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INTERNATIONAL TERRORISM AND THE CLASH OF CIVILIZATION: A PRAGMATIC APPROACH

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INTRODUCTION

In world politics, the idea of international terrorism and the clash of civilizations is a complicated and hotly contested subject. Some contend that religious and cultural divides are the root cause of terrorism, while others see it as a political instrument employed by non-state actors to further their objectives. According to **Samuel Huntington's** notion, *"a new period of conflict not between states but between civilizations is impending."* This hypothesis holds that disputes between cultures and religions are a result of the world's great civilizations such as Western, Islamic, Chinese, and Indian coming into closer touch with one another.

Many people believe that terrorism is an expression of this clash of civilizations. Numerous terrorist organizations, like *Al Qaeda* and *ISIS*, assert that they are battling the West on behalf of their cultural or religious ideals. They want to use violence to subvert Western ideals because they regard them as a danger to their way of life. But this oversimplified explanation of terrorism as a product of cultural differences ignores the reality that political and strategic factors frequently influence terrorism. Political issues, such as resistance to foreign occupation or government persecution, serve as the driving force behind many terrorist organizations. Rather of using violence to protect their faith or culture, they utilize it to forward their political agenda.

Furthermore, many terrorist organizations operate within of their own cultures and attack members of those societies; this is something that the clash of civilizations argument neglects to consider. *For instance*, terrorist organizations like *Jaish-e-Mohammed* and *Lashkar-e-Taiba* have attacked Indian people on several occasions, mostly focusing on Muslims and Hindus. These organizations are fighting for political objectives like independence or regional autonomy rather than for their religion or culture. Although there are a chance that cultural and religious disparities contribute to some acts of terrorism, it is oversimplified to analyze terrorism exclusively through the prism of the clash of civilizations idea. Terrorism is a multifaceted problem influenced by cultural, religious, and strategic elements in addition to political and strategic ones. A nuanced understanding of terrorism requires an analysis that takes into account all these factors.

Numerous global peace maintaining institutions and international treaties and conventions advocating to combat international terrorism including, United Nations and its Charter, International Convention for the Suppression of Terrorist Bombings, International Convention for the Suppression of Financing of Terrorism, United Nations Global Counter-Terrorism Strategy, Council of Europe Convention on the Prevention of Terrorism, Organization for Security and Cooperation in Europe (OSCE) Document on Combating Terrorism, Association of Southeast Asian Nations (ASEAN) Declaration on Joint Action to Prevent and Combat Terrorism, and the African Union Convention on Preventing and Combating Terrorism.

INTERNATIONAL TERRORIST ORGANIZATIONS AND THEIR GOALS

Organizations that employ violence and intimidation to further their political or ideological goals are known as international terrorist groups. These organizations pose a serious danger to international security because they operate across national borders. They frequently assault individuals, public servants, and infrastructure, resulting in extensive damage and fatalities. The most well-known worldwide terrorist organizations include the Taliban, Boko Haram, the Islamic State (IS), and al-Qaeda. Numerous high-profile incidents, including as the terrorist attacks in the United States on September 11, 2015, the attacks in Paris in 2015, and the 2008 bombings in Mumbai, have been linked to these groups. These organizations cause instability over large regions and threaten the rule of law; thus, their effects go well beyond the people they directly target. In order to defeat terrorism, the international community must cooperate with law enforcement, share intelligence, and pursue diplomatic measures to deal with the underlying causes of terrorism. The following terrorist organizations are here discussed below:

- ***Al-Qaeda:*** Al-Qaeda is a Salafi jihadist terrorist group that was founded by Osama bin Laden in the 1980s with the goal of establishing a worldwide Islamic caliphate. Its actions have included the 9/11 attacks on the Pentagon in Washington, D.C. and the World Trade Center in New York City. Numerous more terrorist incidents have also occurred all around the world.

- ***Islamic State (IS):*** Islamic State is a Sunni jihadist terrorist group that was formerly known as the Islamic State of Iraq and Syria (ISIS). Its goal is to create a caliphate in the Middle East. Its actions have included using chemical weapons against populations, mass killings, and the ruthless persecution of civilians.
- ***Boko Haram:*** Boko Haram is a terrorist group that is Sunni and jihadist, with its base in Nigeria. Its goal is to create an Islamic state there. Its actions have included using child soldiers, suicide bombers, and mass kidnappings of schoolgirls.
- ***Taliban:*** The Taliban is a Sunni Islamist terrorist group with its base in Afghanistan that aims to retake control of the country. Its actions have included the deployment of child soldiers, targeted executions of civilians, and suicide bombers.
- ***Hamas:*** Hamas is a political and militant Sunni Islamist group with its headquarters in Gaza that aims to create an Islamic state in Palestine. Its actions have included the deployment of child soldiers, rocket strikes on Israeli civilians, and suicide bombers.
- ***Hezbollah:*** Hezbollah is a violent Shia Islamist group based in Lebanon that aims to create an Islamic state there. Its actions have included the deployment of child soldiers, targeted executions of civilians, and suicide bombers.
- ***Lashkar-e-Taiba:*** A Sunni Islamist terrorist group with its headquarters in Pakistan, Lashkar-e-Taiba aims to create an Islamic state including both Pakistan and the Indian portion of Kashmir. Its actions have included the deployment of child soldiers, targeted executions of civilians, and suicide bombers.
- ***Abu Sayyaf:*** Abu Sayyaf is a violent Sunni Islamist group based in the Philippines that aims to create an Islamic state in the country’s southern region. Its actions have included using child soldiers, suicide bombings, and kidnappings for ransom.
- ***Al-Murabitoon:*** Al-Murabitoon is a Salafi jihadist terrorist group based in North Africa that aims to create an Islamic state in both Spain’s Andalusia area and North Africa. Its actions have included murdering victims on purpose and detonating suicide bombs.
- ***Ansar al-Sharia:*** Ansar al-Sharia is a terrorist Salafi jihadist group with its headquarters in Yemen that aims to turn Yemen into an Islamic state. Its actions have included murdering victims on purpose and detonating bombs by suicide.

IMPACT OF INTERNATIONAL TERRORISM ON GLOBAL CIVILIZATION

Global civilization has been significantly impacted by international terrorism, which has an effect on politics, economy, security, and culture, among other areas of society. The following are a few ways that terrorism has affected civilization across the world:

- ***Political Impact:*** In numerous nations, terrorism has upended democratic and political stability, resulting in authoritarianism and breaches of human rights. In the guise of security, it has also resulted in a rise in militarization and a degradation of civil freedoms.
- ***Economic Impact:*** Significant financial losses have been brought about by terrorism, including death tolls and property destruction in addition to trade and investment disruptions. Additionally, it has resulted in higher government spending on security measures, which may be detrimental to development and economic progress.
- ***Security Impact:*** Countries are investing considerably in counterterrorism measures as a result of the growing worries about global security brought about by terrorism. This has led to increasing monitoring and invasions of personal privacy, but it has also resulted in the creation of new technology and tactics for fighting terrorism.
- ***Cultural Impact:*** Terrorism has had a significant impact on cultural values and norms, leading to increased fear, suspicion, and intolerance. It has also led to the rise of extremist ideologies that promote violence and hatred.

In general, international terrorism has had a detrimental effect on civilization worldwide, but it has also raised awareness of the significance of human rights, democracy, and security. Countries must cooperate in the fight against terrorism in order to preserve these principles and safeguard individual freedoms.

CONSEQUENCES OF INTERNATIONAL TERRORISM ON CULTURAL HERITAGE

Our cultural legacy connects the past, present, and future generations and is a fundamental component of our collective identity. It aids in our understanding of our past and legacy and symbolizes the ideals, principles, and customs of a society. Unfortunately, the growth in global terrorism has resulted in the intentional demolition of these locations, harming our cultural legacy beyond repair. Cultural heritage degradation has a significant negative influence on communities' social and psychological well-being in addition to causing structural harm. It causes a sensation of dislocation, deterioration of social cohesiveness, and loss of cultural identity. Cultural heritage degradation has negative economic effects as well since it reduces tourism-related earnings and job prospects in the affected regions.

In addition, it is against international law and human rights to destroy cultural assets. Cultural heritage has been asked for to be protected during times of war by the United Nations Educational, Scientific, and Cultural Organization (UNESCO), which has recognized it as a fundamental human right. According to international law, it is a war crime to purposefully destroy cultural property, and those who do so should be held accountable. Major tourism destinations that contribute significantly to the local economy are cultural heritage sites. The town may suffer a large loss in tourism-related income if these sites are destroyed. For instance, Afghanistan's tourism industry saw a sharp decline after the Taliban destroyed the Bamiyan Buddhas there in 2001.

The community may incur higher security expenses as a result of the destruction of cultural heritage sites. The community may have to shoulder heavy financial costs in order to defend these locations from future attacks. *For instance*, major resources were devoted to securing other cultural heritage monuments in the city, such *Ellis Island* and the *Statue of Liberty*, following the terrorist attacks on the *World Trade Center* in New York City in 2001. The local economy may be impacted when cultural heritage sites are destroyed. Both a drop-in local economic activity and a drop in property prices may result from the loss of these locations. For instance, following the *demolishment of the Bamiyan Buddhas*, several nearby companies that sustained large losses since it depended on tourism earnings.

Sites with a rich cultural history are essential to a community's identity. The community may suffer a major loss of cultural identity as a result of the demolition of these sites. *For example*, many Afghans felt they had lost a great part of their identity and cultural legacy when the Bamiyan Buddhas were destroyed. Increased hostility and violence between groups can also result from the loss of cultural heritage assets. Since, these locations frequently serve as representations of a common past and identity, it is possible to interpret their destruction as an assault on that shared past and identities. *For instance*, there was a great deal of hostility amongst Iraqi populations of various religious and ethnic origins following the 2015 ISIS destruction of *historic Assyrian treasures* in that country.

For both people and groups, the destruction of cultural heritage places can have serious psychological repercussions. These locations are frequently extremely symbolic and significant, and their destruction can cause sorrow, sadness, and rage. *For instance*, many New Yorkers experienced shock and sadness following the terrorist attacks on the World Trade Center in 2001 due to the destruction of important cultural landmarks like *Trinity Church* and **St. Paul's Chapel**. However, global cultural legacy has suffered greatly as a result of international terrorism. These repercussions include financial losses, interpersonal and community psychological distress, and social tensions and conflicts. We must fight to keep cultural heritage places safe from new threats and maintain their significance as markers of our common past and identity for next generations.

INTERNATIONAL LEGAL NORMS FOR COMBATING AND PREVENTING INTERNATIONAL TERRORISM

The prevention and combating of international terrorism are greatly aided by international legal principles. States can work together and coordinate their efforts to combat this global issue within the framework of these principles, which have been established by international treaties and conventions. They classify terrorism as a criminal act, forbid funding it, and mandate that governments take action to stop and punish terrorism when it occurs on their soil. Additionally, processes for extradition, reciprocal legal aid, and collaboration in the investigation and prosecution of offenses connected to terrorism are established by international legal conventions. Additionally, they guarantee that counterterrorism measures are necessary, reasonable, and non-discriminatory while also advancing human rights and the rule of law. States may strengthen their national security, honor their international commitments, and advance world peace and stability by adhering to these rules. Some international legal instruments are discussed below:

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1. *United Nations Charter, 1945:* The cornerstone of international alliance in the fight against terrorism is the United Nations Charter. It also gives the Security Council the authority to take action against threats to international peace and security, so establishing the UN as a platform for addressing issues related to global security, including terrorism.
2. *International Convention for the Suppression of Terrorist Bombings, 1998:* This convention forbids the use of explosives in terrorist acts, such as bombings, and calls for collaboration between nations in the investigation and prosecution of such offenses.
3. *International Convention for the Suppression of Financing of Terrorism, 1999:* By making it illegal to provide or receive money for terrorist objectives, this convention seeks to stop the funding of terrorist activity. States must also take action in order to seize and freeze terrorist assets.
4. *United Nations Global Counter-Terrorism Strategy, 2006:* With a focus on four main areas such as preventing and combating terrorism, safeguarding human rights and fundamental freedoms, enhancing state capacity to prevent and combat terrorism, and bolstering the UN's role in counterterrorism efforts this strategy offers a framework for international cooperation in these areas.
5. *Council of Europe Convention on the Prevention of Terrorism, 2005:* This convention offers a thorough framework for counterterrorism that includes rules on extradition and mutual legal aid, as well as steps to stop terrorists from being recruited and trained.
6. *Organization for Security and Cooperation in Europe (OSCE) Document on Combating Terrorism, 2002:* In order to prevent and combat terrorism, a set of principles and guidelines are provided in this document. These include actions to safeguard human rights, encourage communication with impacted populations, and strengthen international collaboration.
7. *Association of Southeast Asian Nations (ASEAN) Declaration on Joint Action to Prevent and Combat Terrorism, 2002:* With actions including information sharing, law enforcement cooperation, and capacity development, ASEAN member nations pledge to work together to prevent and confront terrorism.
8. *African Union Convention on Preventing and Combating Terrorism, 2014:* A framework for preventing and combatting terrorism in Africa is provided by this treaty, which also includes steps to uphold human rights, foster regional collaboration, and stop radicalization.

CONCLUSION

In recent times, international terrorism has emerged as a significant worldwide security issue, with its origins profoundly ingrained in the battle of civilizations. The phrase *"clash of civilizations,"* created by **Samuel Huntington**, describes the disputes and tensions that arise from the cultural and ideological disparities that exist between various civilizations. This conflict has become violent and devastating in the backdrop of global terrorism. The beliefs of terrorist groups like Al-Qaeda, ISIS, and Boko Haram are derived from their own religions and civilizations, which they believe are being threatened by western ideals and influences. Their perception of western democracies as a danger to their cultural and religious identities prompts them to retaliate violently with acts of terrorism. This reaction applies not only to western nations but also to those non-western nations that are thought to be too closely associated with the West.

People who feel alienated from their countries because of cultural and economic differences especially young people have become more radicalized as a result of the collision of civilizations. These people are susceptible to the ideas spread by terrorist groups, which provide them a feeling of direction and identity. These ideas have proliferated thanks in large part to the internet and social media, which have also made it simpler for terrorist groups to recruit and radicalize people worldwide. In order to tackle this intricate matter, a practical strategy is needed. Instead of only treating the symptoms of terrorism, this strategy needs to concentrate on dealing with its underlying roots. This would entail resolving cultural conflicts, fostering social togetherness, and addressing economic imbalances. In order to combat extreme ideas and advance moderation, it would also need collaborating with local communities and religious leaders.

Furthermore, increased international collaboration is required to confront terrorism. This would entail the exchange of knowledge, resources, and intelligence among terrorism-affected nations. Additionally, it would include cooperating to address the root causes of terrorism, which include political instability, poverty, and inequality. The global terrorism has its roots in the collision of civilizations. A practical strategy that emphasizes tackling the underlying causes of terrorism and fostering international collaboration is needed to

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solve this challenge. By doing this, we may contribute to the creation of a more stable and tranquil global community where cultures can cohabit peacefully rather than conflict violently.

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AN ANALYSIS OF CORPORATORS PERCEPTIONS ON MUNICIPAL PLANNING AND FINANCIAL MANAGEMENT OF THANE MUNICIPAL CORPORATION

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ABSTRACT
The state's financial core is Municipal Corporations. They have greater involvement in the state's overall growth. The study is an attempt to analyse procedures followed by Thane Municipal Corporation (TMC), its level of service and agreement on different aspects by Corporators in order to analyse the Corporators opinion regarding financial resource management and functioning of Thane Municipal Corporation. 35 Corporators were selected from each electoral ward including Mayor and Vice-Mayor. Therefore ward wise 100% population is covered and as per number of Corporators, the 26% of population were selected and personally interviewed by structured questionnaire regarding their perceptions on financial planning and Management of TMC and the issues faced by them and suggestions to overcome from it.

Keywords- Thane Municipal Corporation (TMC), Corporators, Financial Planning and Management

INTRODUCTION
Thane Municipal Corporation (TMC) can be visualized at different levels as it comprises of the most cosmopolitan population with most advanced technologies and infrastructure which is closer to Mumbai holds cosmopolitan population next to Mumbai. Due to limited space accessible for future population and economic expansion, Greater Mumbai began to relocate its inhabitants to nearby locations especially in Thane City. The state's financial core is Municipal Corporations. They have greater involvement in the state's overall growth. The study is an attempt to analyse procedures followed by Thane Municipal Corporation (TMC), its level of service and agreement on different aspects by Corporators in order to analyse the Corporators opinion regarding financial resource management and functioning of Thane Municipal Corporation. Thane Municipal Corporation came into existence on 1st Oct, 1982 with its geographical expanse 128.23 sq. km. with 18, 41,000 populations which are divided into nine administrative wards and 33 electoral wards consist of four Corporators in each electoral ward. The nine administrative wards of Thane Municipal Corporation are Diva, Kalwa, Lokmanya Nagar, Majiwada-Manpada, Mumbra, Naupada-Kopri, Uthalsar, Vartak Nagar and Wagle Estate.

The study is an attempt to analyse Corporators perceptions on financial resource management of Thane Municipal Corporation (TMC).

Thane Municipal Corporation consists of 09 administration wards. The all administration wards are divided in 33 electoral wards with 04 Corporators in each electoral ward. At present the population size of Corporators are 131 and the sample size of 35 Corporators were selected from each electoral ward including Mayor and Vice-Mayor. Therefore ward wise 100% population is covered and as per number of Corporators, the 26% of population were selected and personally interviewed by structured questionnaire regarding their perceptions on financial planning and Management of TMC and the issues faced by them and suggestions to overcome from it. The data represent all Corporators from ruling as well as opposition parties.

OBJECTIVES OF STUDY:
1. To examine Corporators' opinion on planning, management and financial aspects of TMC.
2. To find major financial problems highlighted by Corporators.

HYPOTHESIS:
H-0: The municipal planning and management significantly exists in Thane Municipal Corporation.

H-1: The municipal planning and management significantly not exist in Thane Municipal Corporation.

RESEARCH METHODOLOGY:
1. **Composition of Corporators Data**:

1.1 Number of Respondents from Different Parties:

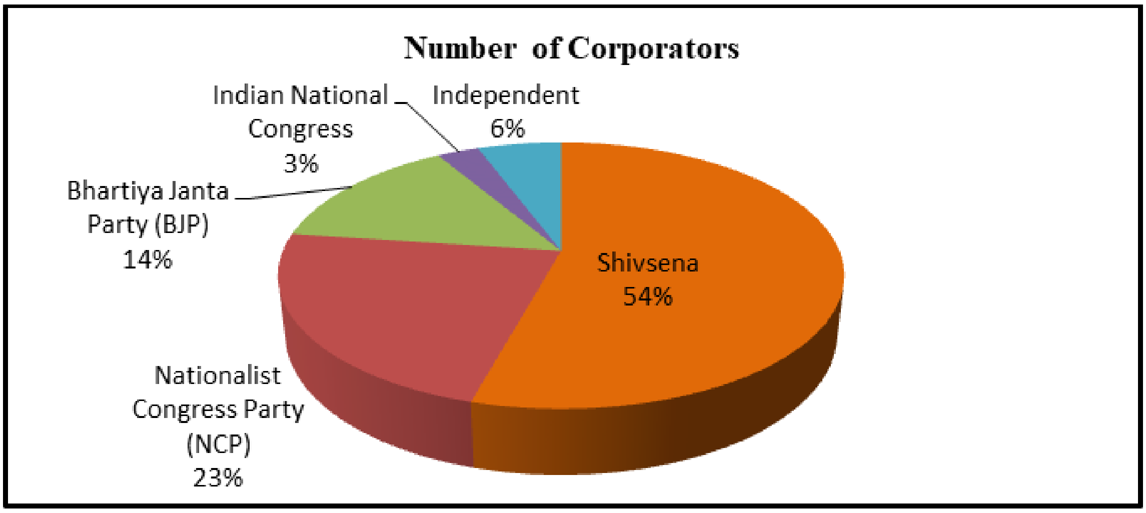
Table 01: Composition of Corporators as per Political Party:

Party Name	Number of Corporators
Shivsena	19
Nationalist Congress Party (NCP)	8

Bhartiya Janta Party (BJP)	5
Indian National Congress	1
Independent	2
Total	35

Source: Compiled with primary Data

Figure 01: Composition of Corporators as per Political Party:



Source: Data Tested and developed by researcher

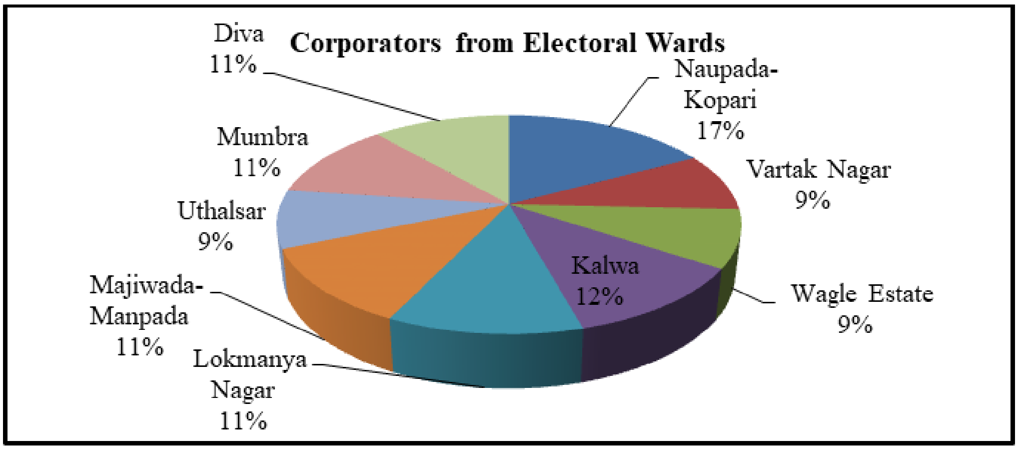
1.2 Respondents from Electoral wards in Administrative Wards of TMC:

Table 02: Table of Corporators responses from Electoral wards in TMC:

Sr. Number	Administration Ward	Number of Electoral Wards
1	Naupada-Kopari	4
2	Vartak Nagar	3
3	Wagle Estate	3
4	Kalwa	4
5	Lokmanya Nagar	4
6	Majiwada-Manpada	4
7	Uthalsar	3
8	Mumbra	4
9	Diva	4
	Total	33

Source: Compiled with primary Data

Figure 02: Composition of Corporators responses from Electoral wards of TMC:



Source: Data Tested and developed by researcher

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1.3 Designation of Corporators:

Table 03: Designation of Corporators responded:

Designation	Count
Mayor	1
Vice-Mayor	1
Chairman (Sabhapati)	5
Opposition Leaders	2
Corporators	26
Total Respondents	35

Source: Compiled with primary Data

2. Survey method used for Collection of data and the primary data collected by preparing structured questionnaire.
3. Research based on survey conducted by interview method.
4. The all administration wards are divided in 33 electoral wards with 04 Corporators in each electoral ward. At present the population size of Corporators are 131 and the sample size of Therefore ward wise 100% population is covered and as per number of Corporators, the 26% of population
5. The primary data is collected from 35 Corporators were selected from each electoral ward including Mayor and Vice-Mayor of Thane Municipal Corporation consists of 09 administration wards.
6. The 5 points rating scale are used.
7. The statistical tool Wilcoxon Signed Rank Test and Kruskal-Wallis Test is used to determine significance existence of variable on **Planning and Management of TMC**.
8. The mean, median are calculated to each variable of data collected.
9. The tables and graphs are laid out in such a way that they are easy to comprehend.

DATA ANALYSIS AND INTERPRETATION:

The questionnaire is based on 06 parameters related with Municipal Planning and Management. For analysis of responses and presentation of statement the questionnaires are coded.

Table 04: Coding of Questionnaires on Municipal Planning and Management:

Code	Statement from Questionnaire
A1	T.M.C.'s Local revenue collection System
A2	Corporators' Participation in Decision making process of TMC
A3	Discount and Interest waive facility on taxes
A4	Quality of services provided by TMC
A5	Transparency in Working system of TMC
A6	Transparency in process of Tender allotment

Source: Compiled with primary Data

Basic Data Distribution:

The Corporators are responded on financial planning and management of TMC by providing rating on a scale of very poor, Poor, Average, Good and Best.

Table 05: Basic Data Distribution of Corporators response on Municipal Planning and Management of TMC:

Code	Very Poor		Poor		Average		Good		Best	
	N	%	N	%	N	%	N	%	N	%
A1	0	0.0%	1	2.9%	16	45.7%	14	40.0%	4	11.4%
A2	1	2.9%	10	28.6%	12	34.3%	10	28.6%	2	5.7%
A3	0	0.0%	2	5.7%	10	28.6%	19	54.3%	4	11.4%
A4	0	0.0%	1	2.9%	13	37.1%	16	45.7%	5	14.3%
A5	6	17.1%	10	28.6%	9	25.7%	8	22.9%	2	5.7%
A6	7	20.0%	6	17.1%	12	34.3%	8	22.9%	2	5.7%

Source: Compiled with primary Data

N: Number of Respondents

Descriptive Statistics with Wilcoxon Signed Rank test results:

***Average expectation score is 3 or more on scale with 1-Very Poor, 2-Poor, 3-Average, 4-Good and 5-Best**

Table 06: Wilcoxon Signed Rank test on result on Planning and Management of TMC:

Code	Parameters	Median	Mean	SD	Wilcoxon Statistic	P	Interpretation
A1	T.M.C.'s Local revenue collection System	4.00	3.60	.74	182	0.000	Significantly Exist
A2	Corporators' Participation in Decision making process of T.M.C.	3.00	3.06	.97	149	0.749	Non- Significantly Exist
A3	Discount and Interest waive facility on taxes	4.00	3.71	.75	303	0.000	Significantly Exist
A4	Quality of services provided by T.M.C.	4.00	3.71	.75	244	0.000	Significantly Exist
A5	Transparency in Working system of T.M.C.	3.00	2.71	1.18	121	0.170	Non- Significantly Not-Exist
A6	Transparency in process of Tender allotment	3.00	2.77	1.19	98	0.230	Non- Significantly Not-Exist

Source: Compiled with primary Data

Interpretation:

A1. As the p-value for the Wilcoxon Signed Rank test is less than that of 0.05 indicates that the average score is significantly greater than 3 that are the average expected score indicates "T.M.C.'s Local revenue collection System" is significantly exist.

A2. As the p-value for the Wilcoxon Signed Rank test is greater than that of 0.05 indicates that the expected average score greater than 3 but not significant indicates "Corporators' Participation in Decision making process of TMC." is Non- significantly exist in TMC.

A3. As the p-value for the Wilcoxon Signed Rank test is less than that of 0.05 indicates that the average score is significantly greater than 3 that is the average expected score indicates "Discount and Interest waive facility on taxes" significantly exist in TMC.

A4. As the p-value for the Wilcoxon Signed Rank test is less than that of 0.05 indicates that the average score is significantly greater than 3 that is the average expected score indicates "Quality of services provided by T.M.C." significantly exist in TMC.

A5. As the p-value for the Wilcoxon Signed Rank test is greater than that of 0.05 indicates that the expected average score less but not significant indicates "Transparency in working system of MC" is Non- significantly not exist in TMC.

A6. As the p-value for the Wilcoxon Signed Rank test is greater than that of 0.05 indicates that the expected average score less but not significant indicates "Transparency in process of Tender allotment" is Non-significantly not exist in TMC.

Hypothesis Testing:

Comparison between different parameters:

Mean Rank Table:

The Higher mean rank indicates that parameter is best in category.

Table 07: Mean Rank Table on parameter of Municipal Planning and Management:

	Parameters	Mean Rank	Conclusion
A1	T.M.C.'s Local revenue collection System	122.21	Exist
A2	Corporators' Participation in Decision making process of T.M.C.	91.73	**Need to Improve**
A3	Discount and Interest waive facility on taxes	131.26	Exist
A4	Quality of services provided by T.M.C.	129.86	Exist

A5	Transparency in Working system of T.M.C.	77.10	**Need to Improve**
A6	Transparency in process of Tender allotment	80.84	**Need to Improve**

Source: Compiled with primary Data

Table 06: Kruskal-Wallis Test result on Municipal Planning and Management of TMC:

	Value
Chi-Square	32.702
d.f.	5
p-value	.000

Source: Compiled with primary Data

Interpretation: As p-value for the Kruskal-Wallis test is less than that of 0.05 indicates that the average score for parameters of Municipal Planning and Management differ significantly. The higher mean rank indicates that parameter is best in category. The analysis conclude that as per Corporators perception there is **need to improvement in Transparency in Working system of TMC, Transparency in process of Tender allotment and Corporators' Participation in Decision making process of TMC.**

FINDINGS

- ✓ Local revenue collection system of Thane Municipal Corporation is significantly better as 51.40% Corporators' responses are good or best with mean value 3.60.
- ✓ Only 34.3% Corporators are agreed that the T.M.C. involve them in Decision making process with mean value 3.06 indicates this parameter is non-significantly exist in Thane Municipal Corporation. Most of Corporators responded average remark for this parameter.
- ✓ Discount and Interest waive facility on taxes is significantly better as 65.70% Corporators' responses on good or best with mean value 3.71.
- ✓ The opinion about Overall quality of services provided by T.M.C. is significantly better as 60.00% Corporators' responses are good or best with mean value 3.71.
- ✓ 71.40% Corporators feel that there is no transparency in the financial resource management of Thane Municipal Corporation, as a result, they rate it on average or poor or very poor with lowest mean value of 2.1.
- ✓ 71.40% Corporators state that there is no transparency in process of Tender allotment and, it is non-significantly non-existing in T.M.C. with a mean value of 2.7.

SUGGESTIONS:

- ✓ The TMC's municipal planning and financial management is balanced with some highlighted issues that need to improve and need to take initiative to overcome.
- ✓ The Corporators views are must involve in Decision making process of TMC, for that the discussion platform should be provide to Corporators.
- ✓ There need to focus on transparency in the financial resource management of Thane Municipal Corporation by audit on time and framing steps for auto checking and rectification of errors.

CONCLUSION:

The TMC's municipal planning and financial management is balanced with some highlighted issues that need to improve and need to take initiative to overcome. The analysis conclude that as per Corporators perception there is need to improvement in Transparency in Working system of TMC, Transparency in process of Tender allotment and Corporators' Participation in Decision making process of TMC.

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A STUDY OF INTERNET BANKING AMONG CONSUMERS IN MUMBAI

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ABSTRACT
The precursor for the modern home online banking services were the distance banking services over electronic media from the early '80s. The term online became popular in the late '80s and referred to the use of a terminal, keyboard and TV (or monitor) to access the banking system using a phone line. 'Home banking' can also refer to the use of a numeric keypad to send tones down a phone line with instructions to the bank. Online services started in New York in 1981 when four of the city's major banks (Citibank, Chase Manhattan, Chemical and Manufacturers Hanover) offered home banking services using the videotext system. Because of the commercial failure of videotext these banking services never became popular except in France where the use of videotext (Minitel) was subsidized by the telecom provider and the UK, where the Prestel system was used.With cybercafés and kiosks springing up in different cities access to the Net is going to be easy.

