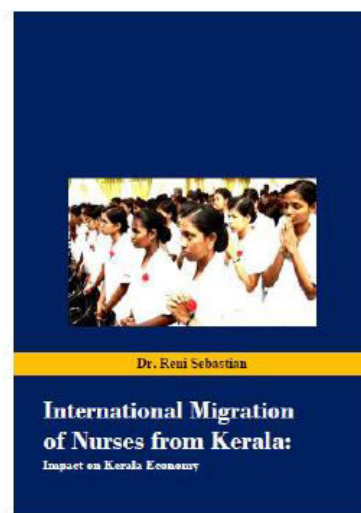
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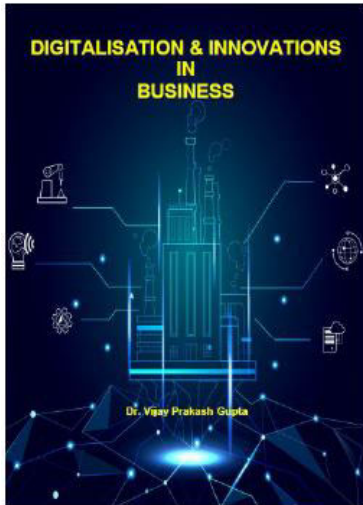
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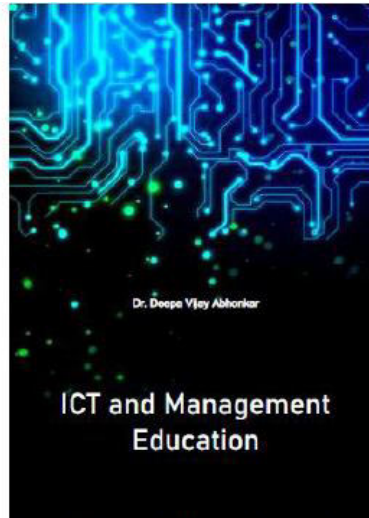
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