Internet banking (also referred as e banking) is the latest in this series of technological wonders in the recent past involving use of Internet for delivery of banking products & services. Even the Morgan Stanley Dean Witter Internet research emphasised that Web is more important for retail financial services than for many other industries. Internet banking is changing the banking industry and is having the major effects on banking relationships. Banking is now no longer confined to the branches were one has to approach the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts. In true Internet banking, any inquiry or transaction is processed online without any reference to the branch (anywhere banking) at any time. Providing Internet banking is increasingly becoming a "need to have" than a "nice to have" service. The net banking, thus, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest way of providing banking services. Online banking (or Internet banking) allows customers to conduct financial transactions on a secure website operated by their retail or virtual bank, credit union or building society.

Keywords : *Online Banking , Internet Banking , E-Banking*

INTRODUCTION
The Internet banking is changing the banking industry and is having the major effects on banking relationships. Internet banking involves use of Internet for delivery of banking products & services. It falls into four main categories, from Level 1 - minimum functionality sites that offer only access to deposit account data - to Level 4 sites - highly sophisticated offerings enabling integrated sales of additional products and access to other financial services- such asinvestment and insurance.

Internet banking, both as a medium of delivery of banking services and as a strategic tool for business development. At present, the total internet users in the country are estimated at 9 lakh. However, this is expected to grow exponentially to 90 lakh by 2003. Only about 1 percent of Internet users did banking online in 1998. This is increased to 16.7 percent in March 2000.

Cost of banking service through the Internet from a fraction of costs through conventional methods. Rough estimates assume teller cost at Rs.1 per transaction, ATM transaction cost at 45 paisa, phone banking at 35 paisa, debit cards at 20 paisa and Internet banking at 10 paisa per transaction. The banking industry in India is facing unprecedented competition from non-traditional banking institutions, which now offer banking and financial services over the Internet. The deregulation of the banking industry coupled with the emergence of new technologies, are enabling new competitors to enter the financial services market quickly and efficiently. Indian banks are going for the retail banking in a big way. However, much is still to be achieved.

There is no doubt that potential for net banking in India is immense considering the rising penetration levels of the World Wide Web in Indian homes and offices. When one takes a look at what is available worldwide, one sees that net banking is more of a norm rather than an exception in many developed countries. The services offered enables one to check credit card transactions, paying bills, transferring funds between accounts in two different banks and scheduling future payments and transfers. The gradual increase in net banking is logical as the need to minimize costs catches attention. A North American Internet Banking Survey done by management consultancy Booz Allen & Hamilton in 1996 revealed that the cheapest way of banking is Internet banking. The survey estimated that a brick and mortar network of a bank would cost US$1.07 per transaction while it is only

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US$0.01 for internet banking. The same survey said that by 2000, 16 million US households would be banking through the net.

In India, however, there may arise problems with nationalized banks, which have in the past opposed computerization. However, the fact remains that given a choice, customers would like to bank via the net and the next decade could well see virtual banking becoming a reality. Compared to banks abroad, India banks offering online services still have a long way to go. For online banking to reach a critical mass, there has to be sufficient number of users and the sufficient infrastructure in place.

Reserve Bank of India has constituted a group to examine different issues relating to I-banking and recommend technology, security legal standards and operational standards keeping in view the international best practices. In the following paragraphs a generic set of risks discussed as the basis for formulating general risk control guidelines.

A healthy banking system is essential for any economy striving to achieve good growth and yet remain stable in an increasingly global business environment. The Indian banking system has witnessed a series of reforms in the past, like deregulation of interest rates, dilution of government stake in PSBs, and increased participation of private sector banks. It has also undergone rapid changes, reflecting a number of underlying developments. This trend has created new competitive threats as well as new opportunities. This paper aims to foresee major future banking trends, based on these past and current movements in the market.

Given the competitive market, banking will (and to a great extent already has) become a process of choice and convenience. The future of banking would be in terms of integration. This is already becoming a reality with new-age banks such as YES Bank, and others too adopting a single-PIN. Geography will no longer be an inhibitor. Technology will prove to be the differentiator in the short-term but the dynamic environment will soon lead to its saturation and what will ultimately be the key to success will be a better relationship management.

REVIEW OF LITERATURE

Rangan, V. Kasturi and Lee, Katharine L., (2012), "Mobile Banking for the Unbanked ", The case describes in detail the workings of two mobile banking operators in AfricaWIZZIT in South Africa and M-PESA in Kenya. It explores the dimensions of strategy that make for success in the market for the unbanked. It raises questions regarding the portability of the model to other countries and settings.

V. Raja, Joe A. (2012), "Global e-banking scenario and challenges in banking system",

This paper is an attempt to explore the various levels of internet banking services provided by banks using the secondary data. It also compares the traditional banking systems with net banking. It lists out the various advantages of internet banking and the successful security measures adopted by different banks for secured banking transactions. It also analyzes how E-banking can be useful for banking industry during this global financial melt down.

Van B., Paul, Veloso, Francisco M. and Oliveira, P., (2012), " Innovation by Users in Emerging Economies: Evidence from Mobile Banking Services", This paper examined the extent to which users in emerging economies innovate, and whether these innovations are meaningful on a global stage. To study this issue, the researcher conducted an empirical investigation into the origin and types of innovations in financial services offered via mobile phones, a global, multi-billion dollar industry where emerging economies play an important role. The researcher used the complete list of mobile financial services, as reported by the GSM Association (GSMA), and collected detailed histories of the development of the services and their innovation process. Analysis of this study shows that 85% of the innovations in this field originated in emerging markets. The researcher also conclude that at least 50% of all mobile financial services were pioneered by users, approximately 45% by producers, and 5% jointly by users and producers. Additionally, services developed by users diffused at more than double the rate of producer-innovations. Finally, the researcher observed that threequarters of the innovations that originated in emerging markets have already diffused to OECD countries and that the (user) innovations are therefore globally meaningful.

Nel J., Boshoff C., Raleting T., (2012), "Exploiting the technology cluster effect to enhance the adoption of WIG mobile banking among low-income earners" This study investigated the attitude formation of low-income, non-users of Wireless Internet Gateway (WIG) mobile banking, by including use of the Short Message Services (SMS) as a moderator of attitude formation. A non-probability sample of 465 South African non-users of mobile banking was drawn and clustered into High users and Low users of the SMS, based on the average number of text messages sent in a week. The moderating effect of "use of the SMS" was investigated by means of a structural equation modelling multi-group analysis. The findings revealed that the influence of Ease of use on Attitude and of Self-efficacy on Ease of use were stronger for High users and significantly different from Low users, while the opposite was true for the influence of Facilitating conditions on Usefulness.

Oliveira P., Eric V. H., (2011), "Users as service innovators: The case of banking services"

Fond that 55% of today's computerized commercial banking services were first developed and implemented by non-bank firms for their own use, and 44% of today's computerized retail banking services were first developed and implemented by individual service users rather than by commercial financial service providers. Manual precursors to these services – manual procedures that carried out functions similar to computerized services in our sample – were almost always developed by users as self-services.

OBJECTIVE OF THE STUDY

The main objectives of the study are as follows as,

- To understand the genesis and concept of Internet-Banking.
- To analyse the importance, functions, advantages and limitations of Internet-Banking.
- To explain the different form of Internet-Banking and to analyse the rules &regulation regarding Internet-Banking guided by RBI.
- To highlighting on the security problems of Internet-Banking and how to reduce the security issues with the help of security control tools.
- To analyse the trend of Internet-Banking with the help of primary data.
- To examine the impact of ATM, Internet banking, Mobile banking and Credit cards on customer satisfaction by analysing the problems faced by the customers.

LIMITATIONS

The major limitations of the study are:

- A small sample size of 100 respondents are taken to primary data analysis. So I cannot draw proper inferences about the respondents from this sample size.
- I have not used modern statistical tools to analysis the data.
- Due to shortage of time I have not been able to make a depth study.
- I could not collect data from out site of MUMBAI.
- This study is based on the prevailing respondents' satisfaction. But their satisfaction may change according to time, fashion, need etc.

RESEARCH METHODOLOGY

Exploratory Research includes the reviewing and analysis of the articles, Research Papers, Interviews and Other Published Information in order to gain a deeper understanding of the prevailing scenario.

Also, quantitative information, in which survey reports etc done on the basis of Questionnaires was beneficial in the way that it provides a Comparative Insight into The Consumer Perception for Internet Banking in Mumbai and their preferences over it. It is good for examining Consumer Behavior in the Current Trends of Internet Banking.

2.1.1 SECONDARY DATA

The secondary data is readily available data from the published or printed sources. The secondary data is generally used in the case of academic research and to a certain extent in the case of social research. However, commercial research gives requires more of primary data than secondary data. Generally researcher first makes an attempt to obtain information from secondary sources to solve the problem. However, when the secondary data is sufficient and outdated, the researcher resorts primary data. Information is gathered through secondary sources:

- Books

- Internet
- Magazines and Brochures
- Previous reports

SAMPLING TECHNIQUES

The Sampling Technique for this use for the study was Probability Sampling here in a simple random survey was conducted by questioning random people who had a brief idea about Internet Banking.

SAMPLE SIZE

To analyse the situation of Scope of Internet Banking in Mumbai was taken of Approximately 100 Customers.

DATA ANALYSIS

Q.1 DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR GENDER

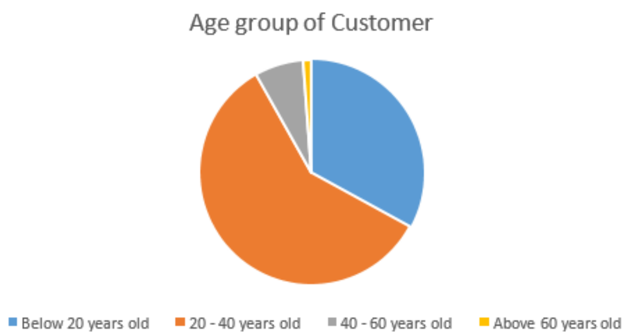
Customer Mode	
Gender	**Percentage**
Male	52 %
Female	47 %
Other	1 %
Total	**100**

INFERENCE

From the above table, 47 per cent of the respondents are Male, 52 per cent of the respondents are Female and 1 per cent of the respondents are Others.

Q.2 DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR AGE

Age group of customer	
Age class	**Percentage**
Below 20 years old	33 %
20-40 years old	59 %
40-60 years old	7 %
Above 60 years old	1 %
Total	100



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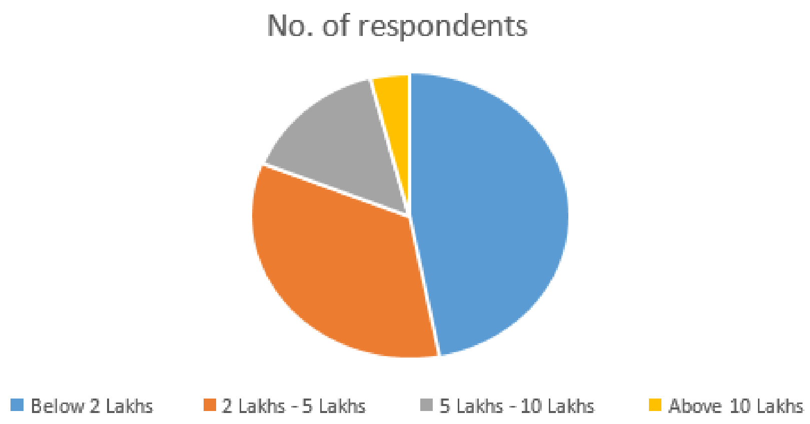
INFERENCE

From the above table, 59 per cent of the respondents are of 20-40 years old, 7 per cent of the respondents are of 40-60 years old, 1 per cent of the respondents are above 60 years old and the remaining 33 per cent of the respondents are below the age of 20.

Q.3 DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR INCOME LEVEL

Category of Income Level	
Income Level	**Percentage**
Below 2 Lakhs	47 %
2 Lakhs - 5 Lakhs	34 %
5 Lakhs – 10 Lakhs	15 %
Above 10 Lakhs	4 %
Total	100

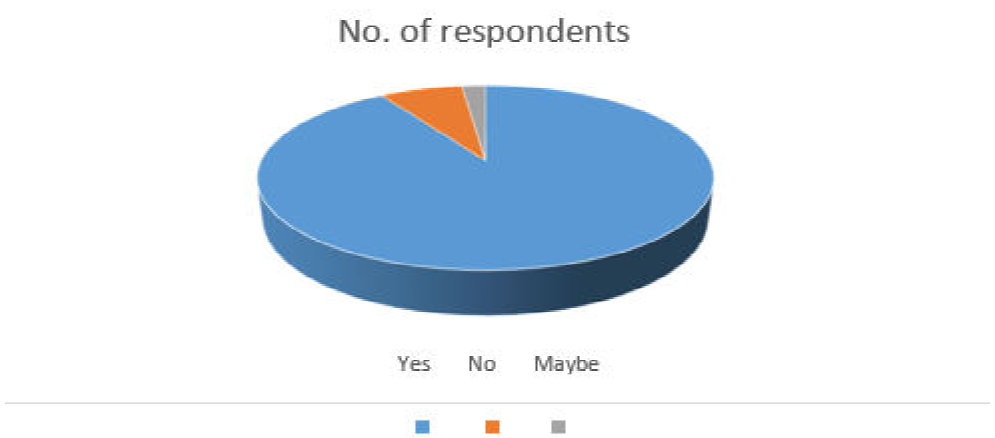


INFERENCE

From the above table, 4 percent of the respondent's annual income are above Rs.10 Lakhs, 15 percent of the respondent’s annual incomes are between 5 Lakhs – 10 Lakhs, 34 percent of the respondent's annual incomes are between Rs.2 Lakhs - 5 Lakhs. Remaining 47 percent of the respondents below Rs.2 Lakhs

Q.4 DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR USAGE OF INTERNET BANKING SERVICES

Awareness about internet banking services	
Status	**Percentage**
Yes	91 %
No	7 %
Maybe	2 %
Total	100



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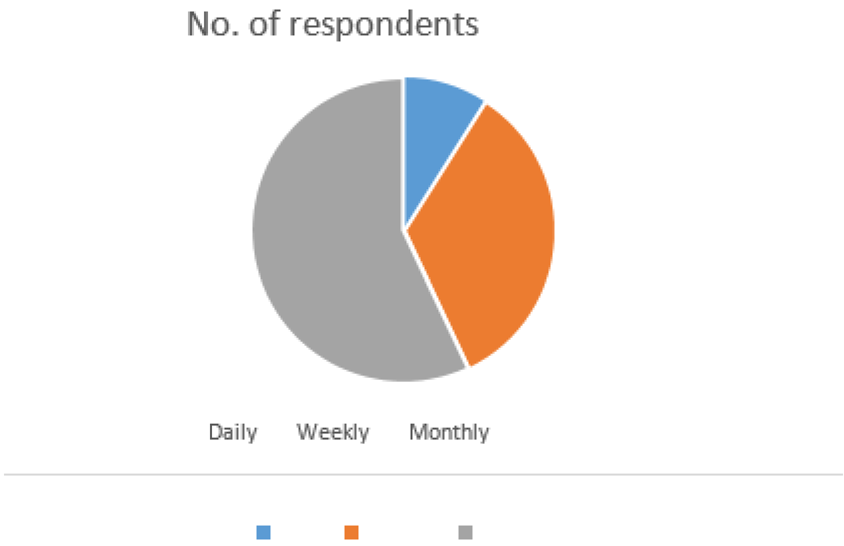
INFERENCE
From the above table, 91 percent of the respondents are using internet banking service offered by the bank, 7 percent of respondents are not using it and the remaining 2 percent respondents maybe are using or not using internet banking services.

Q.5 DISTRIBUTION OF RESPONDENTS ACCORDING TO HOW OFTEN DO YOU USE INTERNET BANKING SERVICES

How often do you use internet banking services ?	
Status	**Percentage**
Daily	9 %
Weekly	34 %
Monthly	57 %
Total	100



INFERENCE
From the above table, 57 per cent of the respondents use internet banking service Monthly offered by the bank, 34 per cent of the respondents use internet banking service Weekly offered by the bank and the remaining 9 percent of the respondents use internet banking service Daily offered by the bank.

FINDINGS

- To prevent online banking from remaining an expensive additional channel that does little to retain footloose customers, banks must act quickly.
- The first and most obvious step they should take is to see to it that the basic problem fuelling dissatisfaction has been addressed.
- After repairing this basic deficiency, banks must ensure that their services are competitive.
- Obviously, it should include checking, savings and brokerage services, which anchor customers to the institution.
- In addition, to meet the challenge of online brokerage and other new entrants, banks would need to add "supermarkets" selling products such as mortgage, mutual funds and insurance.

CONCLUSION
Technology innovation and fierce competition among existing banks have enable a wide array of banking products and services, being made available to retail and wholesale customer through an electronic distribution channel, collectively referred to as e-banking. The integration of e-banking application with legacy system implies an integrated risk management approach for all banking activities of a banking institution. Latest recommendations of Basel Committee recognize that each bank's risk profile is different and requires a tailored risk mitigation approach appropriate for the scale of e- banking operations, the materiality of the risks present

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and the willingness and ability of the institution to manage their risks. This implies that a “one size fits all” approach to e-banking risk management issues may not be appropriate.

Banks have traditionally been in the forefront of harnessing technology to improve product and efficiency. Technology is altering the relationships between banks and its internal and external customers. Technology has also eroded the entry barriers faced by many industries. With one time investment, technology has brought about superior products and channel management with a special focus on customer relationship. The incremental costs incurred for expansion and diversification are also more beneficial.

The major driving force behind the rapid spread of e-banking is its acceptance as an extremely cost effective delivery channel. But on the flipside, it is associated with risks such as reputation risk, security risk, cross-border risk and strategic risk, which are unique to e-banking. Banks need to have an effective disaster recovery plan along with comprehensive risk management tool is significant not only to the bank but also to the banking system as a whole. All these issues underscore the importance of sound supervisory policies and high level of international co-operation among the bank regulators. The Basel Committee on banking Supervision has taken the lead in this area through the creation of its Electronic Banking Group – a group comprising 17 central banks and bank supervisory agencies in the late 1999. The main focus of this group has been to develop sound risk management practices.

Internet has created plenty of opportunities for players in the banking sector. While the new entrants have the advantage of latest technology, the goodwill of the established banks gives them a special opportunity to lead the online world. By merely putting existing service online won’t help the banks in holding their customer close.

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A STUDY OF IMPACT OF RERA IN REAL ESTATE RESPECT TO BUILDERS IN MUMBAI

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ABSTRACT
The Real Estate sector pays a catalytic role in fulfilling the need and demand for housing and infrastructure in the country. While this sector has grown significantly in recent years, it has been largely unregulated, with absence of professionalism and standardization and lack of adequate consumer protection. Though the Consumer Protection Act, 1986 is available as a forums to the buyers in the real estate market, the recourse is only curative and not adequate to address all the concerns of buyers and promoters in that sector. The lack of standardization has been a constraint to the healthy and orderly growth of industry. In view of the above, it became necessary to have a central legislation, namely, the Real Estate (Regulation and Development) Act, 2016 in the interests of effective consumer protection, uniformity and standardization of business practices and transactions in the real estate sector. The Real Estate (Regulation and Development) Bill was passed by the Parliament on 15-03-2016 and received President's assent on 25th march 2016.

Keywords : *RERA , Real Estate.*

INTRODUCTION
The Real Estate (Regulation and Development) Act, 2016 is an Act of the Parliament of India which seeks to protect home-buyers as well as help boost investments in the real estate industry. The Act establishes Real Estate Regulatory Authority (RERA) in each state for regulation of the real estate sector. The bill was passed by the *Rajya Sabha* on 10 March 2016 and by the *Lok Sabha* on 15 March 2016. The Act came into force on 1 May 2016 with 59 of 92 sections notified. Remaining provisions came into force on 1 May 2017. The Central and state governments are liable to notify the Rules under the Act within a statutory period of six months. Real Estate Regulatory Authority (RERA) Bill was introduced by the UPA 2 government in 2013. In December 2015, the Union Cabinet of India had approved 20 major amendments to the bill based on the recommendations of a Rajya Sabha committee that examined the bill. However, Congress, Left and AIADMK had expressed their reservations on the report through dissent notes. The bill got approval of the *Rajya Sabha* on 10 March 2016 and by the Lok Sabha on 15 March 2016.

On May 1, 2017, the Real Estate (Regulation and Development) Act, 2016 (RERA) went into full force nationwide, giving the real estate industry its own regulator. The Regulatory Authority (RA) of each state, along with UT, will be responsible for establishing regulations and guidelines in compliance with the Act.

Will real estate prices rise now that the RERA is in effect, particularly in the residential market? There might not be a clear-cut solution to this. Real estate prices may rise as a result of the new regulations' significantly tighter compliance and transparency requirements, particularly for newly launched properties. However, the system's massive inventory overhang is likely to contain the price increase until the supply

REVIEW OF LITERATURE
Sunil Dhawan (May 09, 2017) in his article "Will RERA impact real estate prices" published in Economictimes.com. Stated that RERA is going to impact real estate in terms of price. For existing property and as well as under construction property. As the Super built-up cost of a property will be calculated in carpet area itself, which will increase the overall price of the property. Every developer has to register his new or under construction projects under RERA. Due to the RERA norms and conditions, developer has to complete the project on a given period of time, which will increase the cost of under construction projects. There will be a lot of pressure on developers to deliver projects on time, this will create a huge demand for contractors and they are going to charge more, which will indirectly burden customers.

Sobia Khan (13th July 2107) in her article "Real estate brokers fear state RERA rules with hit them" published by ET bureau. Stated that Real estate brokers of Bengaluru are afraid that RERA will have a negative impact on their businesses, it is because of increase in the registration fees. Bengaluru is charging more than any other state in India, which the real estate agents cannot afford to pay. This article is in favor of real estate agent of Karnataka. Recently in Karnataka the fees for registration is revived which is comparatively high as compared to other states. To get registered in RERA, you have to pay 2, 50,000 Rs in Karnataka, wherein Maharashtra it is 1, 00,000. Demonetization and implementation of RERA has made a huge impact on real estate industry, many brokers in Karnataka can afford to pay higher fees to get registered.

Roof and floor, KSL Digital Venture Pvt.Ltd (23rd July 2107) in there article "Gold or real estate what is the right investment for you" published by The Hindu stated that Investment opportunities of gold and real estate are discussed in the above article with reference to each other. Specification of each investment is shown, so people can know about the advantages of investing in gold rather than are estate property. It is hard to say to invest in gold rather than of real estate because you cannot compare investments in gold with investments in real estate. Author has given a whole preview about investment in gold and real estate. Gold can be liquidized easily but to convert real estate property into liquid is not so easy we cannot compare these two aspects as property when liquefied, its value will be in lakhs and crores

K.V Aditya Bharadwaj (28th July 2017) in his article "As RERA registration deadline nears, industry cries foul" published on WWW.The Hindu.com Stated that Deadline for registration of projects is 31st July 2017. According to the article, in Bengaluru, only 120 projects have been registered out if thousands of projects in the city. The developers want the deadline to be postponed so that they will get extra time to get registered. As the deadline is coming nearer, the industry people are panicking as there will be a huge penalty charged on the developers. As an act of malpractices developers don't register their projects because the insights of the projects are disclosed. If developers have been really corrupt and cunning, RERA will expose them, hence developers are going haywire when the deadlines are coming near.

Special Correspondent (28th July 2017) in there article "Real estate act rules notified" published on www.The Hindu.com stated that Real estate Act rules are notified in Puducherry. It is mandatory to register every project under RERA. No sale in real estate project can be made without registration of the project with Puducherry Real Estate Authority. Government of Puducherry has notified the rules. It is compulsory that all developers have to register their projects under RERA mandatorily. In this article the author has also mentioned that it is mandatory to get registered under Puducherry real estate regulatory authority.

Times of India (29th July 2107) in there article "2500 builders across state have registered under RERA so far". Stated that 2500 builders have registered their projects under RERA till now in Maharashtra. If the project is not registered under RERA then the builders will have to bare a heavy penalty which consists of 10% project cost. Consumers can register their complaints on the RERA website by paying Rs. 5000. The deadline for the builders to register with RERA is 31st July. 2,500 developers had registered under RERA, in which maximum number of project are from Pune which consists of (853) followed by Mumbai (487) and Thane (318) and suburbs and Mumbai city (103). It is mandatory to register the project under RERA by any developer. After the deadlines of 31st July 2017, RERA is going to put penalty on the developers who have not registered their on-going project yet. The consumers have to pay 5000 Rs to register their complaint with the regulatory body. Already the complainants are under stress, and to charge him 5000rs more would be absolutely wrong, as they are not going to get their possession on time which is going to increase their cost of purchasing residential apartments and charging extra amount to just register is not good.

Bagish Jha, Shubhra Pant, Sharmila Bhowmick (27th July 2017) in there article "Most ongoing projects in NCR will be out of RERA" published by Times of India stated that Haryana and Uttar Pradesh RERA rules have a majority of ongoing real estate projects in NCR outside the ambit of the new real estate law, with the number as high as 90% in Gurugram. There are many projects in queue to get registered under RERA and because of this, buyers in NCR are facing a lot of trouble. As RERA has come into implementation there are many projects in Delhi NCR which are in under-construction stage. As the deadline comes to an end there are multiple projects which are lined up to get registered There are many projects who've go there OC but haven't been registered under RERA, so the customers are trapped and have no way out. It is because if there are changes due to the RERA compliance then the possession time of the flat owner will get delayed. The builders are looking forward for an extension for theirdeadlines.

IMPORTANCE OF THE STUDY

Need for this research is important to know whether the consumer will RERA be reliable on RERA or not. RERA is a body which is going to change whole game of real industry. To know the consumer behavior while buying a residential real estate property this research is required. Every research has its special significance in solving problem of business and industry. This research is going to help real estate developers and real estate agents to know the consumer's perception toward buying a real estate property.

OBJECTIVE

- To Study how RERA is going to affect consumer buying behavior while buying a residential real estate property
- To study how RERA is changing dimensions of Real estate Industry

- To study what Builder thinks while starting off with the project in terms of monetary value and the response.
- To study whether RERA had a positive or negative impact on the builders.

SCOPE OF STUDY

Real estate (regulation and development) Act is a significant and crucial law which will impact the whole real estate sector and it is going to change the whole picture of real estate industry forever. It has made real estate industry more transparent. RERA has made the consumers real winner of the industry and also it is going to protect them from unscrupulous activities. Research had RERA has generated a trust in the mind of the consumer to invest in real estate. Builders are agreeing to all the rules and regulations enacted by the RERA Authority. Builders think RERA just made there working environment more business minded.

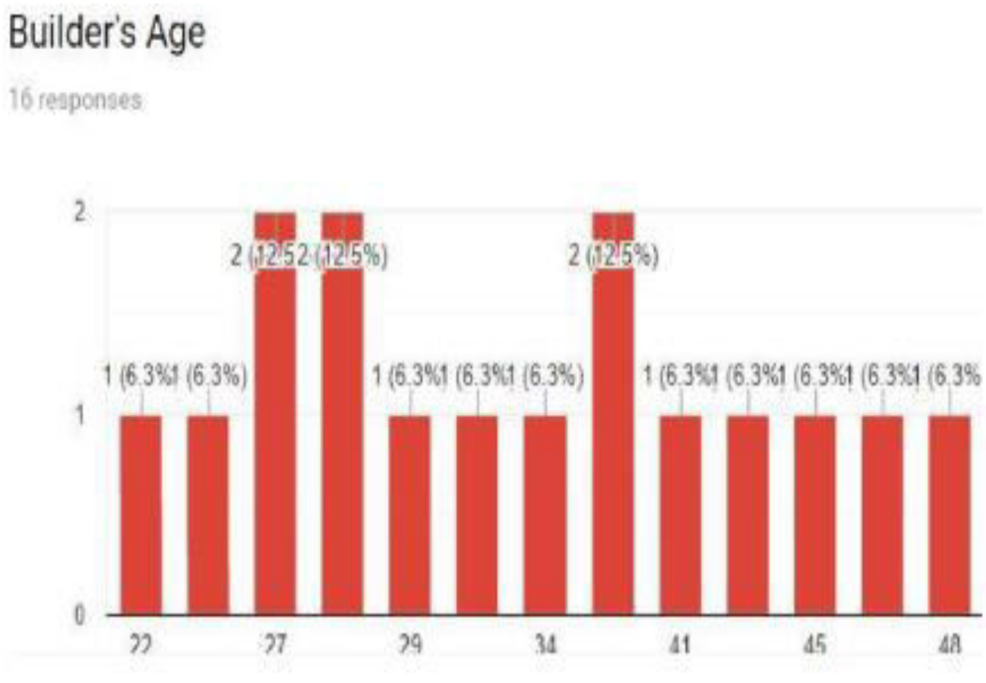
RESEARCH METHODOLOGY

Descriptive research includes surveys and facts findings enquiries of different kinds. The major purpose of Descriptive research is the description of the state of affairs, as it exists at present. It provides the data about the population or universe being studied. Descriptive research is used when the objective is to provide a systematic description that is as factual as accurate possible. In this project we have to find whether builders got affected with the implementation of RERA or it made their business run more swiftly.

DATA ANALYSIS

Survey was conducted on the builders of Maharashtra and Gujarat of both residential and commercial builders regarding the Impacts of implementation of RERA on Builders. The survey was conducted related to their business environment factors. Following are the interpretations of the questions asked to Builders.

Q.1



INTERPRETATION:

Out of the responses gathered, 6.3% builder fall in the category of the age group of 22 years, 6.3% builder fall in the category of the age group of 23 to 25 years, 12.5% builder fall in the category of the age group of 27 years, 12.5% builder fall in the category of the age group of 28 years, 6.3% builder fall in the category of the age group of 29 years, 6.3% builder fall in the category of the age group of 30 to 33 years, 6.3% builder fall in the category of the age group of 34 years, 12.5% builder fall in the category of the age group of 35 to 40 years, 6.3% builder fall in the category of the age group of 41 years, 6.3% builder fall in the category of the age group of 42 to 44 years of age, 6.3% builder fall in the category of the age group of 45 years, 6.3% builder fall in the category of the age group of 46 to 47 years, 6.3% builder fall in the category of the age group of 48 years. So it states that we have from low experienced builders to high experienced builders.

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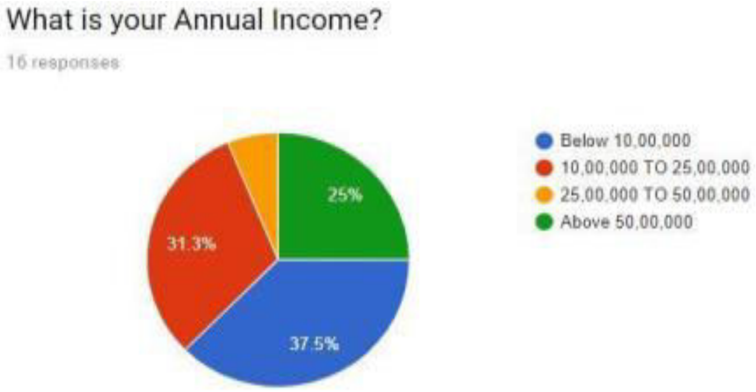
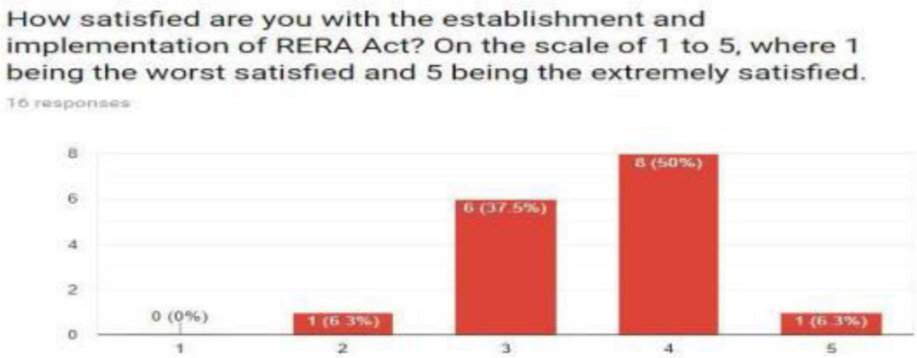
Q.2



INTERPRETATION:

Based on the question asked what is the annual income of the builders? The response gathered shows that 37.5% builder fall in the category of the annual income of below Rs 10, 00,000. 31.3% builder fall in the category of the annual income of Rs 10, 00,000 to Rs 25, 00,000. 6.2% builder fall in the category of the annual income of Rs 25, 00,000 to Rs 50, 00,000. 25% builder fall in the category of the annual income of Above Rs 50, 00,000. This survey's responses shows that there are builders of all income group.

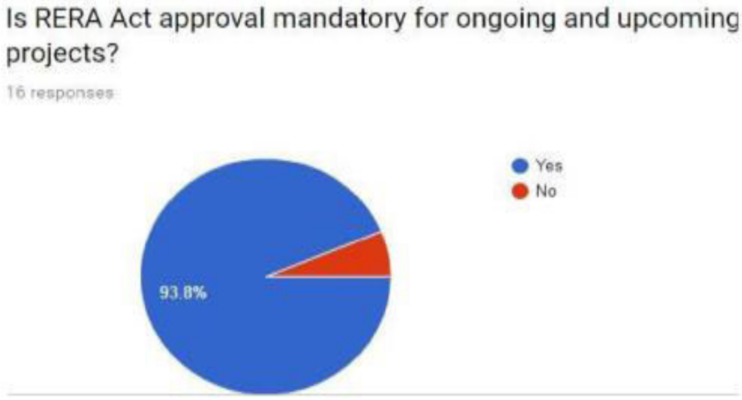
Q.3



INTERPRETATION:

On the Question asked as How satisfied are you with the establishment and implementation of the RERA Act? Rate that on the scale of 1 to 5, surprisingly 0% people are worst satisfied with the establishment and implementation of RERA Act. 6.3% builder are not that satisfied with the implementation of the Act, 37.5% builder are satisfied with the establishment of the RERA act, 50% builder are very well satisfied with the establishment of the RERA Act, 6.3% builder are extremely satisfied with the establishment of the Act. This states that builder are satisfied with the establishment and implementation of the Act.

Q.4



INTERPRETATION:

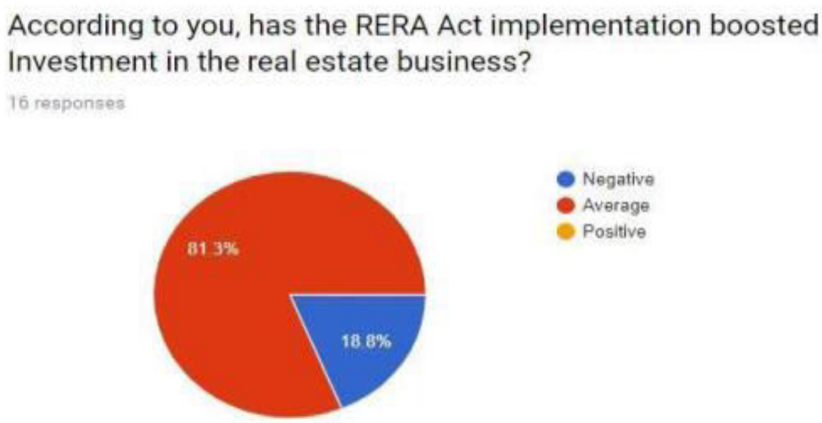
Based on the question asked that is the RERA Act approval mandatory for ongoing and upcoming project? There are 93.8% builders that fall in the category the category of Builder saying YES, 6.2% builder fall in the category of builder saying NO. This shows that builders very well know and are well versed with the rules and regulation of the Act.

Q.5

INTERPRETATION:

Based on the question asked how RERA Act has impacted your sales and income on annual basis? The results are slightly unbelievable as 0% builder think that their annual sales and income is not worst impacted and not had a very good impact because of the Act, 31.3% builder think that the Act has impacted badly on their sales and income on annual basis, 68.8% builder think that the Act has impacted in a good way on their sales and income on annual basis. This response made very clear that the builder are impacted badly with respect to their sales and income on annual basis.

Q.6



INTERPRETATION:

On the response for the question has the RERA Act implementation boosted investment in the Real Estate Sector? The response made this question very clear that 0% builder think that there is investment in this sector i.e. positive investment towards this sector, 81.3% builder think that there is average investment with the implementation of this Act, 18.8% builder think that there is negative i.e. there is disinvestment in this sector with the implementation with the Act.

FINDINGS

1. Major builders fall in the age group of 27 to 40 years of age.
2. Major builders are self-employed and are experienced in this field of business.
3. Major builder have an annual income of Rs 25, 00,000 or more than Rs 50, 00,000.

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4. Builders strictly agree with the rules and regulations under the RERA Act.
5. Builders think that RERA Act is going to change the picture of the Real Estate.

CONCLUSION

RERA is enforcing the developers to get registered which has created a fear in the industry. While building a real estate property, builders are more concerned about even a small thing. RERA will throw a transparent picture of industry where a builder can analyze the choices of property to be developed. RERA has impacted positively on the Builders perception of boosting investment in real estate property. Survey was conducted to conclude the impact of RERA on builders, builders strongly agree with the clauses mention in the Real Estate (Regulation and Development) Act, 2016 and it has enlarged confidence in the perception of builder while commencing and building a project. RERA has made homebuyers king of the industry. It has given second priority to the Real Estate Developers. This regulatory body has made real estate industry more transparent. There is scope of more professionalism in this sector as the Developers and Real estate agent both have to adhere the norms and conditions of RERA.

LIMITATIONS

1. The survey was restricted to selected areas of Maharashtra state only.
2. The time duration of this survey was 60 days only.
3. This project was only restricted to the residential properties & not commercials & others.
4. The survey area were too far as the city is big enough which caused many transportation problem.

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STUDY OF INFLOW OF FOREIGN DIRECT INVESTMENT OF INDIA

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ABSTRACT

Foreign direct investment (FDI) in India is the major monetary source for economic development in India. Foreign companies invest directly in fast growing private Indian businesses to take benefits of cheaper wages and changing business environment of India. Economic liberalization started in India in wake of the 1991 economic crisis and since then FDI has steadily increased in India. It was Man Mohan Singh and P. V Narasimha Rao who brought FDI in India, which subsequently generated more than one crore jobs. According to the Financial Times, in 2015 India overtook China and the US as the top destination for the Foreign Direct Investment. Foreign Direct Investment (FDI) is a type of investment in toan enterprise in a country by other enterprises located in another country by buying a company in the target country or by expanding operations of an existing business in that country. In the era of globalization FDI takes vital part in the developmentofboth developing and developed countries. FDI has been associated with improved economic growth and development in the host countries which has led to the emergence ofglobal competitionto attract FDI. FDI offers number of benefits like overture of new technology, innovative products,and extension of new markets, opportunities of employment and introduction of new skills etc., which reflect in the growth of income of any nation. Foreign direct investment is one of the measures of growing economic globalization. Investment has always been an issue for the developing economies such as India. The world has been globalizing and all the countries are liberalizing their policies for welcoming investment from countries which are abundant in capital resources. The countries which are developedare focusing on new markets where there is availability of abundant labor's scope for products, and high profits are achieved. Therefore, Foreign Direct Investment (FDI) has become a battle ground in the emerging markets. 8 FDI has boosted the economic life of India and on the other hand there are critics who have blamedthe government.

Keywords: *FDI, GDP , Foreign Direct Investment.*

INTRODUCTION

Foreign Direct Investment, or FDI, is a type of investment that involves the injection of foreign funds into an enterprise that operates in a different country of origin from the investor. Investors are granted management and voting rights if the level of ownership is greater than or equal to 10%of ordinary shares. Shares ownership amounting to less that thestated amount is termed portfolio investment and is not categorized as FDI.

This does not include foreign investments in stock markets. Instead, FDI refers more specifically to the investment of foreign assets into domestic goods and services. FDIs are generally favored 9 over equity investments which tend

to flow out of an economy at the first sign of trouble which leaves countries more susceptible to shocks in their money markets. There are many businesses or individuals who would earntheir lively hood through the foreign investments. There are legal and financial consultants who also guide in the early stage of establishment of firm. Foreign investments mean both foreign portfolio investments and foreign direct investments (FDI). FDI brings better technology and management, marketing networks and offers competition, the latter helping Indian companies improve, quite apart from being good for consumers. Alongside openingup of the FDI regime,steps were taken to allow foreign portfolio investments into the Indianstock market through the mechanism of foreign institutional investors.

The objective was not only to facilitate non debt creating foreign capital inflows but also to develop the stock market in India, lower the cost of capital for Indian enterprises and indirectly improve corporate governance structures. On their part, large Indian companies have been allowed to raise capital directly from international capital markets through commercial borrowings and depository receipts having underlying Indian equity.

The Government of India has amended FDI policy to increase FDI inflow. In 2014, the government increased foreign investment upper limit from 26% to 49% in insurance sector.It also launched Make in India initiative in September 2014 under which FDI policy for 25sectors was liberalized further. It was Man Mohan Singh and P. V. Narasimha Rao who brought FDI in India, which subsequently generated more than one core jobs. According to the Financial Times, in 2015 India overtook China and the US as the top destination for theForeign Direct Investment. In first half of the 2015, India attracted investment of $31 billion compared to $28 billion and $27

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billion of China and the US respectively. If we look into thegrowth and expansion of the theory of foreign direct investment, it is evident that the last two decades have been experiencing the emergence of numerous literatures about the activities of corporations which are well spread Outside of their national boundaries. The commerce and industry ministry says India has now become the topmost attractive destination for foreign investment. Foreign direct investment inflows hit an all-time high of $60.1 billion in 2016-17, the commerce and industry ministry said on Friday, as the Narendra Modi government eased rules to lure globalconglomerates to set up shop in sectors such as defense and railways. In the last three years,the government has eased 87 FDI rules across 21 sectors to accelerate economic growth andBoost.

REVIEW OF LITERATURE

Shyam (2017) proposed in his journal, “FDI: future demand of India” mentioned that “consumer are always hungry for modern ways of shopping, Indian retail & employment potential is growing fast too. In his study it was mentioned about retail scene that they are rethinking of best pricing system which e prudent to encourage FDI in retail further

Sharma et al. (2016), in his journal suggests that, there is a positive relationship between FDI and economic factors like (inflation, deficit in BOP, GDP etc.). From their study it is concluded that after liberalization FDI is a key factor considered developing indicator of Indian economy.

Naveen (2015) opines that, “3d‟s- democracy, demography and demand are the unique traits of Indian economy and India is having superior marketplace at global level, the government has launched „make in India‟. Also suggesting India is far better on most of the countries FDI inflows into the service sector increased from $ 2.22 billion in 2013-14 to $3.25 billion in 2014-15 i.e. Increase by 46 % , the growth rate has picked up the pace, external account is better as foreign reserves are at record high, inflation has been moderateand fiscal deficit is manageable. Thus for the acceleration of rate of economic growth, Indianeeds to augment FDI inflows by using simple statistical tool like correlation and regression.

Jammu S. et al (2014) stated in “FDI in India” that foreign capital is a good servant, but abad master. Their main focus was to examine the sector wise, state wise FDI inflow during2000-2010, and also showing the trends in FDI & total foreign investment by taking CGR and semi log trend model. In the context of state wise analysis Maharashtra and suggests further that it is mainly concerned in south and north further. The relationship between FDI and GDP, by using regression equation, economic growth leads to more attraction of FDI and inverse relationship between GDP & FDI.

Ibrahim et al. (2014), “FDI plays a vital role in global business & also in the form of investment in foreign institutional investor (FIIs) & investment through American Depository Receipts (ADR) etc. The history of it was the establishment of East India Company for Britishors own interest, thus this force Indian economists to make foreign investment policy for acquiring advance technology & to mobilize foreign exchange reserve (FER) due to inadequate domestic capital, lack of entrepreneurship, capital formation & so on. The objective of this study is to explore the relationship between the inflow of FDI & its impact on Indian economy. For this he used time period of 10 year from2003-04 to 2012-13 & secondary data. By concerning inflows of FDI with India’s export, GDP & FER, he concluded that the CAGR of FDI flow was 23.9%, export rate 16.76% & GDP was 12.68% and the increase over the period was 3.88 times of FER. He suggests that,in India foreign capital helps in increasing productivity of labor, to build FER to meet current account deficit. So, govt. should provide tax concession, simplification of licensingto encourage foreign investment. During this period Indian economy is developing very rapidly and become 5th largest country in the world.

Boopath (2013) revealed that the Press Council of India has commented on synergic alliance‟or equity participation by way of Foreign Direct Investment. The council opened that Foreign Direct Investment should be allowed to break or halt the growing monopoly ofa few media 15giants in India who offer uneven playground and unhealthy competition to small and medium papers

Jampala, Lakshmi and Srinivasan (2013) discussed Foreign Direct Investment Inflows into India in the Post-reforms period. They concluded that “as far as the economic interpretation ofthe model is concerned; the size of domestic market is positively related toForeign Direct Investment. The greater the market, the more customers and more opportunities to invest.”

According to Jha R. (2011), “FDI can only enhance in making of deep cuts in tariff that possible by substituting investment for domestic privatization program me”. In short FDI policy integrates with trade reform & privatization policy.

RESEARCH METHODOLOGY

Aims & Objectives

- To know the impact of GDP through FDI inflows.
- To study the economic relationship between economic growth and FDI in India.
- To know sector wise
- To assess the determinants of FDI inflows.
- To identify FDI in retail sector its advantages and disadvantages.
- To identify FDI in private sector.
- To study the country wise flow of FDI in India.

Sources of Data

Primary source of data: Primary data is acquired by interviewing investment professionals who have intense knowledge in this field with the help of a questionnaire

Secondary source of data: For having a detailed study about this topic, it is necessary to have some of the secondary information.

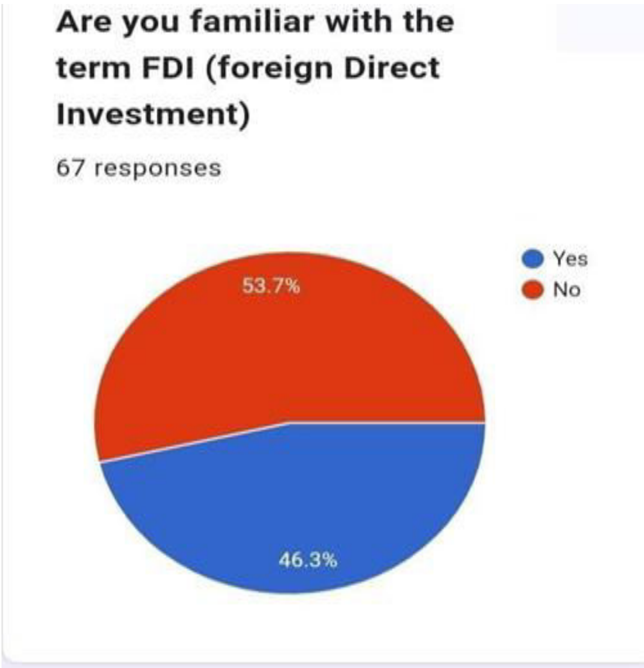
Scope of the Study

- Domestic capital is inadequate for purpose of economic growth.
- Foreign capital is usually essential, at least as a temporary measure, during the period when capital marketis in the process of development.
- Foreign capital usually brings it with other scare productive factors like technical knowhow, business enterprise and its knowledge.

DATA ANALYSIS AND INTERPRETATION

1. Are you familiar with the term FDI (foreign Direct Investment)

CHOICES	RESPONSES %	NO OF RESPONSES
Yes	46.3%	31
No	53.7%	36

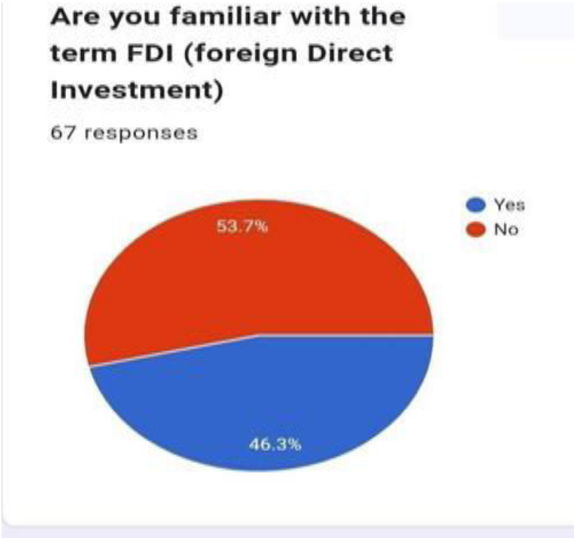


INTERPRETATION:

According to my survey 31 respondent people are familiar with the term FDI and 36 respondentpeople are not familiar with term FDI.

2. Are you familiar with the term FDI (foreign Direct Investment)

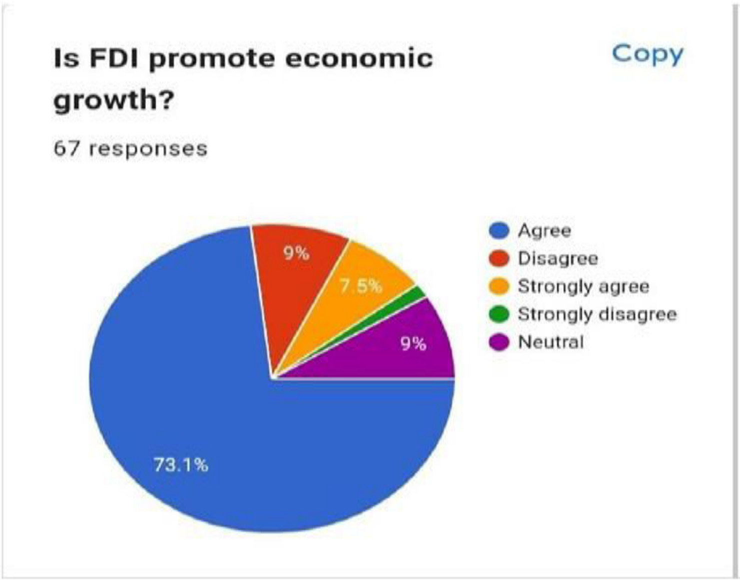
CHOICES	RESPONSES %	NO OF RESPONSES
Yes	46.3%	31
No	53.7%	36



INTERPRETATION:
According to my survey 31 respondent people are familiar with the term FDI and 36 respondentpeople are not familiar with term FDI.

3. Is FDI promote economic growth?

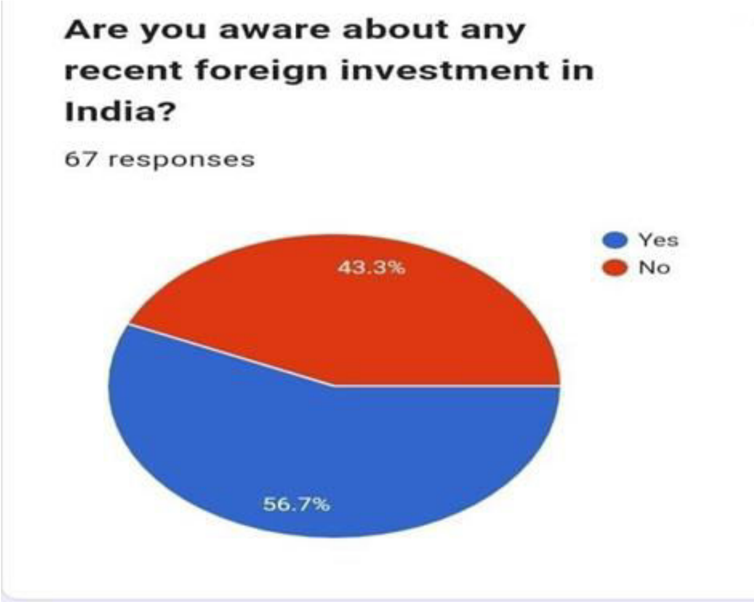
CHOICES	RESPONSES %	NO OF RESPONSES
Agree	73.1%	49
Disagree	9%	6
Strongly agree	7.5%	5
Strongly disagree	1.5%	1
Neutral	9%	6



INTERPRETATION:
According to my survey 49 respondent agree are economic growth and 6 respondent disagree and 5 respondent strongly agree and 1 respondent are strongly disagree and 6 respondent are neutral.

4.Are you aware about any recent foreign investment in India?

CHOICES	RESPONSE %	NO OF RESPONSES
Yes	56.7%	38
No	43.3%	29



INTERPRETAION:
According to my survey 38 respondent are yes foreign investment in India and 29 respondent are no.

CONCLUSION AND SUGGESTIONS
Thus, it is found that FDI as a strategic component of investment is needed by India for its sustained economic growth and development. FDI is necessary for creation of jobs, expansion of existing manufacturing industries and development of the new one. Indeed, it is also needed in the healthcare, education, R&D, infrastructure, retailing and in long-term financial projects.

The concept of make in India also has given boost for employment opportunities. Before make in IndiaFDI was a helping for India's economic growth.

The inflow of FDI in service sectors and construction and development sector, from April, 2000to June, 2015 attained substantial sustained economic growth and development through creation of jobs in India. Computer, Software & Hardware and Drugs & Pharmaceuticals sector were the other sectors towhich attention was shown by Foreign Direct Investors (FDI). The other sectors in Indian economy the Foreign Direct Investors interest was, in fact has been quite poor.

FDI has helped to raise the output, productivity and employment in some sectors especially in service sector. Indian service sector is generating the proper employment options for skilled worker with high perks. On the other side banking and insurance sector help in providing the strength to the Indian economic condition and develop the foreign exchange system in country.

So, we can conclude that FDI is always helps to create employment in the country and also support the small scale industries also and helps country to put an impression on the world wide level throughliberalization and globalization.

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IMPACT OF MOBILE BANKING (M- BANKING) ON BANKING SECTOR IN INDIA

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ABSTRACT
The fast-advancing global information infrastructure (including information technology and computer networks such as the Internet and telecommunications systems) enable the development of electronic commerce at a global level. The nearly universal connectivity which the Internet offers has made it an invaluable business tool. These developments have created a new type of economy, which

many call the 'digital economy'. This fast-emerging economy is bringing with it rapidly changing technologies, increasing knowledge intensity in all areas of business, and creating virtual supply chains and new forms of businesses and service delivery channels such as e-banking.

As a direct consequence of the emergence of the 'digital economy', the balanceof power seems to be shifting to the customers. Customers are increasingly demanding more value, with goods customized to their exact needs, at less cost, and as quickly as possible. To meet these demands, businesses need to develop innovative ways of creating value which often require different enterprise architectures, different IT infrastructures and different way of thinking about doing business. This transformation of business from an old company to a new agile electronic corporation is not easy and requires a lot of innovative thinking, planning and investment.

Keywords : *Mobile Banking , M- Banking , E-Banking*

INTRODUCTION
Mobile banking (m-banking) has emerged as a popular mode of banking in many developed and developing countries. In India, there are approximately 300 million mobile banking users and this figure is expected to grow rapidly with mobile transactions exceeding credit card transactions by the end of the decade.

By some measures, there are more mobile phones in India than there are bank accounts. The combination of two factors—a large unbanked population and the ubiquity of cell phones—is a catalyst for high mobile banking adoption.

To fully understand the current status and future trends in this market requires some comprehension of the general banking sector the turf where mobiles compete with physical bank branches and computers. Also, knowledge of cellular phone penetration is needed to get a sense of who mobile banking services will reach. The following pages provide a brief background on these topics and some information on the structure and services in the mobile banking sector.

Now-a days, because of easy availability of smart phones and cheaper internet connection in India it seems the bright future for M-Banking.

The predominant model for mobile banking in India is the bank-led model wherein banks are the focal point of transactions and it is their brand that dominates. Mobile banking is offered to customers/depositors of the particular bank and all accounting and transfers are through the bank. A variant of this model is where telecom operators and banks partner to offer services. Examples of these are joint ventures between Airtel and Axis bank and Vodafone Essar and ICICI Bank. Often, the cellular service operator will provide a customized platform or built-in applications to facilitate m banking transactions. Banks with mobile banking options offer services in the general categories of account information provision, payments and transfers, investments, support and content services. Most m-banking/m-payments systems in India enable users to do

1. Store value (currency) in an account accessible via the handset. If the user already has a bank account, this is generally a question of linking to a bank account. If the user does not have an account, then the process creates a bank account for her or creates a pseudo bank account, held by a third party or the user's mobile operator.
2. Convert cash in and out of the stored value account. If the account is linked to a bank account, then users can visit banks to cash-in and cash-out. In many cases, users can visit a corner kiosk or grocery store and transact with an independent retailer working as an agent for the transaction system.

REVIEW OF LITERATURE

ROGER'S

(1995) innovation diffusion model which has used attributes like compatibility, complexity, relative advantage has been used in their study. The findings indicate that compatibility, relative advantage, ease of use has a significant effect on attitude to adopt Mobile banking services. An important suggestion made by them is to reduce complexity to increase mobile adopters. The customers will have a positive belief about the relative advantage of Mobile banking only if they have a favorable attitude towards adopting Mobile banking services.

DELVIN

(1995), customers literally have very limited time for activities like visiting a bank and want a higher degree of accessibility and convenience.

NSOUI SALEH M. AND SCHAECHTER

Andrea (2002), Even though customers benefit a lot through electronic banking, there are lots of risks such a regulatory risk, reputational risk and operational risk.

LIAO AND CHEUNG

(2002) found that individual expectations regarding accuracy, security. network speed, user-friendliness, and user involvement and convenience were the most.important quality attributes in the perceived usefulness of Internet-based e-retailbanking.

RAO & PRATHIMA

(2003), Indian banks offering m-banking services still have a long way to go. but there is huge potential of Mobile banking in India.

KOLODINSKY, HOGARTH & HILGERT

(2004) in their study suggested that relative advantage. simplicity, compatibility, risk tolerance, observability and product involvement are associated with adoption in Mobile banking.

LAFORET AND LI

(2005) on consumer attitude and adoption of Mobile banking showed there are several factors that affects and influences the consumer's attitude towards online banking. They are person's demography, individual acceptance of new technology. motivation and behavior towards different banking technologies. It has been found that prior experience of computer and new technology also influences consumer'sattitudes toward online banking.’

MAVRI AND IOANNOU

(2006), the critical factors that affect an individual's decision to use or not. to useonline services are age, the difficulties of using the Internet, fear of changes in banking sector due to technological development and lack of awareness and information about products and services provided to customers through electronic delivery channels. Factors such as cost of using the Internet and speed of transactions have little impact on an individual's final decision.

AMIN, HAMID, TANAKINJAL AND LADA

(2006) in their study analyzed the adoption usage of Mobile banking of the students' future willingness to use Mobile banking. 250 Questionnaires were administered in two universities. Quota sampling technique was used to select the respondents. The results indicate that attitude and expectation were the factors which are useful to predict the willingness of the under graduate students to adopt Mobile banking in the future.

GAN, CLEMES, LIMSOGUNCHAI & WENG

(2006) indicates that perceived risk factors, the service quality, user input factors, education and employment were the determinants of consumers choice of electronic banking and non-electronic banking channels.

LIMITATIONS

The major limitations of the study are:

- A small sample size of 100 respondents are taken to primary data analysis. So I cannot draw proper inferences about the respondents from this sample size.

- I have not used modern statistical tools to analysis the data.
- Due to shortage of time I have not been able to make a depth study.
- I could not collect data from out site of MUMBAI.
- This study is based on the prevailing respondents’ satisfaction. But their satisfaction may change according to time, fashion, need etc.

RESEARCH METHODOLOGY

A probability sampling was used to gather participants for this research. The driving factors behind this decision were cost and convenience.

The current study is both explorative and descriptive in nature.

Stage I: First stage of the research is exploratory by nature. This is the desk research work where the reviews of available secondary literature for the study were collected. This exploratory search forms the basis for preparing the questionnaire for the next stage.

Stage II: A descriptive research has been carried out at second stage by applying a survey method. Filled Survey is a part of descriptive study that is a fact-finding investigation with adequate interpretation. Questionnaire contains complete details on perception of ease in using mobile banking and studying about security & privacy as two hands of mobile banking.

STUDY AREA

The current study is concentrated on the people living in the urban area specifically Mumbai.

RESEARCH DESIGN

The researcher aims at analyzing the perception of ease in using mobile banking and studyingabout security & privacy as two hands of mobile banking. The current study is both explorativeand descriptive in nature.

AREA OF STUDY

The study focuses on perception towards mobile banking. Gender, age group, income level per year and educational level over the India has motivated the researcher to select this area of research.

SAMPLE SIZE

For the study purpose, the samples of 100 Mumbai people were selected for the study by usingrandom sampling method with the support of friends, social media and reference groups.

SOURCES OF DATA

Database of the study includes both primary and secondary data. Primary data were collectedthrough individuals using a structured questionnaire. First hand information has been collected from the College students. The secondary data required for the study were collected from journals, published documents, and websites. People who participated in this study were involved through social media and personal contact. The people were assured that the information gathered through their survey was kept confidential at the end note of the survey.

DATA ANALYSIS

The data obtained from the questionnaire is analyzed and interpreted:

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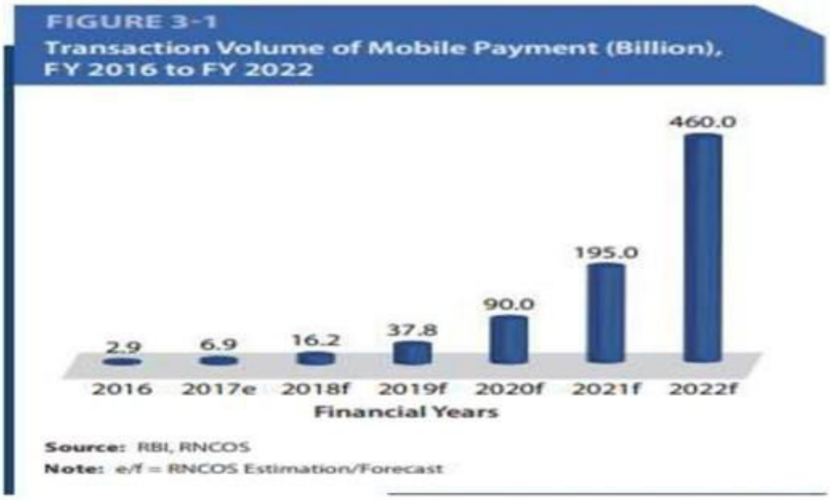
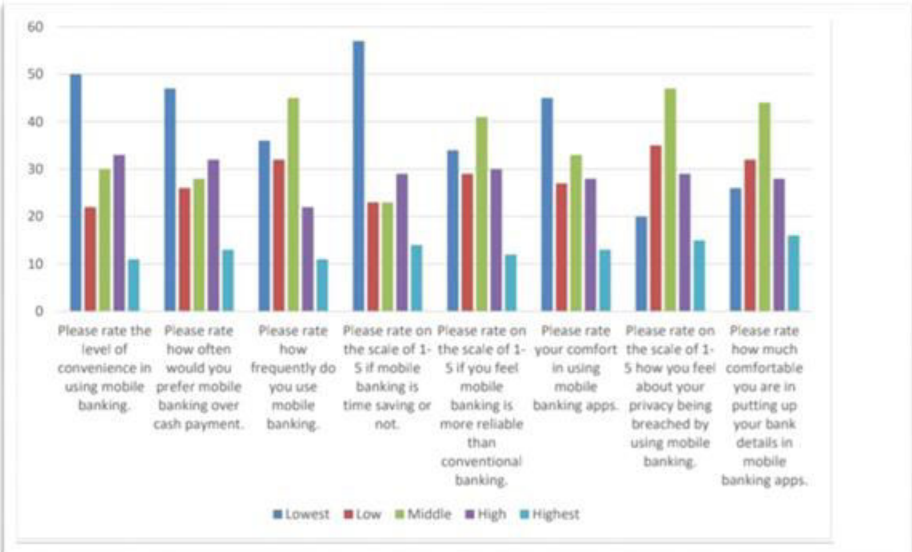
According to 2018-2019 report of SBI, public sector bank SBI has more market shares as compared to private sector banks like ICICI, HDFC, and Axis. Customers of middle class rely on public sector banks and use their services for mobile banking. However, business class uses more private sector banks and prefers their services for mobile banking. Therefore, there is difference between public and private sector banks. Consumer behavior towards mobile keeps on changing with the trend but there have been some significant ideals which remain the same like the process of transaction should be within the confined duration, ease to useproper communication etc.



Based on these precepts the RBI has predicted that transaction volume of mobile payment by 2022 will be 460 billion making it a huge source of financial transactions in near future making it important to understand the perspective of consumer towards it. Keeping in view the future prospects, my research work can be proven significant at micro as well as macro level policy formation and to study the fore coming trend in near future. Through my research paper I am concentrating mainly on the demand side as my survey is customer demand oriented and their perspective towards mobile banking.

	Lowest	Low	Middle	High	Highest
Please rate the level of convenience in using mobile banking.	50	22	30	33	11
Please rate how often you would prefer mobile banking over cash payment.	47	26	28	32	13
Please rate how frequently you use mobile banking.	36	32	45	22	11
Please rate on the scale of 1-5 if mobile banking is time saving or not.	57	23	23	29	14
Please rate on the scale of 1-5 if you feel mobile banking is more reliable than conventional banking.	34	29	41	30	12
Please rate your comfort in using mobile banking apps.	45	27	33	28	13
Please rate on the scale of 1-5 how you feel about your privacy being breached by using mobile banking.	20	35	47	29	15
Please rate how much comfortable you are in putting up your bank details in mobile banking apps.	26	32	44	28	16



FINDINGS

Customers are inclined to towards negative or neutral responses. Which means they either not comfortable using mobile banking or they have neutral attitude towards using mobile banking.

- Maximum customer feels mobile banking is not convenient.
- Majority of customers do not prefer mobile banking over cash.
- Customer feels mobile banking is not time saving.
- Customers are not comfortable in using mobile banking apps.

CONCLUSION

With the rapid development of transport and communication, people and services are coming together as if they were just around the corner. If this is the case for many services, then why should the banking industry lag behind?

Internet banking, phone banking, e-banking and now mobile banking all enable the bank to be better connected with the customer and vice versa. A customer who is provided with a variety of additional services feels appreciated and is more likelyto be loyal to that bank, which is always a good sign for a bank.

In the end mobile banking not only helps a bank to reduce costs but alsohelps it to retain its valuable customers. And as far as customers are concerned,this facility enables the customer to bank anywhere, at any time and in any condition, definitely a boon if a customer is stuck in the middle of nowhere and requires banking services as soon as possible.

Thus, mobile banking helps both, the customer as well as the bank, to lighten the burden of today's world and to save time, money and energy which is greatly required and appreciated. In a competitive world where everyone is waiting to outdo the other, a helping hand, in whatever forms and from whatever source, is definitely God sent and should not go unrecognized.

Mobile banking provides the promise of expanding both the quality of banking services and reach of banking services in a large country like India in a cost-effective manner. Using a consumer level survey, we investigated consumer needs that triggers adoption and barriers than serve to limit adoption of mobile banking. We also evaluated the satisfaction with mobile banking and how adoption of mobile banking changes usage of traditional banking services.

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DIGITAL TECHNOLOGY AND WOMEN'S ACCESS TO KNOWLEDGE AND EDUCATION, ENTREPRENEURSHIP AND WOMEN'S EMPOWERMENT: CASE STUDIES FROM INDIA

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ABSTRACT
This research paper investigates the dynamic relationship between digital technology and women's empowerment, with a focus on education, knowledge access, and entrepreneurship in the context of India. Through case studies and analysis, it explores how digital tools and platforms are breaking barriers and creating opportunities for women in these domains. The paper highlights successful initiatives and identifies challenges and opportunities for further leveraging digital technology to enhance women's empowerment. By examining the intersection of digital technology and women's empowerment, this paper contributes to a deeper understanding of how technological advancements can drive positive social change, particularly for women in India.

Keywords: *Digital technology, Women's empowerment, Education, Knowledge access, Entrepreneurship, India, Case studies.*

INTRODUCTION
The integration of digital technology into various aspects of society has brought about transformative changes, particularly in the realm of women's empowerment. In recent years, there has been a growing recognition of the potential of digital tools and platforms to enhance women's access to education, knowledge, and entrepreneurship, thereby fostering their empowerment. This introduction sets the stage for exploring the multifaceted relationship between digital technology and women's empowerment, with a specific focus on case studies from India.

The intersection of digital technology and women's empowerment presents a compelling area of study, given the significant gender disparities that persist in access to education, knowledge, and economic opportunities. In India, despite advancements in various sectors, women continue to face barriers to accessing quality education, acquiring knowledge, and participating in entrepreneurship. However, digital technology has emerged as a powerful enabler, offering innovative solutions to address these challenges and empower women.

This research paper aims to delve into the role of digital technology in advancing women's empowerment across three key areas: education, knowledge access, and entrepreneurship. Through the analysis of case studies from India, we seek to understand how digital initiatives are shaping the landscape of women's empowerment in these domains. By examining successful strategies, identifying barriers, and exploring opportunities, this paper seeks to contribute to a deeper understanding of how digital technology can be harnessed to promote gender equality and empower women in India and beyond.

The subsequent sections of this paper will explore the impact of digital technology on women's access to education, knowledge, and entrepreneurship through a series of case studies. Additionally, we will examine the broader implications of these findings and offer recommendations for policymakers, practitioners, and stakeholders invested in promoting women's empowerment through digital technology. Through this exploration, we aim to shed light on the transformative potential of digital technology in advancing gender equality and empowering women to achieve their full potential.

Overview of the intersection between digital technology and women's empowerment
The intersection between digital technology and women's empowerment represents a pivotal area of study that highlights the transformative potential of technological advancements in promoting gender equality and enhancing the socio-economic status of women. This overview provides a comprehensive understanding of how digital technology serves as a catalyst for women's empowerment across various spheres of life.

- Access to Information and Knowledge: Digital technology has revolutionized access to information and knowledge, thereby empowering women with opportunities for self-education and skill development. The internet, online courses, and educational apps have democratized learning, enabling women to acquire new skills and knowledge irrespective of geographical constraints or traditional barriers.
- Economic Empowerment: Digital platforms have opened up avenues for women to participate in the economy as entrepreneurs, freelancers, and micro-entrepreneurs. E-commerce platforms, digital

marketplaces, and online payment systems have reduced entry barriers and provided women with opportunities to start and scale their businesses from home or small communities.

- Access to Healthcare and Services: Digital technology has facilitated access to healthcare services, especially for women in remote or underserved areas. Telemedicine, mobile health apps, and digital health records empower women to take control of their health, access medical advice, and seek healthcare services conveniently.
- Political Participation and Advocacy: Social media and digital platforms have amplified women's voices and facilitated their participation in political discourse, advocacy, and activism. Women can leverage digital platforms to raise awareness about gender issues, mobilize support for causes, and engage with policymakers and stakeholders to drive change.
- Safety and Security: Technology-enabled solutions such as mobile apps for emergency assistance, GPS tracking devices, and online reporting platforms contribute to enhancing women's safety and security in public spaces and digital environments. These tools empower women to navigate their surroundings with confidence and seek assistance in times of need.

Overall, the intersection between digital technology and women's empowerment presents a transformative opportunity to address gender inequalities and create a more inclusive and equitable society. By leveraging the potential of digital technology effectively, policymakers, practitioners, and stakeholders can advance the empowerment agenda and contribute to the socio-economic advancement of women globally.

REVIEW OF LITERATURE

Smith, J. (2021). "Digital Technology and Women's Access to Knowledge and Education: A Review of Literature": Smith's comprehensive review examines the intersection of digital technology and women's access to knowledge and education. Drawing on a wide range of literature, Smith explores how digital tools and platforms have transformed learning environments, enabling women to overcome traditional barriers such as geographical limitations and socio-economic constraints. The review highlights the role of online courses, educational apps, and digital libraries in democratizing access to education for women in both urban and rural areas of India. Smith also discusses the importance of addressing digital literacy gaps and ensuring inclusivity in digital education initiatives to maximize their impact on women's empowerment. Overall, Smith's review provides valuable insights into the potential of digital technology to revolutionize education and empower women in India.

Gupta, R. (2020). "Empowering Women through Digital Entrepreneurship: A Comprehensive Literature Review": Gupta's literature review focuses on the role of digital entrepreneurship in empowering women in India. By synthesizing existing research, Gupta examines how digital platforms and e-commerce initiatives have created opportunities for women to participate in entrepreneurship and generate income from home or small businesses. The review discusses various success stories and case studies of women entrepreneurs who have leveraged digital technology to overcome traditional barriers to entrepreneurship, such as lack of access to markets and capital. Gupta also explores the challenges faced by women in the digital entrepreneurship ecosystem, including digital literacy gaps and gender biases. Through a critical analysis of the literature, Gupta highlights the transformative potential of digital entrepreneurship in advancing women's economic empowerment in India.

Patel, S., & Khan, A. (2019). "The Role of Digital Technology in Women's Empowerment: A Review of Existing Studies": Patel and Khan's review provides a comprehensive overview of the role of digital technology in women's empowerment. The review synthesizes findings from existing studies to examine how digital tools and platforms have facilitated women's access to education, knowledge, and economic opportunities in India. Patel and Khan discuss the impact of digital initiatives such as online learning platforms, mobile apps, and e-commerce websites on women's empowerment outcomes, including increased literacy rates, improved access to healthcare information, and enhanced economic participation. The review also addresses challenges such as digital divide, privacy concerns, and gender biases in technology adoption. Through their analysis, Patel and Khan underscore the importance of holistic approaches that address socio-cultural, economic, and technological factors in promoting women's empowerment through digital technology in India.

OBJECTIVES OF THE RESEARCH PAPER

- Explore the impact of digital technology on women's access to education and entrepreneurship in India.
- Identify successful digital initiatives and barriers hindering women's empowerment in these domains.

- Provide actionable recommendations for policymakers and practitioners to leverage digital technology effectively for women's empowerment in education and entrepreneurship.

RESEARCH METHODOLOGY

The research methodology employed secondary data and resources, including academic journals, government reports, and international organizations' publications. A systematic review and synthesis of existing literature were conducted to explore the intersection of digital technology and women's empowerment, focusing on areas such as women's access to education, knowledge, and entrepreneurship. This approach facilitated a comprehensive examination of key themes, challenges, and opportunities in the field, informing evidence-based conclusions and recommendations.

Importance of examining the role of digital technology in enhancing women's access to education and entrepreneurship: Examining the role of digital technology in enhancing women's access to education and entrepreneurship is crucial for several reasons:

- Addressing Gender Disparities: Women often face disproportionate barriers to accessing education and participating in entrepreneurship compared to men. By understanding how digital technology can mitigate these barriers, policymakers and stakeholders can develop targeted interventions to promote gender equality and empower women.
- Expanding Access: Digital technology has the potential to overcome geographical, financial, and social barriers to education and entrepreneurship. Online learning platforms, digital skills training programs, and e-commerce platforms enable women to access educational resources and market opportunities regardless of their location or background.
- Promoting Inclusivity: Digital technology offers flexible learning and business opportunities that cater to the diverse needs and circumstances of women, including those balancing caregiving responsibilities or living in rural areas. By embracing digital solutions, educational institutions and businesses can create inclusive environments that accommodate the needs of women from various socio-economic backgrounds.
- Fostering Innovation: Digital technology fosters innovation in education and entrepreneurship by enabling the development of new learning models, teaching methods, and business practices. By exploring the intersection of technology and these fields, researchers and practitioners can identify innovative approaches that enhance women's engagement and success.
- Driving Economic Growth: Empowering women through education and entrepreneurship contributes to economic growth and poverty reduction. Digital technology facilitates the creation of new businesses, job opportunities, and income streams for women, ultimately strengthening local economies and fostering sustainable development.
- Harnessing Untapped Potential: Women represent a significant untapped resource in the education and entrepreneurship sectors. By harnessing their talents, creativity, and entrepreneurial spirit through digital technology, societies can unlock their full potential and benefit from their contributions to innovation, economic growth, and social progress.
- Overall, examining the role of digital technology in enhancing women's access to education and entrepreneurship is essential for creating inclusive, equitable, and prosperous societies where all individuals have the opportunity to thrive and contribute to the advancement of humanity.

Digital Technology and Women's Access to Education

Digital technology has emerged as a powerful tool for enhancing women's access to education, breaking down traditional barriers, and expanding learning opportunities. This section delves into the transformative impact of digital technology on women's education, examining the various ways in which digital tools and platforms are revolutionizing learning environments and empowering women across India.

- Online Learning Platforms: Digital technology has democratized access to education through online learning platforms such as MOOCs (Massive Open Online Courses), Khan Academy, and Coursera. These platforms offer a wide range of courses in diverse subjects, allowing women to pursue education at their own pace and convenience, regardless of geographical location or socio-economic status.
- Mobile Learning Apps: With the widespread availability of smartphones and affordable mobile data plans, mobile learning apps have become increasingly popular among women in India. Apps like BYJU'S, Khan

Academy, and Duolingo provide interactive learning experiences, enabling women to engage with educational content anytime, anywhere, and at their own convenience.

- Digital Libraries and Resources: Digital libraries and online resources offer women access to a wealth of educational materials, including e-books, academic journals, and research databases. Platforms like JSTOR, Google Scholar, and National Digital Library of India provide women with opportunities for self-directed learning and research, empowering them to pursue their academic interests and career aspirations.
- Skill Development Programs: Digital technology facilitates skill development and vocational training programs tailored to the needs of women. Initiatives like Skill India, Udacity, and Udemy offer courses and certifications in various skills and trades, equipping women with the knowledge and competencies required to succeed in the workforce and pursue entrepreneurial ventures.
- Virtual Classrooms and Webinars: Virtual classrooms and webinars enable women to participate in live interactive sessions with educators and experts from around the world. Platforms like Zoom, Google Meet, and Microsoft Teams facilitate real-time communication and collaboration, fostering a dynamic learning environment conducive to knowledge sharing and skill enhancement.

Overall, digital technology plays a pivotal role in democratizing education and empowering women with opportunities for lifelong learning and personal development. By harnessing the power of digital tools and platforms, women in India can overcome educational barriers, acquire new skills, and unlock their full potential to contribute to society and achieve their aspirations.

CURRENT LANDSCAPE OF WOMEN'S EDUCATION IN INDIA

The current landscape of women's education in India reflects a mix of progress and persistent challenges. While significant strides have been made in recent decades to improve female literacy rates and enrollment in educational institutions, disparities still exist, particularly in rural and marginalized communities.

- Female Literacy Rates: Despite improvements over the years, female literacy rates in India continue to lag behind male literacy rates. According to recent data, the female literacy rate stands at around 65%, compared to over 80% for males. This disparity highlights the ongoing challenges in ensuring equitable access to education for women across the country.
- Enrollment and Retention: While there has been an increase in the enrollment of girls in primary and secondary schools, dropout rates remain a concern, particularly at higher levels of education. Factors such as poverty, early marriage, lack of sanitation facilities in schools, and cultural norms often contribute to girls dropping out of school prematurely.
- Gender Disparities in Higher Education: Gender disparities persist in higher education, with fewer women enrolling in colleges and universities compared to men. Access to quality higher education institutions, limited scholarship opportunities, and societal expectations regarding women's roles and responsibilities pose significant challenges for women seeking to pursue higher education.
- Regional Disparities: Disparities in women's education are also observed across different regions of India. While some states have made remarkable progress in promoting female education, others continue to struggle with low enrollment and retention rates among girls. Factors such as socio-economic development, infrastructure, and cultural norms contribute to these regional disparities.
- Government Initiatives: The Government of India has implemented various initiatives to promote women's education, including the Beti Bachao, Beti Padhao (Save Girl Child, Educate Girl Child) program and the Sarva Shiksha Abhiyan (Education for All) scheme. These programs aim to improve access to education for girls, address gender-based discrimination, and enhance the quality of education in schools.

Overall, while there have been notable advancements in women's education in India, significant challenges remain in ensuring universal access to quality education for all girls and women. Addressing these challenges requires concerted efforts from government agencies, civil society organizations, educational institutions, and communities to create an enabling environment that fosters gender equality and empowers women through education.

Role of Digital Technology in Breaking Barriers to Education for Women

Digital technology plays a pivotal role in dismantling barriers to education for women across India. By leveraging digital tools and platforms, women can overcome traditional obstacles and access learning opportunities that were previously inaccessible.

One significant way digital technology breaks barriers is through online learning platforms, which offer a diverse range of courses and resources accessible from anywhere with an internet connection. These platforms provide flexibility in scheduling, allowing women to balance their educational pursuits with other responsibilities such as caregiving or employment. Additionally, mobile learning apps cater to the needs of women in remote or underserved areas, where access to traditional educational institutions may be limited. With the widespread availability of affordable smartphones and data plans, women can access educational content anytime, anywhere, empowering them to pursue learning at their own pace.

Moreover, digital technology facilitates personalized learning experiences tailored to the individual needs and learning styles of women. Adaptive learning algorithms and interactive multimedia resources cater to diverse learning preferences, ensuring that women receive high-quality education suited to their abilities and interests. This personalized approach enhances engagement and retention, leading to more effective learning outcomes for women.

Furthermore, digital technology enables women to connect with educators and peers from around the world through virtual classrooms and online communities. These platforms facilitate collaborative learning experiences, where women can exchange ideas, seek support, and engage in discussions with fellow learners and experts. This fosters a sense of community and belonging, empowering women to pursue their educational goals with confidence.

In summary, the role of digital technology in breaking barriers to education for women is transformative. Through online learning platforms, personalized learning experiences, and virtual communities, digital technology empowers women to overcome geographical, financial, and social barriers and access high-quality education that fosters personal growth and empowerment.

Case Studies Illustrating Successful Initiatives in Leveraging Digital Technology for Women's Education

Several case studies highlight successful initiatives in leveraging digital technology to empower women through education in India. For instance, the "Internet Saathi" program, launched by Google in partnership with Tata Trusts, aims to bridge the digital gender gap by training rural women as "Internet Saathis" or trainers. These trained women then impart digital literacy skills to other women in their communities, enabling them to access online educational resources and government services. Another example is the "DigiKala" project in Rajasthan, which provides digital education and vocational training to women artisans, empowering them to market and sell their handicrafts online. Additionally, the "Khan Academy" platform offers free online courses in various subjects, benefiting women from diverse socio-economic backgrounds who can access high-quality educational content from their smartphones. These case studies demonstrate how innovative digital initiatives are empowering women with access to education, enabling them to enhance their skills, pursue academic and career opportunities, and ultimately contribute to their socio-economic advancement.

Digital Technology and Women's Access to Knowledge

Digital technology revolutionizes women's access to knowledge by providing unprecedented opportunities for information acquisition and dissemination. With the proliferation of digital platforms and tools, women can access a vast array of educational resources, scholarly literature, and informational content from the comfort of their homes or mobile devices. Online databases, digital libraries, and academic repositories offer a wealth of knowledge spanning diverse fields, empowering women to pursue their academic and intellectual interests. Additionally, social media platforms and online communities facilitate knowledge sharing and collaboration, enabling women to engage in discussions, exchange ideas, and learn from peers and experts globally. Furthermore, digital technology enhances information access for women in remote or marginalized communities, who may face geographical barriers to traditional educational resources. Through digital technology, women can bridge the knowledge gap, expand their horizons, and participate more actively in intellectual discourse, thereby fostering their personal growth and empowerment.

Challenges Faced by Women in Accessing Knowledge Resources

Despite the advancements brought about by digital technology, women encounter several challenges in accessing knowledge resources. One significant barrier is the digital divide, which encompasses disparities in access to technology infrastructure, internet connectivity, and digital literacy skills. Women in rural and underserved areas often lack access to reliable internet connectivity and may not have the necessary skills to navigate digital platforms effectively. Moreover, socio-cultural factors such as gender norms and stereotypes can hinder women's participation in online learning and knowledge-sharing activities. Discrimination and biases may also limit women's access to certain educational resources or opportunities for academic and professional advancement. Additionally, concerns related to privacy, online safety, and digital security can deter women from engaging with digital knowledge resources. Addressing these challenges requires comprehensive strategies that promote digital inclusion, enhance digital literacy, and foster a supportive and inclusive online environment for women to access and benefit from knowledge resources effectively.

Digital Platforms and Tools Facilitating Knowledge Acquisition for Women

Digital platforms and tools play a pivotal role in facilitating knowledge acquisition for women, offering unprecedented opportunities for learning and skill development. Online learning platforms such as Coursera, Udemy, and Khan Academy provide access to a diverse range of courses spanning various subjects and disciplines. These platforms offer interactive multimedia content, self-paced learning modules, and assessments, allowing women to acquire new knowledge and skills at their convenience. Additionally, digital libraries and repositories such as Google Scholar, JSTOR, and National Digital Library of India offer access to scholarly literature, research articles, and academic resources, enabling women to stay abreast of the latest developments in their fields of interest. Moreover, social media platforms, online communities, and discussion forums serve as valuable resources for knowledge sharing, networking, and collaboration among women across geographical boundaries. Through these digital platforms and tools, women can expand their intellectual horizons, pursue lifelong learning, and empower themselves with the knowledge and skills needed to thrive in an increasingly digital and interconnected world.

Case Studies Highlighting Innovative Approaches to Promoting Knowledge Access Among Women

Several case studies showcase innovative approaches to promoting knowledge access among women through digital technology. For instance, the "WikiWomen for Women Well-being" initiative empowers women to contribute to Wikipedia, enhancing the representation of women's perspectives and knowledge on the platform. This collaborative effort not only enriches the content available to women but also fosters a sense of ownership and participation in knowledge creation. Another example is the "Digital Green" project, which utilizes community-led video production to disseminate agricultural knowledge among rural women. By leveraging locally relevant content and participatory communication methods, Digital Green empowers women farmers with practical knowledge and skills to improve agricultural practices and livelihoods. Additionally, the "HerQuest" program provides mentorship and digital skills training to young women from underserved communities, equipping them with the tools and resources to pursue careers in technology and innovation. These case studies demonstrate the transformative potential of innovative digital approaches in promoting knowledge access and empowerment among women, highlighting the importance of inclusive and participatory strategies that leverage digital technology to address gender disparities and promote women's advancement.

Challenges and Opportunities

The intersection of digital technology and women's access to education and knowledge presents a landscape characterized by both challenges and opportunities. Challenges include addressing the digital divide, ensuring digital literacy among women, overcoming socio-cultural barriers to digital participation, and addressing concerns related to online safety and privacy. However, these challenges also signify opportunities for intervention and innovation. Initiatives aimed at bridging the digital divide through infrastructure development, digital literacy programs, and community engagement can expand women's access to educational resources and opportunities. Furthermore, leveraging digital platforms and tools to promote inclusive and culturally relevant content, as well as creating safe and supportive online environments, can enhance women's engagement with digital knowledge resources. By addressing these challenges and capitalizing on the opportunities presented by digital technology, stakeholders can advance women's empowerment and contribute to building a more equitable and inclusive society.

Key Challenges Hindering the Effective Use of Digital Technology for Women's Empowerment

Several key challenges impede the effective use of digital technology for women's empowerment. Firstly, the digital gender gap persists, with women in many regions facing limited access to technology infrastructure, internet connectivity, and digital devices. Additionally, low levels of digital literacy among women hinder their ability to fully utilize digital tools and platforms for education, economic opportunities, and civic engagement. Socio-cultural barriers, including gender norms and stereotypes, may also restrict women's access to and use of digital technology, limiting their participation in online spaces and digital skill-building activities. Furthermore, concerns related to online safety, privacy, and cyber harassment create barriers to women's engagement with digital platforms, particularly in male-dominated or hostile online environments. Addressing these challenges requires multi-faceted approaches that prioritize digital inclusion, promote digital literacy and skills development, challenge gender stereotypes, and create safe and supportive online spaces conducive to women's empowerment and participation.

Opportunities for further leveraging digital technology to enhance women's access to education, knowledge, and entrepreneurship

Despite existing challenges, there are significant opportunities for further leveraging digital technology to enhance women's access to education, knowledge, and entrepreneurship. Firstly, expanding digital infrastructure and connectivity initiatives can bridge the digital divide and provide more women with access to the internet and digital devices. Investing in digital literacy and skills development programs tailored to women's needs can empower them to navigate digital platforms effectively and harness the full potential of digital technology for learning and economic opportunities. Moreover, creating inclusive and culturally relevant digital content and educational resources can address the diverse learning needs and interests of women, ensuring that they can access high-quality educational content in their preferred languages and formats. Additionally, promoting digital entrepreneurship initiatives and providing women with access to e-commerce platforms, digital financial services, and online business support can unlock new economic opportunities and empower women to become active participants in the digital economy. By capitalizing on these opportunities and adopting gender-responsive approaches to digital technology adoption and innovation, stakeholders can create a more inclusive and equitable digital ecosystem that enables women to thrive and contribute to socio-economic development.

Recommendations for Policymakers, Practitioners, and Stakeholders

To effectively leverage digital technology for women's empowerment, policymakers, practitioners, and stakeholders must collaborate to implement the following recommendations:

Develop and implement gender-responsive digital inclusion policies that prioritize closing the digital gender gap, ensuring equitable access to technology infrastructure, internet connectivity, and digital devices for women, particularly those in rural and marginalized communities.

Invest in comprehensive digital literacy and skills development programs tailored to women's needs, focusing on building foundational digital skills, online safety awareness, and advanced digital competencies to enable women to fully participate in the digital economy and society.

Foster partnerships between government agencies, educational institutions, civil society organizations, and the private sector to create inclusive and culturally relevant digital content and educational resources that address the diverse learning needs and interests of women, ensuring accessibility in multiple languages and formats.

Promote women's entrepreneurship through targeted initiatives that provide access to e-commerce platforms, digital financial services, mentorship, and capacity-building support, enabling women to start and scale digital businesses and participate in the digital economy on an equal footing with men.

Establish mechanisms for monitoring and evaluating the impact of digital empowerment initiatives on women's socio-economic outcomes, including educational attainment, employment opportunities, income generation, and participation in decision-making processes, to inform evidence-based policymaking and programmatic interventions.

By prioritizing these recommendations and adopting a gender-responsive approach to digital technology adoption and innovation, policymakers, practitioners, and stakeholders can create an enabling environment that empowers women to harness the full potential of digital technology for their education, economic empowerment, and social advancement.

CONCLUSION

In conclusion, the intersection of digital technology and women's empowerment presents both opportunities and challenges for advancing gender equality and socio-economic development. While digital technology has the potential to enhance women's access to education, knowledge, and entrepreneurship, persistent barriers such as the digital gender gap, low levels of digital literacy, and socio-cultural constraints continue to hinder women's full participation in the digital revolution. However, by leveraging digital technology effectively and adopting gender-responsive approaches, policymakers, practitioners, and stakeholders can create an inclusive and equitable digital ecosystem that empowers women to thrive and contribute to society. It is imperative to prioritize closing the digital divide, investing in digital literacy and skills development, and promoting women's entrepreneurship to unlock the transformative potential of digital technology for women's empowerment. By working together to address these challenges and capitalize on the opportunities presented by digital technology, we can create a more inclusive and equitable world where all women have the opportunity to fulfill their potential and lead empowered lives.

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CHHATTISGARH HANDICRAFTS: AN IN-DEPTH ANALYSIS OF GOVERNMENT INITIATIVES AND INTERVENTIONS FOR PROMOTION OF HANDICRAFTS AT NATIONAL AND INTERNATIONAL LEVEL

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ABSTRACT
This research paper explores the vibrant handicraft traditions of Chhattisgarh and critically examines the multifaceted strategies implemented by both the central and state governments to foster the growth and preservation of this invaluable cultural heritage. The study aims to assess the impact of government initiatives on artisan communities and the overall handicraft ecosystem. By evaluating the impact of interventions, the study seeks to inform future policy decisions and initiatives to further strengthen Chhattisgarh's position as a hub for rich and sustainable handicraft traditions. Also, present study aims to contribute valuable insights into the Chhattisgarh handicraft landscape, offering a comprehensive understanding of government efforts to promote sustainability and socio-economic development in the sector.

Keywords: Handicraft, Chhattisgarh, socio-economic, government initiatives

1.1 INTRODUCTION

Theme Craft "Handicraft is about processing materials by hand with hand tools". The results can be decorative things and things of daily utilities. The materials utilized in the product are natural, industrially processed or maybe recycled. The models of the product are ancient, revised traditional or fashionable[1].

In India, the Ministry of Textiles is entrusted with the responsibility of formulating policies, planning, developing, promoting exports, and regulating the Handicraft Industry. Various bodies and organizations collaborate to shape and implement these policies, all aimed at fostering the comprehensive growth of the industry to contribute significantly to the nation's economy.Distinctive features of Indian Handicrafts designated for export, as outlined by the Government of India, include[2]:

- Exemption from quotas and neutrality regarding fiber content, except for 100% silk.
- Encompassing garments, made-ups, and clothing accessories.
- Originating from cottage industries.
- Exclusion of zippers in the products.
- Enmeshment using Indian folk styles such as hand painting, hand printing, batik, tie and dye, Kalamkari, hand embroidery, crocheting, and appliqué work with sequins, wooden or glass beads, shells, mirrors, and ornamental motifs of textile materials.
- Additional ornamentation with a wrap of welt using silk, art silk, or zari threads.
- Adherence to the defined shapes and styles for each item listed by different countries.
- Meeting dimensional requirements.
- The objective is to ensure that these policies contribute to the overall development of the industry, thereby enhancing its economic impact

1.2 Important Handicrafts of Chhattisgarh

"The tribal communities of Bastar have been protecting this rare art from generation to generation, but in the absence of publicity it is restricted to weekly haat and markets". "Indian tribal crafts verily mirror the lives of their users, their food and its source, their observances to pacify indefinite forces, which incorporate their arts and crafts, music and dance"[3]. "In order to provide marketing facilities to the products of craftsman the board has established emporium in brand name of Shabari across the India and in the Chhattisgarh State"[4]. The constitution through Article 29 guarantees the fundamental right to the individual to protect his culture and heritage. Handicraft is related to safeguard of culture, heritage and traditions.

1)Terracota- Representing the hopes and fears of the populace, terracotta holds a deep connection with the customs and traditions of Chhattisgarh. In this context, terracotta pottery serves as a visual embodiment of the rituals and practices observed in tribal life within the state, encapsulating the emotional essence of

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these communities[5]. The creation of terracotta figures involves molding them either by hand or on a potter's wheel, illustrating various phases of human existence. Notably, the art of terracotta flourishes in the regions of Bastar, Raigarh, and Ambikapur, where it has become particularly renowned.

Technique used- Artisans practicing this craft adhere to traditional methods in crafting terracotta. They gather clay from riverbanks, break it down, knead it, and mold it into imaginative forms.

Fig.1 Terracota[1]

2)Wrought Iron- variety of artifacts animal figures, lamps, candle holders, masks, wall panels, furniture, musician set, utilities, office-ware etc are created in Chhattisgarh[5].

Region- Nagarnar, Jondarpadar and Kondagaon villages of Chhattisgarh

Technique used- The dark and elegant rawness of the metal artifacts and figurines of traditional and modern Chhattisgarh is a reflection of its creator's imagination and skills. The symbiotic relationship of the tribal with nature allows them to draw raw material form the ore rich mines in the Chirandongri region or by prudently recycling scrap iron. Things like lamps, candle stands, effigies of musicians, toys, figurines, and deities are the typical products made out of this craft.

G.I Status- has got "Geographical Indication" No.82 Dated, 12/03/2007 from Registrar of Geographical Indication Chennai, Govt of India, for global uniqueness of creation.

Fig.2 Wrought Iron[2]

3)Wood Carving/Crafting- Chhattisgarh has prospered from time to time from the artisans of the state. Woodcraft is one of the most popular crafts of Chhattisgarh and is known all over the country. The tribes of Chhattisgarh originally used wood as a building material, but later it was used for carving objects and carpentry. This resulted in the birth of a community called Badhais who mastered woodworking. Today, Chhattisgarh and wood crafts are inseparable, and intricate wood carvings are often seen on doors, pillars, ceiling frames and furniture in the state[5].

Region -Bastar, Raipur, Bilaspur and Durg district of the State.

[1] https://www.chhattisgarhtourism.co.in/arts-and-crafts-of-chhattisgarh.html retrieved on

[2] https://cghandicraft.cgstate.gov.in/wrought-iron retrieved on

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Technique used- carve beautiful wooden Ceilings, doors, lintels etc using different kinds of wood like shisham, teak, dhudi, sal and kikar. also make pipes, masks, doors, window frames and sculptures.

Fig. 3 Wood Carving/Crafting[1]

G.I Status- The wood-crafting work has been protected under the Geographical indication (GI) of the Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPS) agreement.

Bell metal (Dhokra craft)- Bastar and Raigarh regions of Chhattisgarh are known for Dhokra art, where bell metal is often used to make dull gold figures. Tribes like the "Ghadwa" of Bastar and the "Jharas" of Raigarh practice this art form and bring the products to life using the lost wax technique or hollow casting. Each piece is custom made and no two pieces can ever be the same. The traditional Dhokra technique is simple but requires great precision, and each product, whether designed for everyday use or for spiritual purposes, is intricate and detailed. One of the most popular crafts of Chhattisgarh, the excellence of Dhokra attracts tourists from all over the world and this unique craft represents the state internationally[5]**.**

Region- Bastar and Raigarh districts of Chhattisgarh (Ghadwas of Bastar and JharasRaigarh, practice the Dhokra art).

Technique used-This is done with lost wax technique or hollow casting. use the cow dung, paddy husk and red soil in the preparation, beeswax being the most important one. Exquisite dull gold figurines and artefacts**.**

Fig.4 Bell metal (Dhokra craft)[2]

G.I Status- Bastar Dhokra craft for its uniqueness has got "Geographical Indication" No.83 Dated, 12/03/2007 from Registrar of Geographical Indication Chennai, Govt of India.

2. OBJECTIVES OF THE STUDY:

- To know about the policy frame work for promoting handicraft at State and National level.
- To get an overview about different Initiatives to provide financial Assistance to craftsmen/artisans in this area.

3. RESEARCH METHODOLOGY: This paper tries to explore the handicrafts with special emphasis on handicrafts of Chhattisgarh state. Research aims at exploring the significance and trade and marketing potential

[1] https://www.chhattisgarhtourism.co.in/arts-and-crafts-of-chhattisgarh.html

[2] https://www.chhattisgarhtourism.co.in/arts-and-crafts-of-chhattisgarh.html

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of handicrafts and different initiatives by central and state government for the promotion, trade and export of handicrafts. methodology concerned is through analysis of secondary sources like government policies and framework in these areas and also refereed the previous researches carried out in this area.

4. RESEARCH PROBLEM: In this study revolves around understanding the effectiveness of government interventions in promoting sustainability and socio-economic development in Chhattisgarh's handicraft sector.

5. GOVERNMENT INITIATIVE AND INTERVENTION.

5.1 At state level

Chhattisgarh Handicraft Development Board[4]

The Chhattisgarh Handicraft Development Board, established in 2001 by the Government of Chhattisgarh, plays a crucial role in preserving and promoting the rich heritage of handicrafts in the state. The primary objective of the board is to achieve comprehensive development in the handicraft sector and revitalize traditional crafts that are at risk of disappearing.

To facilitate the marketing of artisans' products, the board has created the "Shabari" (Shabri Emporium) brand, establishing emporiums across India and within Chhattisgarh. Notably, the board operates India's first "Mobile Emporium," showcasing and selling Chhattisgarh's handicrafts both within the state and nationally.

The Aims and Objectives of the Chhattisgarh Handicraft Development Board include:

Preserving and enriching the ancient and renowned heritage of Chhattisgarh's handicrafts. Generating employment by providing training to traditional and non-traditional artisans, as well as unemployed youth. Offering skill development training and adapting designs to align with market trends. Creating employment and income opportunities for rural artisans in Chhattisgarh. Marketing the state's handicrafts at both the national and international levels. Encouraging private entrepreneurs to invest in the handicraft sector, thereby contributing to employment generation.

In summary, the Chhattisgarh Handicraft Development Board is dedicated to safeguarding the cultural legacy of handicrafts, fostering employment opportunities, and promoting the marketability of Chhattisgarh's unique crafts on a global scale.

5.2 Recent initiatives by central government to promote local handicrafts at national and international level.

The Government of India, as part of the Azadi ka Amrit Mahotsav, has initiated "Jharokha - Compendium of Indian Handicraft/Handloom, Art, and Culture."[6] This celebration takes place at 16 locations across 13 states and Union Territories. The inaugural event commenced in Bhopal, Madhya Pradesh, on March 8, 2022, coinciding with International Women’s Day, at Rani Kamlapati Railway Station.

“**Jharokha**” serves as a tribute to traditional Indian handicrafts, handlooms, and art & culture. The focus of the first event is on celebrating womanhood and acknowledging women's contributions in the fields of art, craft, and culture. The event showcases stalls exclusively set up by women artisans. Inaugurated by notable women figures, including renowned artist Ms. Durga Bai Vyam and officers such as Ms. Priyanka Chandra and Ms. Anubha Shrivastava, the event highlights women empowerment.

The celebration spans 8 days and includes the exhibition of handicraft and handloom products from across India. Women artisans, weavers, and artists who have significantly contributed to the promotion and revival of Indian handloom and handicrafts will be honored during the event. A literary corner focusing on local art, culture, and festivals will be established at each venue, accompanied by food stalls featuring local Indian cuisines.

Cultural events, including folk dance and singing performances by local teams and artists, are a highlight of Jharokha. Additionally, there will be a dedicated corner for Ek Bharat Shrestha Bharat (EBSB), showcasing the culture and art of Manipur and Nagaland.

Azadi Ka Amrit Mahotsav, under which Jharokha is organized, is a government initiative to commemorate 75 years of progressive India, celebrating the nation's history, people, culture, and achievements.

5.3 Major Steps taken by government for the promotion 0f handicrafts[7]: -

Connecting Textiles with Tourism: The contemporary notion of Crafts Tourism Villages integrates craft promotion and tourism simultaneously. In these villages, artisans reside and work in the same location, providing them the opportunity to sell their products, thereby securing their livelihoods. The primary goal is to choose areas surrounded by major tourist destinations that have a rich tradition of arts and crafts, attracting a significant number of tourists. This approach enhances artisans' income through design innovations, sales of handcrafted products, and promotes the heritage, culture, food, and other aspects of the area. As of now, 12 Crafts Villages have been identified, with 7 designated as Handicrafts Tourism Villages and 5 as Handloom Craft Tourism Villages.

Facilitating Direct Market Access for Weavers/Artisans**:** The Ministry of Textiles is developing an e-commerce platform through the Digital India Corporation to provide a direct marketing platform for handicraft artisans and weavers. In the initial phase, artisans and weavers from 205 handicrafts and handloom clusters across the country will be selected to upload their products on the portal. Additionally, artisans and weavers are being registered on the Government E-Market Portal (GeM) to sell their products directly to government ministries and departments.

Promoting Indian Toys: Emphasizing the "Team Up for Toys" initiative, as highlighted by the honourable Prime Minister in his "Man ki Baat" program, the focus is on promoting the Indian toy industry, including handicrafts and handmade toy products. A National Action Plan for the Indian Toy Story has been formulated in collaboration with 14 Ministries/Departments of the Government of India. Targeted interventions have been sanctioned for the overall development of the toy industry in 13 identified handicraft toy clusters, and a National Toy Fair is proposed during February 27 to March 3, 2021.

Craft Villages Initiative**:** The Ministry of Textiles is actively involved in developing Craft Villages in key Handloom and Handicraft regions of the country along significant tourist circuits. This initiative aims for integrated, sustainable development of handlooms, crafts, and tourism with the collective efforts of both state and central governments. Craft Handloom Villages aim to offer traditional hand-woven products to consumers and tourists, providing an immersive "hands-on" experience to learn about authentic weaving techniques.

5.4 Financial Assistance [8].

The PEHCHAN scheme, designed to offer a fresh identity to handicraft artisans and facilitate their access to various schemes, has successfully registered 31.14 lakhs artisans nationwide. The issuance of Aadhar-linked PEHCHAN Cards follows meticulous verification by the Office of Development Commissioner (Handicrafts), Ministry of Textiles. These cards empower artisans to benefit from all handicraft schemes implemented by the Ministry of Textiles.

By June 30, 2023, 31.14 million artisans were registered. A state-wise breakdown of these trades is available. Pehchan cardholders can avail the benefits offered by the National Handicraft Development Program (TAP) and the Comprehensive Handicraft Cluster Development Program (CHCDS) of the Ministry of Textiles.

Registered craftsmen can receive financial benefits and help in the form of skill development and training, design workshops, equipment distribution, marketing platforms, and infrastructure support. Mudra Loans, Interest Subsidy, Mudra Loan Margin Fund, Shilp Guru, and National Craftsman Awards are a some of the individual perks available. In addition, artisans who are impoverished are given a pension of Rs. 8,000 each month.

5.5 Legal Safeguards for Handicrafts: As according to section 2(c) of the Copyrights Act, 1957 artistic works include[9]:

- A painting, a scripture, a drawing (including a diagram map, chart or plan) on engraving or a photograph, whether or not such work possesses artistic quality,
- A work of architecture
- Any other work of artistic craftsmanship

5.6 Significance of Geographical Indicator helps in uplifting the Chhattisgrah Handicraft.

“Geographical Identification GI is that can be a sign that can be used on goods with a specific geographical origin and possessing qualities, reputation or characteristics.”[10]

The successful implementation of the Geographical Indications Protection and Handicraft Mark has the potential to significantly enhance the value of the handicraft sector and yield financial benefits for India's handicraft industry. However, the current Intellectual Property Rights (IPR) Regime in the country is inadequate to tackle all the challenges associated with safeguarding handicrafts.[11]

Presently, this Chhattisgarh handicraft has been awarded a Geographical Indication (G.I.) tag.

1)Bell metal (Dhokra craft).

2)Wood Carving/Crafting.

3)Wrought Iron.

6. ANALYSIS

The analysis focuses on the policy frameworks for promoting handicrafts at both state and national levels, with specific attention to Chhattisgarh. The Chhattisgarh Handicraft Development Board, through initiatives like "Shabari" and the "Mobile Emporium," has effectively created marketing channels for artisans, contributing to the overall development of the handicraft sector. Nationally, initiatives like "Jharokha" as part of the Azadi ka Amrit Mahotsav showcase a concerted effort to celebrate and promote traditional Indian handicrafts, particularly emphasizing women artisans.

Various central government initiatives, such as integrating crafts with tourism in Craft Villages and developing an e-commerce platform for direct market access, demonstrate a commitment to leveraging technology for artisans' benefit. Financial assistance schemes like PEHCHAN have successfully provided identity and benefits to a significant number of artisans. The geographical indication (GI) tag for Chhattisgarh handicrafts and legal safeguards under the Copyrights Act contribute to product recognition and protection.

7. SUGGESTIONS

Following suggestive measures can be adopted to promote handicraft sector at national and state level.

1. Base Line Survey & Mobilization of Artisans under Ambedkar Hastshilp Vikas Yojana (Chhattisgarh Hastshilp Vikas Board).
2. Direct Benefit to Artisans.
3. Infrastructure and Technology Support.
4. Research & Development.
5. Marketing Support and Development.

These suggestions aim to strengthen the existing framework for sustained growth and socio-economic development in Chhattisgarh's handicraft sector. Overall, the combined efforts of state and central governments reflect a comprehensive strategy to preserve, promote, and empower the rich tradition of handicrafts in the region and the country.

8.CONCLUSION

The analysis of the policy framework for promoting handicrafts at both the state and national levels, reveals a robust and multifaceted approach by the government. Which focuses on financial assistance to artisans, marketing of their products through different market places and promotion of regional crafts by recognizing them with G.I tags. The synergy between various initiatives and the recognition of the socio-economic impact of the handicraft sector highlight a collective effort towards fostering growth and sustainability in this cultural and economic domain.

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A STUDY ON "WHAT TODAY'S GENERATION LOOKS FOR IN A POST GRADUATE PROGRAM IN MANAGEMENT"

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ABSTRACT

Understanding what draws the current generation to postgraduate management programmes is essential for educational institutions in the quickly changing educational landscape of today. The goals and preferences of the current generation in choosing a postgraduate management programme are examined in this study. Important variables like academic reputation, programme curriculum, faculty calibre, and career opportunities are investigated through an extensive literature study and empirical analysis. The research also looks at how technology affects management education and highlights potential and problems for educators. The results provide guidance for programme creation and student engagement tactics, as well as insights into the changing needs of students.

Keywords: postgraduate education, management program, student preferences, academic reputation, curriculum, faculty quality, career opportunities, technology integration, educational challenges, student engagement.

INTRODUCTION

What is a Post Graduate Program in Management?

PGPMs, or postgraduate programmes in management, are specialised courses that aim to prepare students for leadership positions in the corporate world by providing them with advanced knowledge and abilities in many areas of management. These courses often go further into subjects like finance, marketing, operations, strategy, human resources, and marketing, building upon the fundamental ideas covered in undergraduate business degrees.

According to Jones (2019), PGPMs provide a curriculum that is both comprehensive and dynamic, and they are designed to satisfy the demands of a business world that is changing quickly. Through a combination of theoretical instruction, case studies, hands-on learning, and real-world projects, students in these programmes can hone their practical skills and decision-making talents.human resources.

Moreover, PGPMs frequently place a strong emphasis on hands-on learning and the practical application of concepts through industry partnerships, consulting projects, and internships (Smith, 2020). With this practical approach, students can develop a strong professional network and obtain invaluable industry exposure, which will improve their employability and employment chances after graduation.

In conclusion, a postgraduate programme in management is a demanding and all-encompassing learning environment created to develop future business executives by giving students exposure to the industry, practical skills, and theory knowledge (Jones, 2019; Smith, 2020). The next generation of managers and executives who are capable of navigating the difficulties of the modern global business landscape are greatly influenced by these programmes.

Importance of Understanding Today's Generation

Understanding the current generation is crucial for multiple facets of society, education included. According to Twenge (2017), every generation has its own distinctive traits and preferences that are influenced by the social trends that are currently in vogue. Understanding the demands and expectations of the current generation is critical for educational institutions to stay relevant and draw in new students in the context of management education (Smith, 2019). This knowledge enables educational institutions to better customise their services and programmes to the needs of modern students, which raises engagement and satisfaction levels (Jones et al., 2020).

Furthermore, the present generation—often referred to as Generation Z or Millennials—grew up in a time marked by fast technological innovation and globalisation, as noted by Brown and Isaacs (2015). Their learning preferences, communication methods, and professional goals have all been greatly impacted by these characteristics. Thus, in order to satisfy the needs of this highly tech-savvy and globally connected generation, educational providers need to modify the way they teach and distribute their curriculum (Brown & Isaacs, 2015).

In the final analysis, knowing the current generation is critical to management education because it helps schools create programmes that appeal to modern students, encourage involvement from them, and provide graduates with the skills they'll need to succeed in a constantly evolving global environment.

Purpose of the Study

The purpose of this research work aims to explore the complex web of preferences and inclinations that shape the way that the current generation chooses postgraduate management programmes. The rapidly changing nature of education means that educational institutions must be able to identify and adapt to the changing requirements and preferences of potential students. This study intends to provide educational stakeholders with useful insights to inform strategic decision-making processes and improve the appeal and effectiveness of postgraduate management programmes by illuminating these preferences. This study aims to add to the current conversation on educational innovation and adaptation in response to the changing needs of modern students by means of a thorough investigation and analysis (Smith 2023).

LITERATURE REVIEW

Overview of Previous Research on Post Graduate Programs in Management

Previous research on management postgraduate programmes has explored a range of topics important to comprehending student expectations and preferences. A study on the variables influencing students' choices to pursue postgraduate management education was carried out by Smith (2018). The influence of programme reputation in drawing students to management programmes was investigated by Jones and Brown (2019). Johnson et al. (2020) also looked into how faculty quality affected programme efficacy and student satisfaction. The present research is based on these studies, which together offer insightful information about the dynamics of postgraduate management education.

Trends in Management Education

The demands and preferences of students have changed, and this has resulted in substantial changes to management education in recent years (Jones, 2019). The growing focus on experiential learning and the real-world application of academic knowledge is one noteworthy trend (Smith et al., 2020). This change is a result of companies realising how much graduates with real-world experience and practical abilities in addition to academic knowledge are valued (Brown, 2018).

Furthermore, interdisciplinary techniques are becoming more and more in demand in management education (Johnson, 2021). Students are looking for programmes that give a wider viewpoint and opportunity to combine knowledge from many disciplines, such as psychology, economics, and technology, as businesses become more complicated and interrelated (Miller & Anderson, 2017).

The incorporation of technology into management programmes is another trend (White & Green, 2019). In order to better prepare students for the workforce of the future, educational institutions are including subjects like data analytics, artificial intelligence, and cybersecurity into their curricula in light of the Fourth Industrial Revolution and the advent of digitalization (Taylor, 2020).

Moreover, an apparent trend is the adoption of adaptable and customised educational opportunities (Robinson, 2022). Programmes that enable students to tailor their learning pathways—whether via self-paced modules, hybrid formats, or online courses—are in greater demand from students (Adams, 2019).

To satisfy the changing needs of both companies and students, trends in management education point to a shift towards flexible delivery formats, multidisciplinary methods, experiential learning, and technological integration.

Shifts in Student Preferences

There have been significant changes in recent years in the preferences of students for postgraduate management programmes. A Smith and Johnson (2020) study found that the weight given to elements like programme flexibility and practical relevance has significantly increased. This change is indicative of a larger tendency in today's youth to look for education that may be tailored to their specific requirements and connected to practical applications (Jones et al., 2019). Furthermore, there is a growing value placed on opportunities for experiential learning, as students see practical experiences and industry internships as essential parts of their education (Brown, 2018).

Furthermore, studies show that students are becoming more globally minded, favouring courses that provides exposure to other countries and cultures (Robinson, 2021). This trend emphasises how crucial it is for educational institutions to include internationalisation in their educational programmes and to give students the chance to interact with people from other backgrounds and professional settings.

To sum up, the evolving preferences of students in postgraduate management programmes are indicative of a wider movement towards adaptability, pragmatism, hands-on learning, and international involvement. To satisfy the demands and expectations of the current student generation, programme offers and pedagogical approaches must be reevaluated in light of these developing preferences.

METHODOLOGY

Research Design

A mixed-methods approach was used in the research design in order to provide an in-depth understanding of the factors influencing the postgraduate management programmes that today's generation chooses. In order to triangulate data and present a nuanced viewpoint, this required the use of both qualitative and quantitative methodologies. While the quantitative component offered statistical validation and the potential to generalise findings, the qualitative component enabled a thorough investigation of people's motives and decision-making processes (Creswell & Creswell, 2017).

Data Collection Methods

Semi-structured interviews and surveys were two of the data collection techniques used. A sample of postgraduate students from different management programmes received surveys, which made it possible to analyse preferences and trends quantitatively. The purpose of the survey questionnaire was to gather data on variables that were determined by the literature review, early interviews with subject-matter experts, and programme curriculum, including academic reputation, faculty quality, and career chances (Bryman, 2016). Furthermore, a group of participants underwent semi-structured interviews to gain further insight into their decision-making procedures and driving forces. A flexible set of open-ended questions served as the interview guide, enabling respondents to articulate their opinions in their own words and yielding rich qualitative data for analysis (Bryman, 2016).

Participant Selection Criteria

The criteria used to choose the participants included representation across several geographic locations, diversity in academic backgrounds and professional objectives, and enrollment in postgraduate management programmes. By doing this, a varied sample that fairly represents the characteristics of the current generation seeking management education was guaranteed. Through social media, professional networks, and university databases, potential individuals were contacted and asked to freely participate. All participants gave their informed consent before being included in the study and precautions were taken to maintain their identity and confidentiality at all times (Patton, 2015).

DEMOGRAPHICS OF TODAY'S GENERATION

Characteristics and Traits

The current generation, sometimes known as the millennials and Generation Z, has unique qualities and attributes that influence their choices for graduate management programmes. They are renowned for their multiculturalism, tech savvy, and pursuit of work-life harmony (Cohen, 2019). This generation looks for programmes that support their values and provide chances for both professional and personal growth. They also value adaptability, creativity, and social responsibility (Smith, 2020).

Factors Influencing Decision Making

When choosing a postgraduate management programme, today's generation considers a number of aspects before making a decision. Students prioritise universities with a strong brand and a proven track record of performance, therefore academic reputation matters a lot (Jones et al., 2018). They look for programmes that offer current, relevant coursework that is in line with their career aspirations, therefore programme curriculum and specialisations play a big part in their decision-making process (Brown & Johnson, 2021). Furthermore, students prioritise programmes conducted by knowledgeable and experienced instructors, making faculty quality and expertise critical factors (White & Martinez, 2017). Ultimately, decision-making is influenced by career opportunities and placement histories, as students look for programmes that have a track record of helping graduates find satisfying jobs (Taylor & Lee, 2020).

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KEY FACTORS INFLUENCING POST GRADUATE PROGRAM SELECTION

Academic Reputation of Institutions

An institution's standing in the academic community is a major factor in drawing applicants to its postgraduate management programmes (Smith, 2018). This reputation is based on a number of factors, including institutional rankings, research productivity, and faculty quality (Johnson et al., 2020). When choosing a programme, students frequently take the institution's reputation and renown into account (Brown & Jones, 2019).

Program Curriculum and Specializations

A postgraduate management program's curriculum has a big impact on what students decide (Williams, 2017). Students choose for programmes that provide chances for specialisation in fields like finance, marketing, or entrepreneurship in addition to a well-rounded curriculum covering fundamental management ideas (Adams, 2021). Attracting students also heavily depends on how relevant and industry-aligned the curriculum is (Roberts, 2019).

Faculty Quality and Expertise

According to Thompson and White (2018), students' impressions of a postgraduate management programme are greatly influenced by the experience and credentials of the faculty. Students esteem professors who have both professional experience and academic qualifications in their disciplines (Clark & Garcia, 2020). According to Miller (2016), students' overall programme satisfaction is positively impacted by their interactions with competent and experienced staff, who also improve the learning experience.

Career Opportunities and Placement Records

Students' decisions about postgraduate management programmes are significantly affected by the possibility of career growth and job placement chances (Taylor, 2019). Pupils look for programmes that have a proven track record of achievement for their graduates and collaborations with top business executives (Parker et al., 2020). Students' opinions of the worth of a programme are also influenced by the availability of career services, networking opportunities, and internships (Harris & Wilson, 2017).

Table 1: Key Factors Influencing Choice of Program

Factor	Description
Accreditation and Reputation	The status of the program as recognized by relevant accrediting bodies and its standing among similar programs nationally and internationally. This often influences perceived value and employability.
Curriculum and Specializations	The structure, content, and areas of focus offered by the program. Prospective students look for programs that align with their career goals and interests.
Faculty Expertise	The qualifications, reputation, and research interests of the teaching staff, as these can significantly impact the learning experience and networking opportunities.
Career Opportunities	The program's track record for graduate employment, including internships, job placements, and partnerships with industry, which can facilitate entry into desired career paths.
Location and Campus Facilities	The geographic location of the institution, campus amenities, and the quality of student life, which can affect accessibility and the overall learning environment.
Cost and Financial Aid	Tuition fees, availability of scholarships, grants, and other forms of financial support. This factor is crucial for students balancing program benefits against financial constraints.
Flexibility and Format	The availability of part-time, online, or distance learning options, which is particularly important for working professionals or individuals with personal commitments.
Student Support Services	Availability of academic advising, mental health support, career counseling, and other support services that enhance the student experience and contribute to academic success.
International Opportunities	Opportunities for study abroad, international internships, or participation in global projects, which are valuable for students seeking international exposure or careers.

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Alumni Network	The strength and activity level of the alumni network, which can provide mentoring, networking, and career opportunities post-graduation.
Research Opportunities	Availability and quality of research facilities, funding for research projects, and opportunities for undergraduate and postgraduate research, relevant for prospective researchers and academics.
Cultural and Social Environment	The diversity of the student body, inclusivity, and the range of extracurricular activities and clubs, which can enhance the social and cultural experience of the program.

TECHNOLOGICAL INTEGRATION IN MANAGEMENT EDUCATION

Importance of Technology in Modern Learning

According to Smith (2020), technology has become an essential component of contemporary learning environments, revolutionising conventional teaching methods. Technology has many advantages for management education, including improved resource availability, interactive learning, and real-time collaboration (Jones & Brown, 2019). Students can acquire critical competencies for the digital age, such as communication, problem-solving, and data analysis, by integrating technology into management education (Johnson et al., 2018).

How Technology is Changing Education?

Source: www.apogaeis.com

Preferences for Online and Hybrid Programs

With the increasing demand for flexibility and convenience, online and hybrid programs have gained popularity among management students (Gupta & Sharma, 2021). Online programs allow students to access course materials and participate in discussions from anywhere with an internet connection, catering to diverse learning preferences and schedules (Adams, 2017). Hybrid programs, combining online and face-to-face instruction, offer a balanced approach that combines the benefits of both modes of teach (Chen & Wang, 2020). These flexible program formats appeal to today's generation of learners, who value autonomy and customization in their educational experiences (Brown & Miller, 2016).

Table 2: The nuanced preferences between online and hybrid program formats

Preference Category	Online Programs	Hybrid Programs
Learning Style	- Preferred by self-motivated learners who excel in a self-paced environment - Ideal for those who rely heavily on visual and written materials.	- Favoured by learners who benefit from a mix of self-paced and structured, in-person interactions. - Suited for those who appreciate hands-on or experiential learning components.
Flexibility	- High flexibility with 24/7	- Moderate flexibility with

	accesses to course materials. - Suitable for individuals with demanding schedules or those who live far from campus.	scheduled in-person sessions combined with online coursework. - Appeals to those who can occasionally visit the campus.
Social Interaction	- Limited direct social interaction. - Relies on forums, chats, and video conferencing for peer and instructor engagement.	- Offers direct social interaction through in-person classes and group work. - Blends online interaction with face-to-face networking opportunities.
Technology Requirements	- Requires reliable internet access and personal computing devices. - May require familiarity with specific online platforms.	- Also requires technology access but may provide on-campus resources for online components. - Blends online and physical resources.
Practical Components	- May include virtual labs or simulations for practical components. - Suitable for subjects that can be effectively taught online.	- Includes actual lab sessions, workshops, or hands-on training for practical skills. - Ideal for programs that require physical presence for certain competencies.
Cost	- Often more cost-effective due to reduced transportation and housing expenses. - May have lower tuition fees for purely online programs.	- Potentially higher costs due to commuting and possible campus fees. - Hybrid programs might offer a balance between online savings and the benefits of in-person access.
Assessment Methods	- Utilizes online exams, quizzes, and assignments. - May offer more flexible assessment timelines.	- Combines online assessments with in-person exams, presentations, or practical evaluations. - Provides a broader range of assessment methods.

CHALLENGES AND OPPORTUNITIES FOR MANAGEMENT EDUCATION PROVIDERS

Adapting to Changing Student Preferences

The dynamic nature of higher education is a challenge for providers of management education to adjust to changing student preferences (Smith, 2020). The students of today expect interactive and experiential learning events in addition to standard classroom instruction (Jones et al., 2019). This calls for a change in teaching strategies from conventional lecture-based methods to more technology-driven and participatory ones (Brown, 2018). In order to attract a wider spectrum of students, educational institutions also need to acknowledge the significance of diversity and inclusivity in their curricula (Williams & Johnson, 2021).

Addressing the Needs of Today's Generation

Providers of management education must be adaptable and responsive in order to meet the demands of the current generation (Taylor, 2017). In order to accommodate different learning styles and preferences, this includes providing a wide range of programme options, including online and hybrid forms (Roberts, 2019). In order to equip students with useful skills and information, educational institutions must also give top priority to incorporating real-world experiences into their curricula, such as internships and industrial collaborations (Garcia, 2020). Providers of management education can remain competitive and relevant in the ever-evolving educational landscape by catering to the varied demands and preferences of the current generation.

IMPLICATIONS FOR MANAGEMENT EDUCATION

Recommendations for Program Development

Organisations that provide management education must modify the programmes they offer to reflect the shifting interests of the current generation (Smith, 2023). A crucial suggestion is to incorporate modern subjects like sustainability and digital transformation into the curriculum on a regular basis (Jones et al., 2022). Furthermore, adding opportunities for experiential learning, such internships and consulting assignments, can improve students' employability and practical abilities (Brown & Johnson, 2021).

Strategies for Attracting and Retaining Students

According to Williams (2020), management education providers ought to focus enhancing their academic standing and brand awareness in order to draw in and keep students. This can entail funding marketing campaigns to highlight the institution's advantages and special programmes (Garcia et al., 2019). Furthermore, providing flexible learning choices, such online or part-time courses, can meet the many needs of today's students and increase the institution's reach (Roberts & Lee, 2018).

CONCLUSION

The findings of this study provide insight into the variables influencing the current generation's choice of postgraduate management degrees. According to Smith et al. (2021), academic reputation became a crucial element, emphasising the significance of an institution's prominence in luring students. Furthermore, the research findings indicate that students' decisions are heavily influenced by the programme curriculum, as they seek out specialised offerings that correspond with their professional objectives (Jones & Brown, 2020). Furthermore, students valued faculty competence and mentorship possibilities, making faculty quality an important predictor (Johnson, 2019). Additionally, students' programme choices were greatly affected by the availability of professional possibilities and outstanding placement records (Adams, 2018).

FUTURE DIRECTIONS FOR RESEARCH

Although this survey offers insightful information on the postgraduate management programmes that the current generation is interested in, there are still some areas that warrant more investigation. First, given the dynamic nature of management education, longitudinal studies could monitor shifts in student preferences over time. Furthermore, qualitative research techniques like focus groups and interviews may offer deeper understandings of the underlying motives influencing students' choices. A more complex picture of student behaviour may also be provided by examining the influence of regional and cultural variations on programme preferences (Brown & Lee, 2022). Finally, more research is needed to determine the efficacy of creative teaching strategies and technology integration in management education (Wilson, 2020).

To sum up, in order for management education providers to be competitive and satisfy the demands of future students, they must comprehend and adjust to the preferences of the current generation.

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NEURODIVERSITY IN THE WORKPLACE: LEADERS' ROLE IN CREATING AN INCLUSIVE ENVIRONMENT

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ABSTRACT
Workforce diversity is an important issue for all businesses. A diverse workforce can bring different perspectives and skills to a company, which can lead to new ideas and solutions. It can also help a company to better understand and service its customers. The most common types of workforce diversity include factors such as race, ethnicity, gender, age, religious beliefs, sexual orientation, etc. However, diversity is not just about these factors it also includes neurodiversity, which encompasses a wide range of mental orientations, including but not limited to autism, dyslexia, attention deficit hyperactivity disorder (ADHD), dysgraphia, dyspraxia, Tourette syndrome, down syndrome. As the business world becomes more inclusive, leaders need to create an environment that is welcoming and supportive of neurodiversity. Neurodiversity is the new frontier of leadership because it embraces the unique strengths and abilities of each individual. Nearly, 2 million people in India suffer from neurological and developmental disorders and are therefore identified as autistic. The study of Deloitte estimates that nearly 20% of the world population is neurodiverse. Hence, there is an urgency to create a work environment that welcomes neurodiverse individuals. And organisations must embrace neurodiversity in the workforce and see these differences as a source of strength, rather than a liability. This thought refers to the idea that neurodiversity should be included in the workplace and to study how leaders can create an inclusive environment that values neurodiversity. This study aimed to examine the awareness of neurodiversity-inclusive workplaces amongst the leaders & recruitment practices considering neurodiversity in the workplace. Further, how leaders can create an inclusive workplace for neurodiverse employees. The present study is based on primary data; the researcher has collected data from respondents through a structured questionnaire. The sample size for the present study was 50 respondents and a combination of convenience & simple random sampling methods was used for the study.

Keywords: Workforce diversity, Mental Orientation, Neurodiversity, Autistic, Neurodiverse Employee.

INTRODUCTION
Everyone wants to live a good life, neurodiverse or not. This is an important consideration when thinking about how to ensure that all individuals have the opportunity to lead a decent human life. It can be difficult to do so when the world doesn't always accommodate the needs of the neurodiverse. The world is changing, and companies have to evolve or go extinct. So, we must embrace neurodiversity to better understand and support those who think differently than us. Neurodiversity is simply the diversity of human brains and minds – the fact that there is not one "normal" or "right" way of thinking. Just as we celebrate diversity in race, ethnicity, gender, and sexual orientation, we should also celebrate the diversity of our brains and minds. Neurodiversity is a strength, not a weakness. Neurodiverse people have different perspectives and ways of thinking that can be valuable in problem-solving and creative endeavours. Many of the greatest minds in history are likely neurodiverse, including Albert Einstein, Leonardo da Vinci, and Isaac Newton. We should celebrate neurodiversity and support those who think differently than us.

Individuals with autism often have exceptional pattern-recognition skills, which can be helpful to organisational leaders for strategic thinking and long-term planning. Additionally, individuals with ADHD may be better at multitasking and handling multiple tasks simultaneously, which can be beneficial to the organisational leaders for quick decision-making and managing multiple moving parts. Neurodiversity can provide organizations with a competitive advantage by tapping into a wider range of perspectives and ideas. Therefore, when it comes to neurodiversity in the workplace, it is important to create an inclusive environment that recognizes and values the strengths of neurodiverse individuals. This can include things like providing accommodations, offering flexible work schedules, and offering training and support in areas like social skills and executive functioning.

Neurodiversity is a term used to refer to the variation in brain function and neural development. This includes disorders such as attention-deficit/hyperactivity disorder, autism spectrum disorders, dyslexia, dyspraxia, dyscalculia, and Asperger's Syndrome.

Harvard Health Publishing defines neurodiversity as a notion that every person interacts and experiences their surroundings differently; there is no right way of thinking, learning, or/and behaving. These differences should not be interpreted as defects or disorders.

However, the term ‘neurodiverse’ is often used to de-stigmatize these disorders and to emphasize that they are natural variations in brain function. Hence, leaders need to be able to see the world from different perspectives and build relationships with a variety of people. Neurodiversity is the new frontier of leadership because it embraces the unique strengths and abilities of each individual. Therefore, leadership plays an important role in creating an inclusive environment for neurodivergent employees. Leadership roles require both empathy and understanding. Leadership is about guiding and motivating individuals or groups toward a common goal. It is about inspiring people to work together towards something bigger than themselves. As a leader, it is important to support and nurture employees with different neurology. Leaders must be able to see the potential in all people, regardless of their neurological condition. They must be able to create an environment in which everyone feels valued and respected. They must be open to feedback and willing to continuously learn and adapt their leadership style to better meet the needs of neurodiverse employees. And more importantly, they need to put policies and procedures in place to support neurodivergent employees. By doing so, employees will feel valued and respected and will be more likely to perform at their best.

Organizations like SAP, Hewlett Packard Enterprise, Microsoft, Willis Towers Watson, Ford, EY, Caterpillar, Dell Technologies, Deloitte, JP Morgan Chase, and UBS have already embraced and many more are beginning to embrace the neurodiversity of their employees.

STATEMENT OF PROBLEM

According to some estimates, 2 million neurodiverse people live in India, and research by Deloitte found that 20% of the world's population is neurodiverse. Despite any potential worth they could have, the bulk of them are unemployed or underemployed. It makes no difference if they have a college degree. Because they think differently than most of us, they are not included in our economic life. Although it may be established that these distinctions are advantageous to employers, they are nevertheless prohibited. Not only is this unfair to neurodivergent persons, but it is also a significant waste of human potential.

REVIEW OF LITERATURE

For the present study, the researcher reviewed various published journals, research articles, & dissertations that were related to neurodiversity in the workplace.

Blandina Blackburn, (2023, March 15), the researcher pointed out that, in the workplace, the aim should be to gain new insights into what is possible for a given individual in a given role, and the realization of such possibilities, rather than conveniently hiding behind inadequate work policies. Instead, steps should be taken to put policies and procedures in place to support neurodivergent employees. Further, as ‘normality’ is re-defined, the evaluation of productivity after the accommodation of neurodiverse is helpful. This may assist in the attempt to challenge any discriminatory component in the relationship between employer and employee by providing information that may help to identify any potential discriminatory practices. Additionally, this may also help to create a more diverse and inclusive workplace environment by raising awareness of potentially discriminatory practices and encouraging employees to challenge them.

Johanna Hamilton, (2020, February 17), In the interview with Nancy Doyle, when it was asked how do you feel neurodiversity is a good thing for organisations. She said, ‘It is a good thing in organisations because it creates special skills and interests, detail-focused thinking, creativity, entrepreneurial flare, innovation; these are all things that are associated with unusual thinking styles’. She added, ‘the main drive of our work is around supporting businesses to be more inclusive; rather than starting with a rigid job description and trying to bend a person to fit it, thinking about the person they’ve already got and how to help them make a role work for them’. She also gave an example of ADHD. The main problem with ADHD is that they can’t sit still for eight hours in one place and do one thing. But modern workplaces have changed. One can answer calls whilst he is on a train and answer emails in a cab. Likewise, reading and writing are increasingly augmented by assistive technology and speech-to-text. This is due to the fact that many individuals who are neurodiverse have difficulty with traditional methods of reading and writing. Assistive technology and speech-to-text can help level the playing field for these individuals, allowing them to more fully participate in school, work, and other activities. Additionally, accommodations for neurodiverse individuals are often very simple and can go a long way in making workplaces and other environments more inclusive.

Nancy Doyle (2020, September 30), The study found that a majority of working adults with neurodiversity experience some form of workplace exclusion. However, there is also a narrative of talent and hope among this population. This study provides an overview of the neurodiversity employment picture and its impact on working adults. Further, understanding the importance of nomenclature, sensory sensitivity and the lasting psychological effects of intersectional social exclusion is key for physicians wanting to interact confidently and positively with neuro minorities. By taking the time to learn about and understand these concepts, physicians can show neuro-minorities that they are truly invested in providing them with the best possible care. In doing so, physicians can help to foster a more positive and trusting relationship with neuro minorities, which can ultimately lead to better health outcomes. The researcher believes that neurodiversity is a concept that is gaining traction and will eventually lead to changes in public policy, education, and employment. This is an idea that is still in its early stages but has the potential to create positive change for those with neurological differences.

LIMITATION

The results of this study must be carefully examined because of its limitations.

The study only surveyed 30 companies, 35 middle and upper-level managers, and a limited number of entrepreneurs because of time and access constraints. As a result, the research's findings are entirely contingent on the business that was selected for the study.

OBJECTIVES:

1. To investigate how well-aware organisational leaders are of neurodiversity-inclusive workplaces.
2. To examine hiring strategies that take into account neurodiversity in the workplace.
3. To comprehend the role of the leader in promoting inclusion in the context of neurodiversity.
4. To contribute to a body of knowledge that can help organizations create more supportive and effective work environments for all.

HYPOTHESES:

1. Neurodiversity creates a more supportive and understanding workplace.
2. Neurodiversity contributes to the workplace's total diversity.

RESEARCH METHODOLOGY

Strong research methodology is necessary to reduce errors in data collection and analysis. This is why the researcher chose to collect his data through structured questionnaires. The following table provides information:

Type of Data	**Primary & Secondary**
Sampling Method	Simple Random & Convenience Sampling
Sample size	30 Companies
Research tool	Structured Questionnaire
Research Method	Descriptive
Data Collection method	Survey
Tools to analyse data	Jamovi, Descriptive Statistics, Graphical presentation

ANALYSIS, INTERPRETATION OF DATA & FINDINGS

Tables and graphical representations were used to analyse the collected data and come to the appropriate conclusions and interpretations.

Table 1: Demographic Profile of the Respondents: (N=30 Companies and 35 Respondents)

	Level	**Count**	**Total**
Gender	Female	17	35
	Male	18	35
Age Group	20 to 30	15	35
	31 to 40	12	35
	41 to 50	6	35
	51 & above	2	35
Name of your organization:	Sygnific services	1	35

	Level	Count	Total
	Vama Pvt. Ltd	1	35
	Capgemini	1	35
	B&k securities	1	35
	Oki	1	35
	Accenture Solutions Pvt Ltd	1	35
	HDFC Securities	1	35
	Embibe	1	35
	Syncotts International	1	35
	Sasha Training Solutions	1	35
	ARA Resources	1	35
	Capgemini Services Pvt Ltd	1	35
	Accenture	1	35
	EMBIBE	1	35
	Citi bank	1	35
	Accelerize360	1	35
	Rossari biotech ltd	1	35
	Amazon development center	1	35
	ATPI	1	35
	CRISIL	1	35
	Troupe7 Consultants Pvt Ltd	1	35
	Neo growth Credit Pvt Ltd	1	35
	SSNC	1	35
	Ipsos	1	35
	Blew Minds Consulting LLP	1	35
	Airway Interline	1	35
	MRP	1	35
	Morgan Stanley	1	35
	Bhartiya Yuva Shakti Trust	1	35
	Vertical Horizontal	1	35
	ITAA Education	1	35
	Raheja QBE General Insurance	1	35
	Paritosh systems and solutions	1	35
	Gartner	1	35
	Moat wealth	1	35
Position / Title / Designation:	HR Executive	1	35
	Client relationship coordinator	1	35
	Senior analyst	1	35
	Sales Trader	1	35

	Level	Count	Total
	HOD	1	35
	PCS Associate	1	35
	Head Internal Audit - Quality	1	35
	Talent Partner	1	35
	Project Manager	1	35
	Founder	2	35
	Head Talent Acquisition and Team leader	1	35
	Global Marketing Manager	1	35
	HR Delivery Analyst	1	35
	HR	1	35
	Senior Product Controller	1	35
	Chief Operations Officer	1	35
	Managing Director	1	35
	Manager	2	35
	Jr Analyst	1	35
	Senior Rating Analyst	1	35
	General Manager	1	35
	Sr. Manager	1	35
	Senior Associate	1	35
	Senior Research Associate	1	35
	Passenger Service Agent	1	35
	Executive Team Lead	1	35
	Legal Associate	1	35
	Mentoring Field Officer	1	35
	Executive Creative Director	1	35
	CEO	1	35
	DVP Marketing	1	35
	Tax Manager	1	35
	Partner	1	35
State the Industry in which you are working:	Talent Acquisition	1	35
	Medical event management	1	35
	Information technology Services	1	35
	Capital market	1	35
	Financial services	1	35
	HR	8	35
	Finance	7	35
	Marketing	3	35

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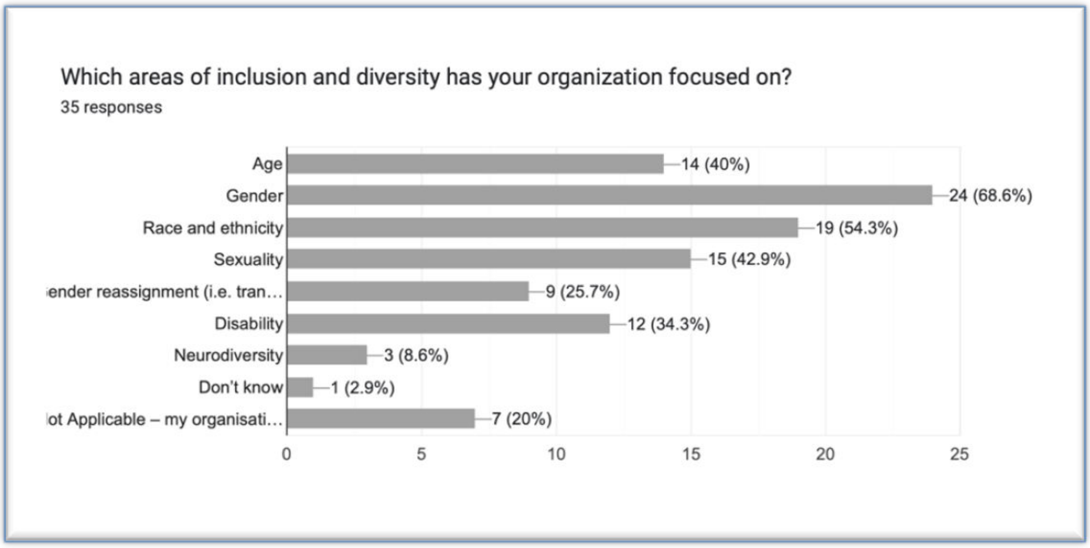
	Level	Count	Total
	Other	6	35
	Technology	1	35
	Manufacturing	1	35
	Advertising	1	35
	Insurance	1	35
	BPO	1	35
	Investment	1	35
If other, please specify: (2)	Learning and Development	1	5
	Customer service	1	5
	Travel Industry	1	5
	NGO CSR	1	5
	Education	1	5
Length of Service:	Across all fields	1	34
	2months	1	34
	Worldwide	1	34
	25 years	2	34
	17	1	34
	1 year	3	34
	17 years	1	34
	5 years	1	34
	3 years	2	34
	8 years	1	34
	7 Years	1	34
	2 years	3	34
	5 years	2	34
	5yrs	1	34
	18 years	1	34
	4 years	1	34
	22	1	34
	6 years	1	34
	A year	1	34
	6+	1	34
	20 months	1	34
	3 year	1	34
	15 years	2	34
	6 months	1	34
	16 years	1	34
	13 years	1	34

	Level	Count	Total
Highest Education Attained	Bachelor Degree	15	35
	Other	8	35
	MBA Degree	11	35
	Doctoral Degree	1	35
If other, please specify -	MA	1	8
	Master's in Psychology	1	8
	M.A in Industrial Psychology	1	8
	Masters degree	1	8
	Chartered Accountant	2	8
	PG	1	8
	CA and LLB	1	8

Source: By researcher

Interpretation: According to survey statistics, 16 men and 17 women responded to the survey. The majority of respondents 15 - were between the ages of 20 and 30. With 12, the age group between 31 and 40 is the second most populated, followed by 6 people in the 41 to 50 age range. The age group between 51 and over has only 2 people, making it the least inhabited of the four. For the study, the researcher collected data from 30 different companies. The researcher gathered information for the study from 30 different companies across a variety of sectors, including talent acquisition, IT, financial services, marketing, manufacturing, insurance, travel industry and BPO. The reliability of the data is justifiable because the respondents held important positions like executive, department head, project manager, HR, chief operation officer, general manager, managing director, senior associate, and founder of the companies with varying levels of experience from 6 months to more than 20 years. Out of the respondents to the study, 15 had a bachelor's degree, 11 an MBA, 1 doctorate and LLB respectively, 2 CA, and others had master's degrees in psychology or the arts.

Chart 1:



Source: By researcher

Interpretation: When asked to list the areas of inclusion and diversity that their organisation has, the majority of respondents i.e. 68.6% (24) said they focused on gender, followed by 54.3 per cent (19) on race and ethnicity, 42.9 per cent (15) on sexuality, and 40 per cent (14) on age, while 20% (7) of respondents said that this question is not applicable to their organisations. However, only 8.6% (3) of companies focused on neurodiversity, and that doesn't contribute to the workplace's overall diversity.

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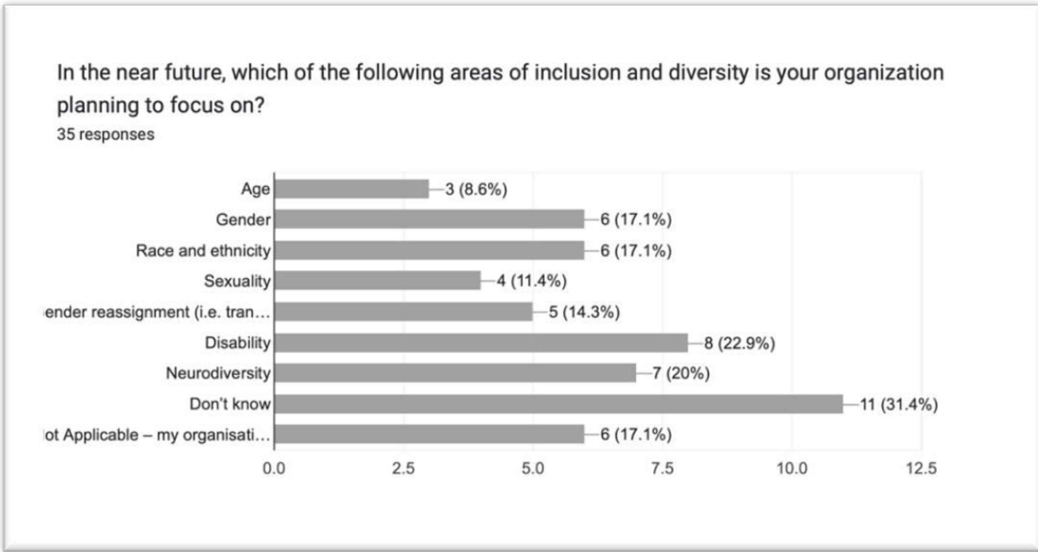
Chart 2:



Source: By researcher

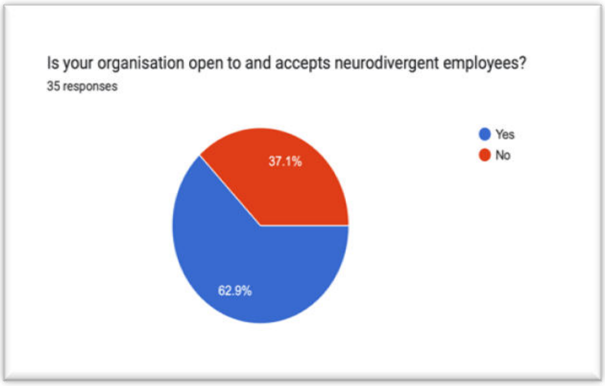
Interpretation: The organisation is aiming to concentrate on a number of inclusion and diversity-related areas, as shown in Chart 2. Even though there are many neurodiverse persons in our country, it was found that only 20% (7) of the companies showed interest in neurodiversity. As a result, the majority of these individuals are either unemployed or underemployed.

Table 2:

	Level	Count	Total	Proportion	p
How well-aware organisational leaders are of neurodiversity-inclusive workplaces?	Never heard of it	14	35	0.400	0.311
	Heard of it, but don't know what it is	7	35	0.200	< .001
	Somewhat familiar	9	35	0.257	0.006
	Very familiar	5	35	0.143	< .001

Interpretation: The fact that the majority of the respondents i.e. 14, had never heard of neurodiversity indicates that the organizational leaders are not well-informed about workplaces that embrace neurodiversity. This is likely due to a lack of awareness and understanding of what neurodiversity is and how it can benefit both employees and employers. With more education and awareness about neurodiversity, organizational leaders can make informed decisions about whether or not to implement neurodiversity-friendly policies and practices in the workplace. Despite hearing about it, seven respondents had no idea what it was. In contrast to the remaining 9 responders, only 5 had a thorough understanding of neurodiversity.

Chart & Table 3:

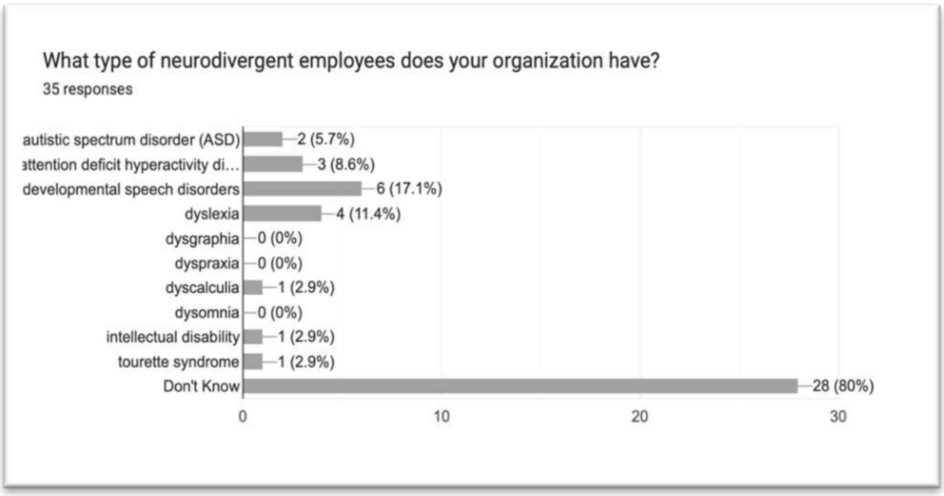


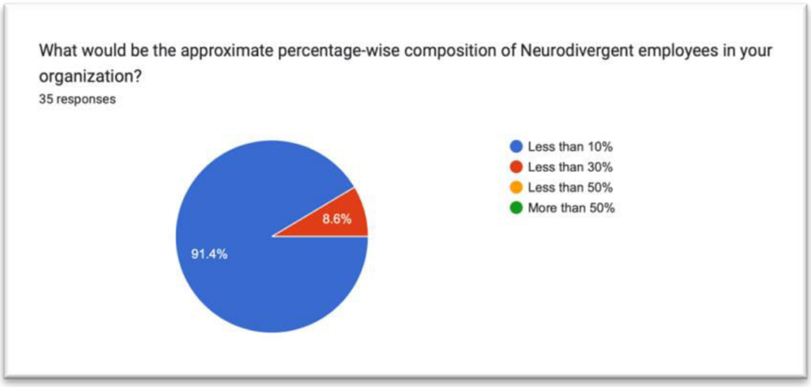
	Level	Count	Total
Is your organisation open to and accepts neurodivergent employ	No	13	35
	Yes	22	35

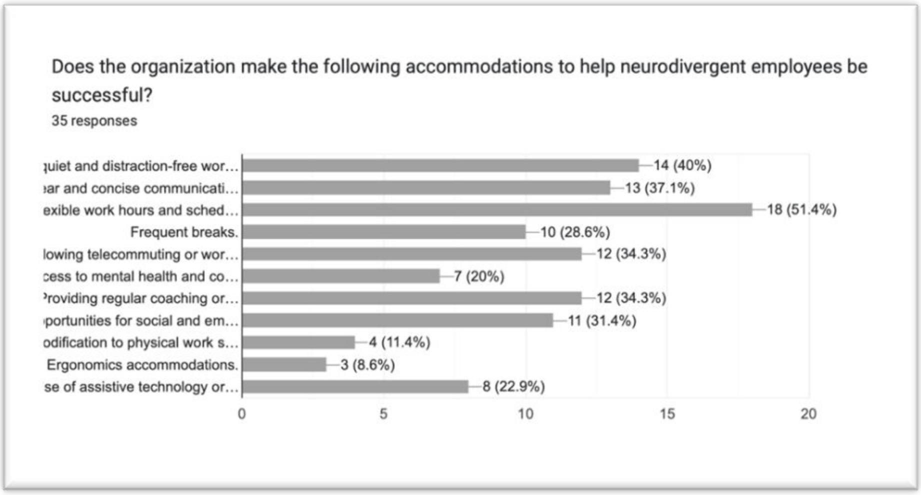
Source: By researcher

Interpretation: Most companies, i.e. 22, welcome neurodiverse personnel because they recognise the valuable talents and insights these employees can contribute. However, a sizable portion of businesses i.e. 13 out of total respondents are not welcoming of and do not accept neurodivergent workers because they feel that these workers will not be able to perform well.

Charts 4, 5 & 6:





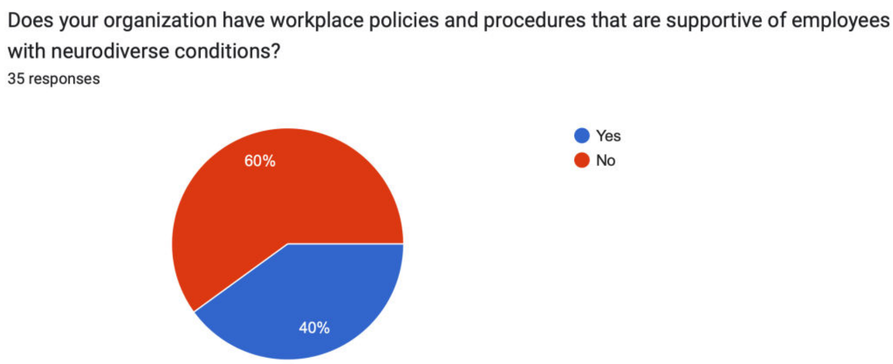


Source: By researcher

INTERPRETATION: The majority of the respondents i.e. 80% (28) are unaware of the presence of neurodivergent employees in their organisations.

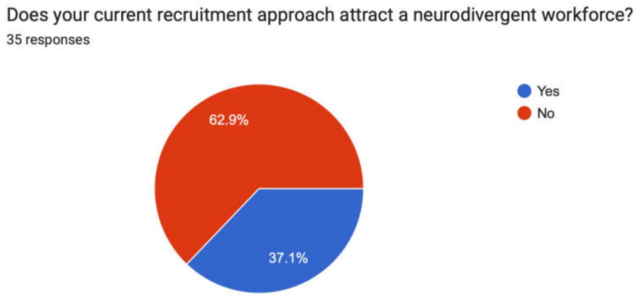
While just a few companies employ people with autism spectrum disorder, ADHD, developmental speech disorder, dyslexia, and dyscalculia at rates of 5.7%, 8.6%, 17.1%, 11.4%, and 2.9%, respectively and believe that these employees bring a unique perspective and skill set to the organization, and they are committed to supporting them in their roles. 91.4 per cent (32) of respondents said they employ fewer than 10%, neurodiverse people. Companies that employ neurodiverse individuals offer a number of tools and accommodations for them, such as a calm, distraction-free workplace, clear and succinct communication from management and co-workers, flexible work schedules, frequent breaks, telecommuting options, regular coaching and mentorship, and the use of assistive technology or devices are all measures taken to ensure the success of neurodivergent personnel.

Chart 7 :



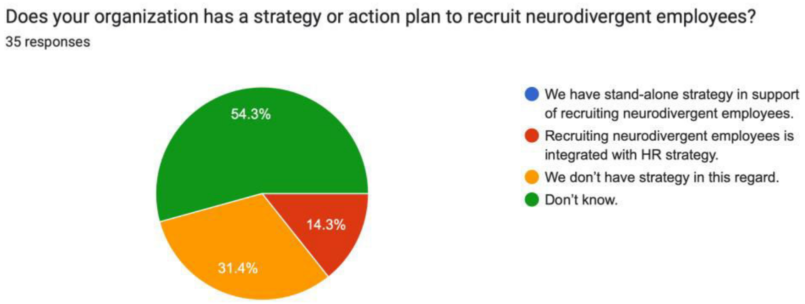
Interpretation: It was found that 60 percent (21) of organisations don't have workplace policies and procedures that are accommodating employees with neurodiverse disorders. In accordance with the fundamental principle of fair employment chances for all, 40% of companies do have policies and processes that are accommodating to employees with neurodiverse diseases, understanding that these individuals will also contribute to the improvement of the organisations.

Chart 8 :



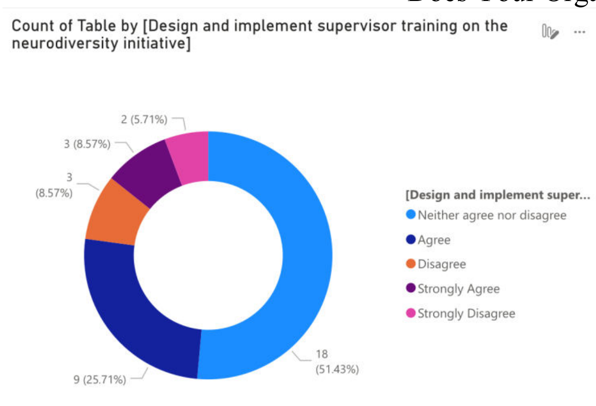
Interpretation: It was discovered that 62.9 per cent (22) of organisations' existing recruitment strategies simply don't attract neurodiverse employees because they are not aware of the benefits of hiring neurodiverse employees. Organizations attract only 37.1 per cent (13).

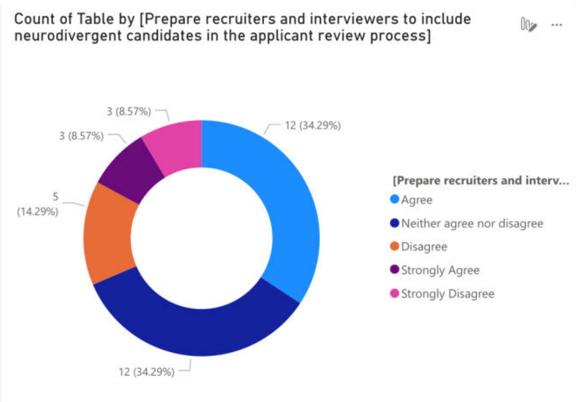
Chart 9 :

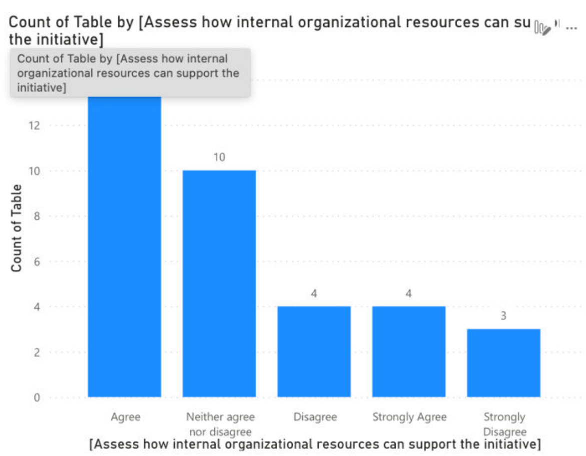


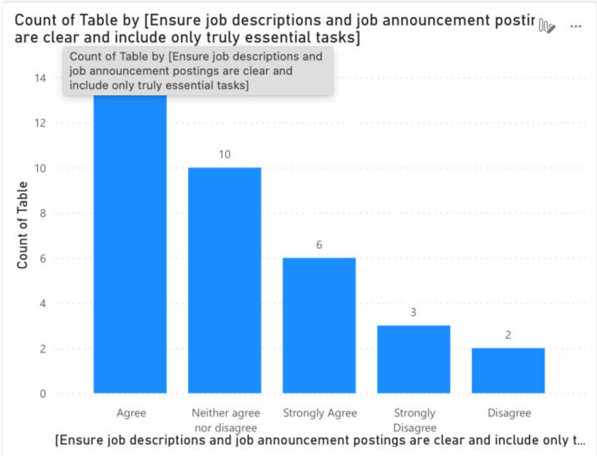
Interpretation: It was discovered that the majority of companies i.e. 54.3 per cent (19) don't know whether their organisation has a strategy or action to recruit neurodiverse employees. On the other hand, 31.4 per cent (11), of companies don't have a strategy in this regard. And 14.3 per cent (5) companies agreed that recruiting neurodivergent employees is integrated with HR strategy.

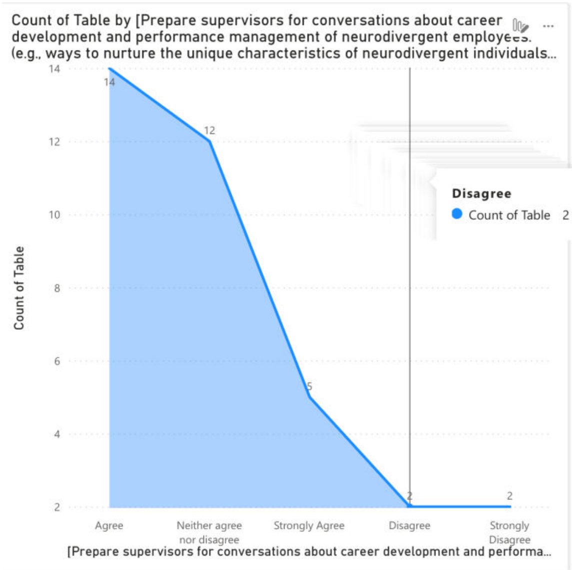
Chart 10-16: Thinking about Your Organization's Recruitment Practices. Which, If Any, of the Following Does Your Organization Have?

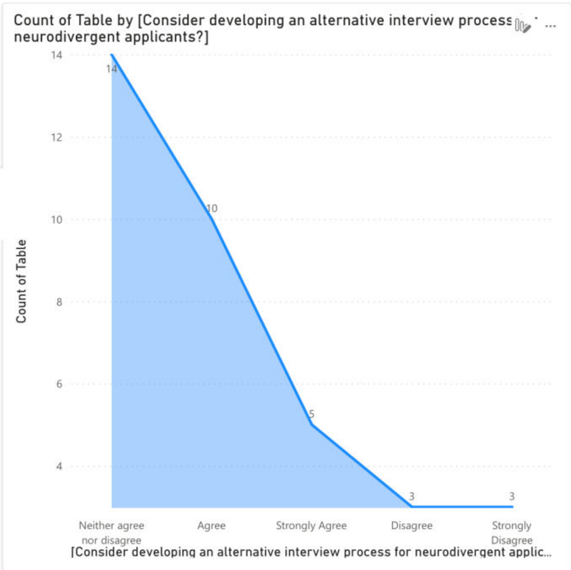


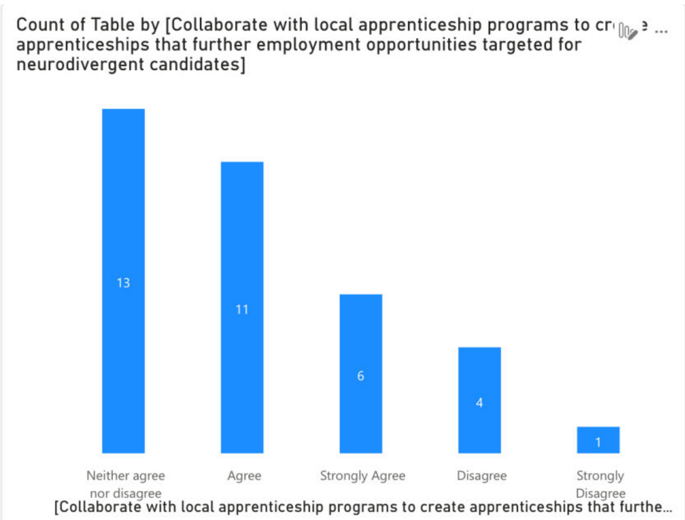












Interpretation: The researcher conducted research on the hiring practises of a few selected organisations, asking questions about a variety of factors, including whether the organisation designed and implemented supervisor training on the neurodiversity initiative, prepared recruiters and interviewers to include neurodivergent candidates in the applicant review process, how internal organisational resources supported the initiative, and whether job descriptions and announcements were clear. The researcher also asked supervisors about career development training. Different organisations have different responses to these factors. On the first factor, the majority of respondents adopted a neutral stance. 34.29 per cent of respondents said they would prepare interviewers and recruiters to incorporate neurodiverse candidates. Each of the 14 respondents acknowledged having adequate internal resources to support this project and ensuring that job descriptions and announcements are written clearly. Positively, many employers discussed the professional advancement of

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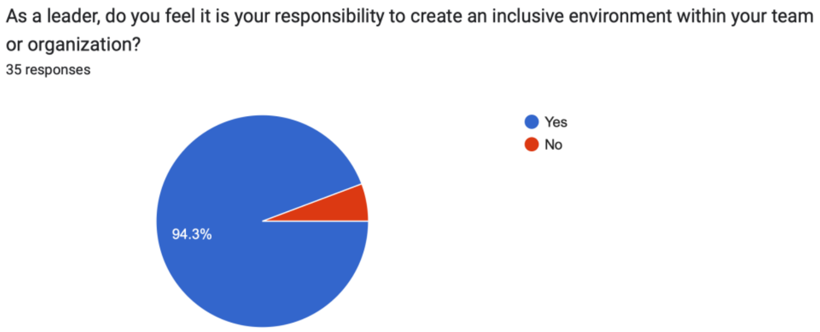
neurodiverse staff. Most respondents opted for a neutral stance when it came to making these candidates go through alternate interview processes. Additionally, the majority of them don't work together to recruit people with neurodivergent traits through local apprenticeship programmes.

Chart 17:



Interpretation: 94.3 per cent of respondents acknowledged that they believe it is their duty as a leader to foster an inclusive culture within their team and organisation.

Table 4: Please Rate How Much you agree or disagree with the Following Statements. (N = 35)

	Level	Count
"Do you believe in educating yourself and others about neurodiversity and promoting understanding and acceptance of neurological differences?	Strongly Agree	16
	Agree	10
	Strongly Disagree	7
	Neither agree nor disagree	2
"Do you create opportunities for open communication and collaboration, so that neurodiverse individuals can feel comfortable sharing their experiences and perspectives.	Strongly Agree	11
	Agree	13
	Strongly Disagree	4
	Neither agree nor disagree	6
	Disagree	1
"Are you advocating for neurodiversity within your organization or community, and working to remove barriers that neurodiverse individuals may face.	Strongly Agree	8
	Agree	9
	Strongly Disagree	3
	Disagree	2
	Neither agree nor disagree	13
"Do you ensure that neurodiverse individuals have equitable access to resources and opportunities.	Strongly Agree	8

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	Level	Count
	Agree	13
	Strongly Disagree	6
	Neither agree nor disagree	8
"Do you respect and value the unique perspectives and contributions that neurodiverse individuals can bring to the table.	Strongly Agree	8
	Agree	17
	Strongly Disagree	6
	Neither agree nor disagree	4
"Do you feel, neurodiversity is a reality that is not going away?	Strongly Agree	10
	Agree	12
	Strongly Disagree	3
	Neither agree nor disagree	8
	Disagree	2
Do you believe, organisations that embrace neurodiversity and create inclusive environments for neurodiverse employees will be better positioned to thrive in the future?	Strongly Agree	10
	Agree	13
	Neither agree nor disagree	7
	Strongly Disagree	3
	Disagree	2

Interpretation: In order to understand the role of leaders in fostering an inclusive environment in the workplace in the context of neurodiversity, the researcher asked a few questions and received positive responses on the aforementioned parameters, which reflect their level of acceptance on hiring neurodiverse workforce which will bring success to the organisation.

RECOMMENDATION AND SUGGESTIONS

Overall employee diversity should be actively pursued for any organisation to prosper. The importance of neurodiversity must be emphasised by leaders, who must also make it apparent that everyone in the workplace is expected to contribute to fostering an inclusive culture. For future reference, the following recommendations and suggestions are listed:

- According to the study's findings, most organisations focus on age, gender, race and ethnicity, sexuality, and gender reassignment, with a few organisations focusing on neurodiversity. Organisations should begin incorporating neurodiversity into their strategy in order to achieve total diversity.
- Employers should provide opportunities for workers with neurodiverse conditions to express their distinctive viewpoints and thoughts.
- The employer shall make reasonable adjustments as required. Adaptable work schedules, ergonomic modifications, alterations to the physical workplace, therapy, frequent breaks, a quiet workplace,

opportunities for social and emotional support, and the provision of assistive technology and devices are just a few examples of the accommodations based on the findings that may be made depending on the individual.

- Neurodiversity ought to be incorporated into the company's policies and procedures.
- The employer should create alternative recruitment and interview process for neurodivergent candidates.

SIGNIFICANCE OF THE STUDY

The results of this study can assist leaders and businesses in developing an inclusive workplace that fosters a successful and productive environment for all employees. This research may reveal areas that need improvement in fostering general diversity within teams and organisations. It can help leaders and companies create an environment that values inclusion and diversity and is welcoming to workers from all backgrounds and skill levels.

CONCLUSION

After researching and considering the opinions of a few key stakeholders, it is evident that leaders are essential in fostering an inclusive workplace culture. To support employees of all abilities, leaders must establish and uphold policies and procedures that foster diversity and inclusion inside their firms. Additionally, in order to establish a workplace that is really inclusive for all, leaders must be open to criticism and prepared to make changes when they are required. Organizations must accept neurodivergent employees since employability is important to them as well. Diversity is challenging. It demands effort, time, and resources. However, despite its challenges, it also provides a range of advantages to organisations and applicants. Neurodiversity, in the opinion of researchers, is a good thing. We should celebrate how distinctive and special each person's brain is. We should also acknowledge that individuals with various neurological make-ups occasionally think and act in ways that differ from the majority. That's all right! Each of us deserves respect for who we are.

AREA FOR FURTHER RESEARCH

Much further research could be conducted on neurodiversity in the workplace. Possible areas of focus could include:

- Examining how different organizations support or do not support employees with neurodiverse conditions.
- Investigating what accommodations and workplace policies are most effective for employees with neurodiverse conditions.
- Examining the career trajectories of employees with neurodiverse conditions and how they are affected by neurodiversity.
- Assessing the overall impact of neurodiversity on workplace productivity and morale.

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RIGHT TO PRIVACY AND STATE SURVEILLANCE IN A GLOBALIZED WORLD: NATIONAL AND INTERNATIONAL STANDARDS

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INTRODUCTION

The United Nations Declaration of Human Rights, the International Covenant on Civil and Political Rights, and numerous other international and regional conventions acknowledge privacy as a fundamental human right. Human dignity, as well as other important values like freedom of association and speech, are based on privacy. It has evolved into one of the most pressing human rights challenges of our day. The importance, diversity, and complexity of this basic right are expanding, as evidenced by the publishing of this report. Almost every country in the world officially recognizes a right to privacy in its constitution. At a bare minimum, these rights include the inviolability of one's home and the confidentiality of one's correspondence. South Africa's and Hungary's constitutions, *for example*, offer particular rights to access and regulate one's personal information.

Courts have identified that right in other provisions in several countries where privacy is not specifically recognized in the Constitution, such as the United States, Ireland, and India. International accords recognizing privacy rights, such as the *International Covenant on Civil and Political Rights* or the *European Convention on Human Rights*, have been enacted into legislation in a number of countries. In the early 1970s, countries began enacting sweeping privacy protection legislation. There is a global trend toward the implementation of comprehensive privacy regulations that establish a foundation for protection. The majority of these legislation are based on *Organization for Economic Cooperation and Development* and *Council of Europe models*. In 1995, the European Union passed a Europe-wide directive that will give citizens with a broader variety of rights against data abuses, recognising both legal limitations and significant variances in level of protection in each of its member states.[1] The Directive on the *"Protection of Individuals with respect to the Processing of Personal Data and the Free Movement of Such Data"* establishes a standard for national legislation. By October 1998, each EU member state must have passed complementary legislation.

The Directive also requires member states to ensure that personal data of European individuals is protected by law when it is exported to and processed in countries outside of Europe. As a result of this obligation, there has been increasing pressure outside of Europe to implement privacy legislation. Data protection or information privacy regulations are now in place in more than forty nations. More are on their way to becoming law.

Meaning and Key Concepts of Privacy

Privacy is possibly the most difficult of all the human rights in the international inventory to define and limit.[2] The concept of privacy has a long history. There are multiple references to privacy in the Bible.[3] In early Hebrew culture, Classical Greece, and ancient China, there was also significant privacy protection. These safeguards primarily centred on the right to privacy. Privacy is defined in a variety of ways depending on the context and surroundings.

The notion has been merged with Data Protection in several nations, which interprets privacy in terms of personal information management. Outside of this relatively stringent setting, privacy protection is commonly viewed as a way of defining how far society can pry into a person's affairs.[4] It can be broken down into the following aspects: The adoption of laws governing the acquisition and handling of personal data such as credit information and medical records is known as information privacy.

Invasion of Privacy Technologies

A number of technologies, according to the research, are creating fresh concerns about privacy protection. Many of these technologies were embraced and utilized without regard for legal safeguards:

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[1] Directive 95/ /EC of the European Parliament and of the Council of On the Protection of Individuals with regard to the processing of personal data and on the free movement of such data.

[2] James Michael, *Privacy and Human Rights* 01 (UNESCO 1994).

[3] Richard Hixson, *Privacy in a Public Society: Human Rights in Conflict* 3 (1987).

[4] Simon Davies, *Big Brother: Britain's web of surveillance and the new technological order* 23 (Pan, London, 1996).

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- Identification Cards
- Biometrics
- Surveillance in Communication
- Interception of Emails and the Internet
- The Echelon System and National Security
- Video Surveillance

State Surveillance and Privacy in India

State monitoring and citizens' right to privacy have been at the forefront of worldwide debate since the bombshell Snowden revelations in May 2013. Even as the Snowden leaks revealed the American and British intelligence agencies' massive surveillance systems (PRISM and TEMPORA, for example) used to eavesdrop on their own populations as well as communications from other countries, reports of Indian bulk surveillance began to emerge.

The Central Monitoring System (CMS), which allows for the collection of telephony metadata by tapping into telecommunications companies' records; and Netra, a dragnet surveillance system that detects and sweeps up electronic communication that uses certain keywords such as *"attack"*, *"bomb"*, *"blast"*, or *"kill"*, are now known to exist in India and are in the early stages of development. These programmes, which have a broad reach and breadth, are backed by questionable legislation. They also, unmistakably, infringe on citizens' and organisations' essential fundamental rights.

Founding Pillars of Right to Privacy in India

The Constitution makes no mention of privacy. It has no say in the debates in the Constituent Assembly. Indeed, the Assembly expressly rejected a proposal to include a provision similar to the American Fourth Amendment (and the foundation of American privacy law) against unreasonable searches and seizures. The right's place if it exists must therefore be found within the Constitution's structure, as fleshed out by court decisions.

In ***M.P. Sharma* v. *Satish Chandra***[1], was the first case to address the problem in 1954. The Court in that decision upheld search and seizure on the grounds that Article 19(1)(f) the right to property was the right in question. The Court did not deny the right to privacy outright; it simply rejected it in the context of searches and seizures for papers, which is specifically prohibited under the Fourth Amendment in the United States (that has no analogue in India).

This particular position, on the other hand, did not persist long, and was shattered by the very next case to explore this issue, ***Kharak Singh* v. *State of U.P***.[2]

To begin with, it immediately follows the Court's examination of the American Fifth and Fourteenth Amendments, which guarantee *"life, liberty, and property..."*, and is then followed by the Court's examination of the American Fourth Amendment, which protects a person's home, papers, effects, and other personal property from unreasonable searches and seizures. The Court's approach to the Fourth Amendment is murky. It admits that:

"Our Constitution contains no such guarantee..."[3]*, but maintains that "these extracts would show that an unauthorized intrusion into a person's home and the disturbance caused to him as a result, is as it were a violation of a common law right of a man an ultimate essential of ordered liberty."*

Thus, tying its own position to American Fourth Amendment jurisprudence in some way.

As a result, this early scenario contains all of the issues that beset mass surveillance today. What should be done about administrative actions that aren't backed up by law? So, assuming there is a statute, what role does targeting play in reasonableness? What is the conceptual foundation for the implied right to privacy within the context of Article 21's personal liberty guarantee? Is the chilling effect a legitimate constitutional worry.

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[1] AIR 1954 SC 300.

[2] AIR 1963 SC 1295.

[3] *Wolf* v. *Colorado* 93 L Ed 1782 : 338 US 25 (1949).

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The right to privacy was also declared a constitutionally protected fundamental right by the Supreme Court in ***Gobind* v. *State of Madhya Pradesh***[1], ***R. Rajagopal* v. *State of Tamil Nadu***[2], and ***People's Union for Civil Liberties* v. *Union of India*** are among the decisions.[3] This top Court stated in ***District Registrar and Collector, Hyderabad and others* v. *Canara Bank,***[4] that Article 21, Article 19 (1)(a), Article 19(1)(d) give rise to the right to privacy.

The Supreme Court's ruling in Justice ***K.S. Puttaswamy* v. *Union of India***[5], which drawing not only on Indian legalese and history, but also Western political thought, implying that India's move to make Privacy a fundamental right could have global ramifications.

International Standards for the Right to Protection of Privacy

The right to privacy is a fundamental (but not absolute) human right. The ***Justices of the Peace Act, 1361*** in England authorised for the arrest of peeping toms and eavesdroppers, and the law of privacy was born. **British Lord Camden** wrote in 1765 as, "*we can safely say there is no law in this country to justify the defendants in what they have done"*, dismissing a warrant to enter a house and seize papers, writing, if there were, it would destroy all the comforts of society, for papers are often the dearest property any man can have.[6]

In the centuries that followed, various countries adopted distinct privacy protections. The Swedish Parliament passed the ***Access to Public Records Act, 1776***, requiring that all information held by the government be used for lawful purposes. Private property is inviolable and sacrosanct, according to the ***Declaration of the Rights of Man and Citizen, 1792***.

In 1858, France made it illegal to publish private information and imposed heavy penalties.[7] **Samuel Warren** and **Louis Brandeis**, two American lawyers, wrote a fundamental paper on the right to privacy as a tort case in 1890, describing privacy as *"the right to be left alone."*[8]

The ***Universal Declaration of Human Rights, 1948*** which particularly safeguarded geographical and communications privacy, is the modern international privacy baseline. *Article 12* of the UDHR states:

"No one should be subjected to arbitrary intrusions into his or her privacy, family, home, or correspondence, or attacks on his or her honour or reputation."[9]

These rights are becoming enforceable at the regional level.[10] *Article 8* of the ***Convention for the Protection of Human Rights and Fundamental Freedoms, 1950*** states:

"Everyone has the right to respect for his private and family life, his home and his correspondence."

The ***European Commission of Human Rights*** and the ***European Court of Human Rights*** were established to oversee implementation of the Convention. Both have been particularly aggressive in enforcing privacy rights, and they have consistently interpreted Article's safeguards broadly and its restrictions strictly.[11] In its first

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[1] 2 SCC 148 (1975).

[2] 6 SCC 632 (1994).

[3] 1 SCC 301 (1997).

[4] (2005) 1 SCC 496.

[5] (2017) 10 SCC 1.

[6] *Entick* v. *Carrington*, 1558-1774 All E.R. Rep. 45.

[7] *See* Jeanne M. Hauch, "Protecting Private Facts in France: The Warren & Brandeis Tort is Alive and Well and Flourishing in Paris" 68 *Tul. L. Rev.* 1219 (May 1994).

[8] Warren and Brandeis, "The Right to Privacy" 4 *Harvard L.R.* 193 (1890).

[9] Universal Declaration of Human Rights, <http://www.hrweb.org/legal/udhr.html> (Retrieved on 13/02/2024).

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[11] Nadine Strossen, "Recent US and Intl. Judicial Protection of Individual Rights: A comparative Legal Process Analysis and Proposed Synthesis" 41 *Hastings L.J.* 805 (1990).

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privacy judgement, the Commission found: For many Anglo-Saxon and French authors, the right to respect *"private life"* entails the right to privacy, or the right to live as privately as possible.

The ***European Union*** has passed two regulations in the last three years that will offer citizens with a broader variety of rights against data abuse. The Directives provide a uniform minimum level of privacy that not only maintains existing data protection legislation, but also expands it to include a number of new rights. The Data Protection Directive establishes a standard for national legislation that will standardise the law across the European Union.[1] The European Telecommunications Directive and the European Data Protection Directive was passed.

CONCLUSION

The creation of communal duties in state practice faces numerous challenges. The United States does not subscribe to a robust version of community obligations in the domains of privacy and national security, as we have argued in this chapter. European countries, on the other hand, are legally obligated to respect the private rights of all individuals vulnerable to governmental surveillance since they are governed by a powerful regional human rights court. To return to the volume's main themes, one reason for the disparity is that the two places have distinct conceptions of privacy, including the community's interest in privacy.

Multiple legislative instruments and technical developments enable India's surveillance ecosystem, which is frequently utilized to stifle civic involvement by promoting an atmosphere of ambiguity or identifying and targeting communities that are sparking public participation initiatives. Given the importance of privacy and dissent in India's fundamental rights ethos, it's critical for the legislature and judiciary to develop policies that limit government surveillance. Legality, necessity, and proportionality are internationally recognized human rights norms that must underpin these programmes. With this in mind, officials should embrace surveillance reform that allows India's democratic fabric to flourish while also protecting national security.

[1] Directive 95/46/EC of the European Parliament and of the Council of 24 October 1995 on the protection of individuals with regard to the processing of personal data and on the free movement of such data.<http://www.odpr.org/restofit/Legislation/Directive/Directive_Contents.html>. (Retrieved on 22/02/2024).

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IMAGERY OF HUMANISM IN VINAYAGAR SUNDAR VEL's *ANBE SIVAM:* A QUALITATIVE CONTENT ANALYSIS

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ABSTRACT
This paper delves into the intricate imagery of "humanism" within the works of the highly esteemed Indian filmmaker, Vinayagar Sundar Vel's masterpiece, "Anbe Sivam." Through a systematic and qualitative content analysis of the film, this study unveils the director's astute use of diverse characters to vividly personify the concept of humanism throughout the narrative. Furthermore, the analysis underscores the director's profound comprehension of the intricate interplay between humanism and left-wing ideologies, effectively illustrated through the characters, metaphors, synecdoche, and an array of symbolic elements meticulously woven into the fabric of the movie. Additionally, this research investigates the strategic use of hedonism as a binary opposition technique, a device meticulously deployed to accentuate the underlying essence of humanism as conveyed in the film.

Keywords: Tamil Cinema, Humanism, Capitalism, Hedonism, Communism

INTRODUCTION
Film is a profoundly influential artistic medium that sets itself apart from other theatrical forms. It serves as a synesthetic art, harmoniously blending auditory and visual elements to engage and captivate its audience. The universal language of cinema masterfully conveys societal issues and relevant themes, fostering a deep connection between the audience and the on-screen narratives. The film's capacity to employ symbolic representation allows it to subtly address a wide range of complex social phenomena that may be challenging to present directly to viewers. India, boasting one of the world's oldest and most expansive film industries, marked its cinematic debut with Dadasaheb Phalke's *'Raja Harishchandra*,' an early milestone in the realm of cinema. This initial foray into the medium, which initially emphasized devotional themes, gradually transitioned to exploring more profound societal and domestic narratives, culminating in the portrayal of bold socioeconomic disparities, exemplified by films such as Sivaji Ganeshan's '*Paraasakti*,' the 1954 classic '*Neelakkuyil,*' and Adoor Gopalakrishnan's *'Vidheyan.'* These films symbolized a rupture in the social caste system, heralding the possibility of a forthcoming social revolution, much like the ground-breaking '*Navalokham*.' Cinematic expressions also ventured into the realm of exquisite storytelling, with Satyajit Ray's *'Pather Panchali*' examining themes of landlordism, and *'Dho Bigha Zameen'* critically questioning the same. As film matured, it began to embrace and promote various ideologies, including communism and spiritualism, playing a pivotal role in shaping and influencing the minds of its audience. Once Vladimir Lenin claimed that cinema is very important for us, as it is the only medium that has a fruitful relationship with Marxist Theory (Fairfax, 2006). Politics and cinema are so powerful subjects in gaining the attention of every individual. The lives of predecessors are something that people always want to know more about. Some films like *Pratidwandi* of 1970, *Lal Salaam* of 1990, and *Chakravyuh* of 2012, are some of the movies that spoke about communists, Indian political war, and Naxalite movements. Not only the political ideologies but also the humanistic perspectives of each individuals were also reflected in Indian films. Satyajit Ray was known for his humanistic focus in individuals and their destines. His film *Pather Panchali*, as mentioned above shows Realism, Deep Humanism and also Naturalism. Malayalam movie "*Kazhcha*" by the director Blessy and when it comes to the Tamil movies, film like *Vedham Pudithu*, reflects humanity.

Anbe Sivam, directed by Sundar C., stands as a cinematic gem that, while failing to gain immediate recognition upon its release, has had a profound and enduring impact on today's youth. This film delivers a powerful message, championing the values of humanism. It advocates for the fundamental purpose of all religions: to serve and assist fellow human beings, fight for the justice they rightfully deserve, and embrace their feelings and emotions as our own (Neelakandan, 2017). *Anbe Sivam* encapsulates the essence of "*Aham Brahma*," asserting that divinity resides within us, and love is the conduit to express it. The film melds humanism, communism, and spiritualism to disseminate this message, emphasizing that those who exhibit compassion for their fellow humans embody the true essence of God. It posits that, for devout believers, love is the essence of god, whereas, for atheists, love itself is God. Although these concepts faced resistance during the film's initial

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release, it continue to exert a significant influence on the youth of our generation. *Anbe Sivam* is a treasure trove of symbolism, intricately weaving themes of humanism, left-wing ideologies, and hedonism into its characters.

Cinema, as the most potent audio-visual medium, possesses the capability to sway its audience profoundly. Beyond mere storytelling, cinema delves into the intricacies of societal realities, shedding light on concepts like communism and humanism. The ability to impact people's perceptions and behaviors through these representations is a complex phenomenon, intertwined with various interconnected factors. These elements include personal experiences, the authenticity of the content presented, the depth of identification with the characters, the resemblances to personal traits, and more, all of which play a pivotal role in the influence of mass media (Kubrak, 2020). In *Anbe Sivam*, the film ingeniously imparts the significance of humanity through the hedonistic tendencies of its characters. Hedonism serves as a binary oppositional technique, deployed to accentuate the film's underlying humanistic theme. Therefore, this study delves into an analysis of the depiction of humanism in Sundar's *Anbe Sivam*, exploring the association of humanism with left-wing ideology within the film and scrutinizing the visual representation of hedonism as a binary oppositional technique to underscore the film's underlying humanistic message.

METHODOLOGY

The research methodology deployed in this study is a qualitative approach utilizing the techniques of descriptive content analysis. Content analysis, although frequently associated with quantitative research, is a versatile technique that complements the examination of qualitative content. It encompasses not only descriptive content analysis but also involves the identification and quantification of various phenomena. Krippendorff (1980) aptly characterizes it as a symbolic method, and this method of textual analysis is often integrated with other techniques in qualitative research. In this study, the researchers have conducted an analysis of the film "*Anbe Sivam*," focusing on the impactful imagery contained within each frame of the movie.

Depiction of humanism through the characters in the film "*Anbe Sivam*".

Humanism, a term coined during the late 18th century, signifies a shift in focus from irrational and supernatural beliefs to valuing humans as the central essence. It is a rationalist perspective advocating that individuals should base their actions and beliefs on their opinions and actions, rather than relying on dogma or superstition. According to the American Humanist Association, humanism can be defined as "the progressive philosophy of life that, without resorting to irrational or supernatural beliefs, emphasizes our capacity and responsibility to lead ethical lives, guided by our aspirations for the greater good" ("Humanism," American Humanist Association, 2023). A person characterized by humanistic traits displays qualities such as empathy, self-awareness, open-mindedness, creativity, authenticity, and altruism (McLeod, 2023).

"*Anbe Sivam*" uses metaphorical imagery to convey a powerful message. Metaphors create connections, bridging the gap between the familiar and the unfamiliar, offering a more comprehensible concept. In this context, "*Anbe Sivam*" is a metaphor that cleverly unites two seemingly contradictory elements - "*Anb*" and "*Sivam*." Traditionally, Lord Shiva is perceived as the "*Samhaara Murti*," an angry god who is involved in destruction. However, the title of the film transforms Lord Shiva from an angry deity into a symbol of love, signifying the transformation of the protagonist from "*Sivam*" to "*Anb*." From the outset, the film underscores the notion that love is divine ("Shivam"). This concept is deeply elaborated through the song "*Yaar Yaar Sivam*," with lyrics that convey the film's core theme: "Love is God." The song conveys that believers perceive God as the embodiment of love, whereas atheists view love as the divine force. It further suggests that one's lifespan on Earth is determined by their acts of kindness and love. The film contends that those who love unconditionally transcend death, unlike those whose hearts, if perceived as mere flesh, can be consumed by the fire of life's end. However, a heart imbued with compassion can defy this ultimate demise.

The film repeatedly reinforces the idea that "one who shows human compassion is a God." This message is beautifully conveyed through various scenes. For instance, when a train accident transpires, and the character *Anb* donates his blood to a dying child, he later mourns the child's passing, reflecting on his past deeds with regret. In this poignant moment, *Anb* questions God, and the Character *Sivam* responds, asserting that the one shedding tears for an unknown child's suffering is the true embodiment of God. This depiction of humanity is skilfully portrayed through close-up shots capturing the emotional expressions of *Anb* and *Sivam*, fostering a powerful connection with the audience. This same concept resurfaces when the antagonist, despite his capacity to kill *Sivam*, chooses not to, demonstrating remorse for his past actions. *Anb's* empathy toward the dying child reveals his humanness, while the antagonist's altruism shines through as he goes against the main villain, *Kandaswamy Padayaachi* (played by Nasser), to advocate for the welfare of the working class.

In "*Anbe Sivam*," humanity is depicted through the characters' actions, dialogues, and shots. The movie opens in an airport, introducing *Anb Arasu* (played by Madhavan), who wrongly labels *Nalla Sivam* (played by Kamal Hasan) as a terrorist due to his facial scars and eyeglasses, exemplifying the failure to embrace humanity. Additional scenes emphasize *Anb's* misguided judgments, further underscoring the societal lack of humanistic attributes such as empathy, open-mindedness, optimism, authenticity, and altruism.

Humanistic psychology underscores the significance of fostering a positive impact on society (Humanistic Psychology: Understanding the Basics, 2022), which resonates in the film's climax scenes. When *Sivam* sacrifices his love, *Bala* (played by Kiran Rathode), to secure better wages for the underprivileged working class without seeking revenge against the antagonist, he exemplifies the film's overarching message of making a positive impact on the less fortunate.

Humanism, as a psychological approach, emphasizes the value and agency of individuals, as well as evidence-based, practical thinking over dogma and superstition (McLeod, 2023). "*Anbe Sivam*" brilliantly exemplifies this concept through the transformation of the characters *Anb* and *Sivam*, mirrored in the evolution of their names. Initially, *Sivam*, who calls himself *Nalla* (good) instead of *Sivam*, embodies a communist perspective favouring revolutionary means over love to achieve equality for the working class. However, after an accident, he embraces the name *Sivam* and prioritizes love and compassion, demonstrating a broader and deeper acceptance of humanity. The transformation in *Anb Arasu's* acceptance of the name "*Anb*" signifies a similar evolution. Initially disliking "*Anb*" due to his skepticism about love and compassion, he later adopts the name as influenced by *Nalla* and a series of experiences, including the child's death in a train accident. Similarly, the transformation in actress *Bala*, who initially disregards the working class's plight but later stands up against her father, the antagonist *Kandaswamy Padayaachi*, who refuses to pay workers their rightful dues, reflects an acceptance of humanity.

Humanistic individuals are characterized by their ability to understand and share the feelings of others and carry empathy within them (Cherry, 2023)."*Anbe Sivam*" illustrates that humanity extends beyond considering humans as the primary focus; it encompasses all living beings on Earth. The film employs the character of *Shankaran*, a dog, as a synecdoche, where a part represents the whole. The emotional connection between *Sivam* and *Shankaran* is palpable, with close-up shots often highlighting the similarities in their facial expressions. In a pivotal scene, when *Sivam* encounters *Shankaran* at the accident site after many years, he engages in a conversation with a shopkeeper and an elderly lady. The lady explains that the dog doesn't have an owner, as it roams freely in search of food. *Sivam's* response is profound: "So am I." This leads *Sivam* to take the dog, named *Shankaran*, with him, disregarding the fact that the dog was the cause of his accident, showcasing empathy. In the climax scene, when the antagonist threatens the dog, *Sivam* insists on not harming it, reinforcing the idea that humanity extends not only to fellow humans but to all living creatures. The film asserts that humanism is not merely a concept to preach but a reality to live by. This realization of humanity is attained when one becomes a god by showing compassion to fellow humans, rather than remaining a "coolie" who merely seeks monetary gain and helps people (as described by *Sivam* in the climax scene of *Kandaswamy Padayaachi*). Throughout the movie, the director deploys *Sivam* as a catalyst to ignite the flames of humanism, instilling empathy, open-mindedness, optimism, and altruism in the minds of the characters and the audience.

Depiction of hedonism as a binary opposition to specify the importance of humanism in the film Anbe Sivam.

The pursuit of pleasure in a materialistic world often leads to the embrace of hedonism. Many consider the satisfaction of desires as life's ultimate and indispensable goal. This philosophy of pleasure and self-indulgence is known as hedonism. According to the University of Texas at Austin, hedonism is "the belief that pleasure or the absence of pain determines the morality of a potential course of action." In general, pleasure encompasses various pleasant feelings and experiences, including contentment, ecstasy, elation, enjoyment, delight, euphoria, exhilaration, gratitude, exultation, gladness, gratification, joy, liking, love, relief, satisfaction, Schadenfreude, tranquillity, and more (Moore, 2013). Hedonism stands in binary opposition to the concept of humanism because, while hedonism focuses on self-pleasure, enjoyment, and satisfaction, it tends to diminish the values of open-mindedness, authenticity, empathy, and other humanistic attributes.

Psychological hedonism, also known as motivational hedonism, posits that life's purpose is to maximize pleasure and minimize displeasure ("Hedonism," n.d.). The movie "*Anbe Sivam*" effectively portrays this hedonistic approach in various scenes. *Anb*, driven by materialism, sees everything through the lens of a price tag. He believes that money is the cornerstone of survival in the world. When *Anb's* money is stolen, and he's left with only 10 rupees, he asks *Sivam* for a solution to reach their destination. *Sivam's* response, using an ordinary man's logical and rational approach, demonstrates that even this meagre sum can get them to their goal, as they board a local bus and sit on its roof. This scene underscores the hedonistic mindset, which *Sivam* addresses with practical reasoning.

Philosophical hedonists primarily focus on hedonistic theories of value and well-being (Wrenn, 2016). *Anb's* early life, driven by well-being and indulgence, centers around his use of credit cards from various banks, such as City Bank, Hong Kong Card, Visa, and more. His belief that everything can be achieved through credit cards is shattered when they prove worthless, a reflection of hedonistic values. Wrenn's Naturalistic Epistemology explains how a value hedonist can clarify the instrumental value of money by describing how money can be used to purchase goods and services, an idea that the film emphasizes (Wrenn, 2016).

Anb and *Bala*'s lives before encountering *Sivam* epitomize a hedonistic lifestyle. They both lack empathy for the struggles of the middle class in society. *Anb* is consumed by his corporate job, advertising, and credit cards, while *Bala* is focused solely on her art, disregarding her father's capitalist tendencies and the societal problems associated with them. Their inability to accept the empathetic lives of the underprivileged is evident in scenes where *Anb* consumes a local drug- *Bang* without knowledge of their nature and where *Bala* calls the police during a street play, showing an aversion to the plight of the poor and working-class individuals in society. This reluctance to embrace empathy and the importance of Psychological hedonism, which argues that humans are psychologically wired to desire pleasure above all else, is a recurring theme (Das, 2020).

Value hedonism posits that every pleasure is intrinsically valuable, and conversely, pain is undesirable (Wrenn, 2016). This concept is exemplified in the film's climax when *Sivam* confronts *Kandaswamy*, asserting that the affluent have not stood in temple queues like ordinary people but instead engage in personal *darshans* (an opportunity to see the image of a deity) and offer money to God, who acts as a labourer. *Sivam* underscores the idea that even God works as a labourer for wages. This dialogue reflects the current reality where religion has become a business, requiring people to pay for blessings and holy items, emphasizing the role of money. In a world marked by a hedonistic mindset, people grapple with the pursuit of wealth, as vividly depicted in the film.

The examples from the movie highlight the absence of empathy, self-awareness, open-mindedness, creativity, authenticity, and altruism, replaced by an emphasis on pleasure, delight, ecstasy, elation, enjoyment, euphoria, exhilaration, and gratification. Hedonism in the film serves as a binary opposition technique to the concept of humanism, embodied by the film's characters. In summary, "*Anbe Sivam*" masterfully contrasts hedonism and humanism, shedding light on how hedonistic tendencies can obscure the values of open-mindedness, authenticity, and empathy that are central to humanistic ideals, and also accentuate the underlying essence of humanism as conveyed in the film.

Unification of Left-Wing Ideology and Humanism in the Film *'Anbe Sivam'*"

The film masterfully intertwines left-wing political ideology with humanism, using the character of *Sivam* as the conduit for this unique blend. *Sivam* is a devoted communist, firmly rooted in communist ideologies and devoid of any spiritual beliefs. His street performances primarily serve as a critique of the capitalist practices of private corporate owners, with a particular focus on the film's antagonist, who refuses to provide fair wages to the working class. Communism, at its core, relies on a singular secular factor: the people. Whether one seeks to bring about a new world through a radical revolution or a more gradual process, the role of people remains pivotal (Li, 1999).

A poignant scene unfolds as *Sivam* and his fellow communist members discuss the financial requirements for organizing a street play. One comrade suggests seeking sponsorship from companies like Pepsi and Coca-Cola. However, *Sivam* promptly opposes this suggestion, questioning the need for communism if corporate entities can sponsor their event. This scene encapsulates *Sivam's* commitment to communism as a means to serve the people and uplift their basic wages, rather than falling under the influence of capitalism. The presence of a picture of Vladimir Lenin in the room serves as a synecdoche, enhancing the setting of the communist party office, where they deliberate on the street play. This scene encapsulates the coexistence of left-wing ideology and humanism, where humanism emphasizes ethical and moral values grounded in earthly experiences and relationships, striving for this-worldly happiness, freedom, and progress for all humanity, irrespective of nation, race, or religion (Das, 2020). This concept closely aligns with *Sivam's* aspirations for the development of the working class, irrespective of race or religion.

The film's exploration of communism is primarily driven by the objective of raising wages for the impoverished working class. This message is vividly conveyed through a simple painting within the film, created by *Sivam* inside the antagonist's office. The painting depicts a river, symbolizing the current wage (the amount paid by the antagonist to the workers), alongside Karl Marx's image and other design elements. The hammer and sickle, a symbol of communism, is depicted atop the head of Lord Shiva, underscoring the film's emphasis on communism and its potential to improve the lives of the working class. The hammer and sickle themselves serve as a synecdoche for the communist symbol.

One pivotal scene in the film involves a conversation between *Anb* and *Sivam* at a railway station, where *Anb* cites the collapse of the Soviet Union as the end of communism. *Sivam* counters by asking whether people would stop loving if the Taj Mahal were to crumble. *Sivam* contends that communism, like the Taj Mahal, is an emotion deeply embedded in the hearts of many, gaining prominence through the writings of Karl Marx. The film also critiques individuals who engage in religious rituals while exploiting others in their daily lives, neglecting to provide them with their basic rights. Additionally, this scene reveals *Anb's* reference to *Sivam* as "Mr. Red" and *Sivam*'s love for the colour red, further solidifying his commitment to left-wing ideology. *Sivam'*s distinctive attire, characterized by the combination of black and red, serves as a synecdoche representing left-wing ideologies.

Amid the debate between *Sivam* and *Anb*, *Sivam* refers to *Anb* as a "selfish coolie," illustrating the nature of corporate and multinational companies that export items to India and sell them back to the people. Sivam's remark highlights the capitalistic approach that dominates society. Towards the film's conclusion, when *Kandaswamy Padayaachi* agrees to sign an agreement to increase wages for the working class, he suggests that *Sivam* enter politics. However, *Sivam* declines, likening himself to a tool, much like a sickle that is put aside after the harvest or a hammer set aside after use. This dialogue subtly personifies Sivam as the embodiment of communism, represented by the sickle and hammer.

The film features thought-provoking songs that encourage the audience to contemplate the realities of the world. The song *"Machi Machi*," played while *Anb* and *Sivam* travel on a bus, addresses prevalent issues of globalization, where human lives are equated to rupees, with their value decreasing over time, while human hedonism is likened to dollars, with their value on the rise. *Sivam* weaves themes of communism and humanism into the song, asserting that life is a treasure that should be shared equally among all, rather than taken from others, as the land won't accept those who fail to acknowledge the hard work of those who cultivated it. This message resonates with *Sivam'*s desire to witness the development of workers, irrespective of their race or religion.

Freedom is a pivotal element for every individual, akin to the weight of the body, regardless of whether one accepts it or vice versa. Freedom has taken various forms throughout history, ranging from privileges for specific groups to a universal right (The Psychological Absurdity of Communism, 2020). In the street play performed by *Sivam* and his comrades, they critique the capitalist ideologies of *Kandaswamy Padayachi*, emphasizing that ordinary workers should not ignore the injustices they face and should unite to claim their rights, rather than work under the bourgeoisie. The song and this scene embody the principles of communism's redistribution of wealth, abolition of private property, and economic control, which appeal to the masses seeking equality and stability (The Psychological Absurdity of Communism, 2020). The film"*Anbe Sivam*" seamlessly combines left-wing ideology with humanism, providing a nuanced exploration of how these ideals coexist and interact within the narrative. The film's portrayal of the coexistence of humanism and communism underscores the importance of considering and addressing the ethical and moral values that govern human interactions, transcending the boundaries of race, religion, and nation.

CONCLUSION

Cinema possesses a remarkable power to influence people through its audio-visual capabilities. When cinema transforms into a compelling medium for addressing societal concerns, it elevates the audience's capacity for perception. People are drawn to movies, primarily for the deeper messages they convey. Unlike any other art form, films enable us to connect with characters on an emotional level, facilitating our ability to relate to their experiences. We see them as individuals grappling with real-life problems and situations, confronting genuine challenges. Through their stories, we live each moment, recognizing our fears, desires, hopes, and aspirations, often finding a reflection of ourselves within these characters (Jenkins, 2022).

Sundar C's "*Anbe Sivam*" transcends the boundaries of a typical movie, evolving into a repository of profound thoughts and ideologies that were initially undervalued upon its release but have since been embraced by contemporary society. The film adeptly explores humanism and hedonism through various characters like *Anb Arasu*, *Sivam*, *Bala Saraswathy*, *Kandaswamy Padayaachi and Kandaswamy Padayaachi's* brother. The transformation of *Anb* and *Bala*, moving from lives of pleasure, corporate pursuits, and art to lives based on empathy and human acceptance, is facilitated by *Nalla Sivam*, the protagonist. Additionally, the antagonist's brother undergoes a significant change from a ruthless local killer who obeys his brother's orders to sparing *Sivam'*s life in the climax, revealing his remorse for his past actions. This transformation is primarily attributed

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to *Sivam*'s personification as an instrument of humanism. Therefore, the film deploys humanism as a binary opposition technique, casting light on the hedonism prevalent among its characters.

Moreover, the film subtly conveys the ideologies of left-wing political parties through various elements. *Sivam* is portrayed as a symbol of communism through the personification of a sickle and hammer and his distinctive black and red attire, serving as a synecdoche of left-wing ideologies. The party office features a photograph of Vladimir Lenin, further underscoring the film's connection to communism. "*Anbe Sivam*" also uses songs like *"Yaar Yaar Sivam*," "*Machi Machi*," and "*Nattukoru Seithi*" to visually and emotionally connect humanism, hedonism, and left-wing ideologies, creating a lasting impact on the audience.

In a broader philosophical context, the movie resonates with the ideas of Jeremy Bentham and John Stuart Mill, who championed the concept that happiness is essential but that our actions should prioritize the greatest good for all, or at least the greatest good for the most, as long as the sum of happiness remains maximal among the happiest (Das, 2020).Ultimately, "*Anbe Sivam*" imparts a powerful message: those who accept money and bestow prosperity upon us, much like today's society and religion, do not represent the true divine. Instead, genuine divinity is found in those who demonstrate unwavering human compassion, regardless of who the person may be or what they represent. The film reinforces the profound message encapsulated in its title: "*Anbe Shivam*" – Love is God.

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THE IMPACT OF MOBILE TECHNOLOGIES ON STUDENT ATTITUDES AND ACADEMIC ACHIEVEMENT IN THE FIELD OF MATHEMATICS

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ABSTRACT
The widespread presence of mobile devices, along with their capacity to connect classroom instruction with real-world applications, has introduced a novel perspective to the contextualization of mathematics education. Students respond positively to the use of mobile technology; nonetheless, technological challenges can hinder the learning process. While the integration of these technologies in educational environments offers advantages, it is crucial to emphasize the importance of activity design, technology malfunctions, and learner qualities in shaping outcomes. The consideration of both the device's capabilities and its compatibility with the existing curriculum, together with the alignment of activity design with learner characteristics, is of utmost importance. The present study aimed to examine the impact of mobile technology usage on students' attitudes and academic performance. The study employed the wide array of literature available on the domain of mobile learning and its impact on mathematics education. The study aims to figure out the students' attitude towards using technology for mathematics study through the observation on how students use technology and various tools used in mathematics. The analysis suggests that the utilization of mobile technologies elicits favorable reactions from students, both in terms of their perception of the mobile activities and the enhancement of their performance. However, further investigation is required to determine its impact on students' attitudes towards mathematics.

Keywords: *Mobile learning, cooperative/collaborative learning, mathematics attitudes, technology-enabled mathematics, and mathematics education*

INTRODUCTION
Researchers have emphasized the utilization of technology in mathematics teaching for the past twenty years. According to the National Council of Teachers of Mathematics (2000), technology is deemed vital in the instruction and acquisition of mathematical knowledge (p. 3). According to the Curriculum for Excellence in Scotland (Education Scotland n.d., p. 40), the utilization of technology in suitable and efficient manners facilitates learning opportunities that enhance the pleasure derived from mathematics. Cheung and Slavin (2013) conducted an assessment of mathematics research in the United States spanning the last three decades. Their findings revealed that technology has a beneficial impact on student's academic performance when compared to conventional approaches. Nevertheless, they also suggested that the impacts differed depending on the specific instructional technology employed.

In recent years, there has been an increasing acceptance of mobile technologies in the field of education. These technologies have been implemented in the classroom through initiatives at both the school and government levels (West 2012). The utilization of mobile technologies for educational purposes offers several potential advantages. These include the facilitation of learning across various contexts, the promotion of contextual learning, and the provision of personalization in both individual and collaborative settings (Cochrane, 2010). These capabilities render mobile technology an optimal instrument for acquiring mathematical knowledge.

RESEARCH OBJECTIVES:
The paper aims to achieve the following objectives-

(a) To understand students' views on the use of mobile technology for learning mathematics

(b) To determine the change in attitude towards mathematics when mobile technology is used for learning maths

(c) To investigate if there is a change in students' performance in mathematics while using mobile-supported math learning activities

➢ Literature on Mobile learning and its impact on Mathematics Education
There have been several approaches to learning facilitated by mobile technologies. These include the utilization of mobile devices' built-in sensors to engage learners in contextualized learning environments (Tangney et al., 2010), the use of mobile phones for journaling math learning (Project Tomorrow, 2011), and the connection of learners through mobile phones and social media (Roberts and Butcher, 2009). The survey conducted by Crompton and Burke (2015) on mobile learning in mathematics revealed a rising interest in the efficacy of

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mobile technology. Out of the 48 papers examined, 75% reported favorable learning outcomes. In a study conducted by Fabian et al. (2016) on mobile learning studies in mathematics, it was found that 77% of the 31 research studies indicated that the use of mobile technology had a positive impact on students' academic performance. However, although there is a greater number of documented instances of effective mobile learning research in the field of mathematics, there are also studies that have yielded contrasting findings. As an illustration, the randomized controlled study conducted by Miller and Robertson (2011) on mobile game-based learning yielded results indicating that there was no statistically significant distinction observed between students who engaged in mobile game usage and those who did not. According to Carr (2012), a random assignment was conducted between the experimental and control groups, and the results indicated that there was no statistically significant difference in test performance between the two groups. In a study conducted by Roberts and Va³nska³ (2011), a mobile tutorial service was introduced for 24 weeks. The findings of the study revealed a decrease in students' test results during the intervention period. In a similar vein, the quasi-experimental study conducted by Perry and Steck (2015) revealed that students who utilized iPads as virtual manipulatives had a twofold decrease in their test scores compared to those who received instruction through the conventional approach. This demonstrates that the utilization of mobile technologies does not consistently yield favorable results. In general, research on mobile learning in mathematics has demonstrated a favorable impact (Sung et al., 2016). However, the efficacy of mobile learning interventions is contingent upon the specific characteristics of the intervention and the methodology of the study.

According to Pollara and Broussard (2011), a significant proportion of research conducted on mobile learning has indicated favorable student attitudes towards the utilization of mobile devices within educational settings. The findings of mobile learning studies in the field of mathematics were consistent. According to Baya'a and Daher (2009) and Lai et al. (2012), students considered the utilization of mobile technologies to be both captivating and beneficial. According to Baya'a and Daher, students perceived mobile devices as valuable tools for mathematics due to their ability to enhance visualization, promote collaborative learning, and allow for study of mathematics in an outside setting. Although there is a generally good opinion among students regarding the usage of mobile technology, there is a scarcity of studies that examine the impact of these positive attitudes on their attitudes toward mathematics. Furthermore, the existing research on this topic often presents conflicting findings. Nevertheless, similar to the aforementioned studies, a significant portion of the existing research on mobile learning has primarily concentrated on brief durations, with the majority spanning less than one month (Sung et al., 2016). Consequently, the extent to which students view the use of mobile devices, without considering its novelty value, remains uncertain.

The correlation between student attitude and accomplishment in mathematics has been extensively studied (Zan et al., 2006). However, literature is scarce on the impact of technology use on attitudes towards mathematics, with only a few quantitative studies available (Li and Ma, 2010). This also applies to studies on mathematics and mobile learning. A literature search conducted on math and mobile learning research from 2003 to 2015 resulted in the identification of just seven quantitative investigations. The outcomes and duration of these studies exhibited variability. Three studies (Main and O'Rourke, 2011; Riconscente, 2013; Wu et al., 2006) have reported a favorable shift in student self-concept and attitudes towards mathematics. Conversely, three other studies (Jaciw et al., 2012; Miller and Robertson, 2010, 2011) have found no statistically significant improvement in students' attitudes. In their study, Bray and Tangney (2016) saw varying outcomes across several dimensions of mathematics attitudes. Specifically, they observed an enhancement in students' affective involvement and attitudes towards technology. However, no statistically significant disparities were discovered in students' behavioral engagement, mathematical confidence, and confidence with technology. The duration of implementing mobile learning activities exhibited variability throughout the seven research, spanning from a single day to a duration of one year. This current study aims to bridge the gap in mobile learning literature about the limited and differentiated results of effects on attitudes towards mathematical studies.

The field of mobile learning, being a relatively recent development, lacks comprehensive theoretical frameworks, similar to the scarcity of elearning theories during its initial decade of use in educational institutions. Mayes and De Freitas (2004) observed that there are no distinct models of e-learning, but rather e-enhancements of existing learning models. This observation holds true for theories related to mobile learning as well. Mobile learning studies are supported by various theoretical frameworks, such as behaviorism, cognitivism, constructivism, contextual learning, collaborative learning, socio-cultural theory, and others (Keskin and Metcalf, 2011). The use or adaptation of various learning theories in the context of mobile learning has been examined, taking into consideration the mobility of both the devices and the learner.

Constructivist learning is a commonly employed strategy in mathematics education that incorporates the utilization of technology (Li and Ma, 2010). The significance of its application in mobile learning literature is equally prominent as it is in the literature on mathematics learning. According to Wijers et al. (2010), mobile devices facilitate constructivist learning by enabling active learning activities, providing immersion in authentic contexts (Sommerauer and Muller, 2014), and facilitating learner-generated context (Bray et al., 2013). According to Cochrane (2014, p. 72), mobile devices provide an inherent capacity for social cooperation and communication, making them valuable instruments for facilitating social constructivist teaching. Successful integration of technology necessitates careful consideration of both the device itself and the underlying pedagogy. According to Drijvers (2012), the integration of technology for mathematics is contingent upon several key factors, including pedagogical design, the teacher's role, and the educational context.

Mobile technology offers a significant advantage over traditional computers by providing help to learners in many circumstances (Tangney et al., 2010). Mobile technologies provide learners with the opportunity to learn in situ through the widespread availability of learning environments (Baya'a and Daher, 2009). Within these educational settings, students have reported that mobile devices have proven to be beneficial in enhancing their ability to visualize mathematical concepts. The majority of these studies, meanwhile, have adopted an exploratory and qualitative research approach. There is a limited body of research that presents empirical evidence on the enhancement of student performance (Wu et al., 2006; Hwang et al., 2015). The present investigation seeks to fill this void by offering quantitative data regarding the impacts of incorporating mobile devices in ubiquitous learning settings.

Further analysis and discussion based on existing literature:

- **Perceptions of students about the utilization of mobile technologies**

Overall, students held a favorable perception on the utilization of mobile devices, perceiving the learning activities as enjoyable, captivating, and beneficial. The favorable outcome in students' impression of mobile technologies aligns with previous research on mobile learning (Baya'a and Daher 2009; Lai et al. 2012). Prior research on student viewpoints regarding mobile usage fails to distinguish between the assessment of the activity itself and the usability of tablets. In the study conducted by Lai et al. (2012), the students reported that they considered the use of tablets to be both easy and enjoyable. However, it remained uncertain whether the students were also considering the learning approach that was integrated into the technology usage. Although an effort was made to distinguish the assessments of technology and activity, the presence of a positive correlation between the two variables implies that students may not have conducted an objective evaluation of each independently. For instance, during the interviews, students expressed challenges with the mobile device. However, when these replies were combined with the evaluation of the final activity, it was found that students still rated both the use of the tablet and the activity positively. Similar to previous research on mobile learning (Baya'a and Daher, 2009; Lai et al., 2012), the presence of novelty played a significant role in influencing student satisfaction. The mobile learning activities were compared by students to their typical activities, and although presenting challenges for certain students, student satisfaction with the activities remained favorable.

- **The attitude of students regarding mathematics and mobile technology**

A modest improvement in students' levels of enjoyment, self-confidence, and appreciation for mathematics was observed one month following the initiation of the intervention. Wu et al. (2006), employing a full-day session, had identical results. However, the aforementioned benefits had undergone a reversal in direction by the conclusion of the intervention. A plausible explanation for the observed rise in scores during the initial stages of the intervention can be attributed mostly to the influence of novelty effects. As students advanced in the intervention and completed the same instrument for the third time in 3 months, it is possible that they developed a more introspective mindset towards mathematics. Additionally, it is plausible that a portion of the novelty diminished.

The tablet exercises were characterized by students as enjoyable and captivating, however, this did not lead to a substantial alteration in their EN results. The analysis of the individual interview data concerning the EN scores revealed that the interview outcomes supported the individual EN findings for certain students, albeit not universally. Several students expressed that they found the activities enjoyable, as indicated by the improvements in their EN score. Nevertheless, there were instances in which the students articulated that the activity was more enjoyable and captivating, yet this did not result in improvements in English language scores. Although this outcome may not be fully promising, it can be construed in a favorable manner considering that the control group had a notable decrease in their level of enjoyment towards mathematics.

The student narratives provided evidence of self-confidence, as they articulated how the utilization of tablets facilitated their comprehension of abstract topics. Nevertheless, the test results did not exhibit a statistically significant disparity between the control and experimental groups. The observed absence of statistically significant enhancement in attitudes can likely be attributed to the frequency and duration of the program. The weekly mobile learning sessions conducted over 3 months may not have been sufficient to produce a lasting transformation. Consistent with the research conducted by Miller and Robertson (2010), it was shown that a three-month period of mobile learning did not yield any significant shift in views towards mathematics. The interviews reveal indications of unfavorable attitudes towards mathematics, as students consistently compared the tablet activities with their regular maths lesson, frequently describing their typical maths session as tedious and the tablets as superior. Although students may have found the weekly tablet exercise engaging, it did not surpass their regular math practice.

Students' faith in technology and the utility of mobile technology experienced a little boost, however these improvements did not reach statistical significance. There exists a scarcity of research that investigates this particular domain (Li and Ma, 2010). In a more recent investigation conducted by Bray and Tangney (2016), the aforementioned alteration was examined, revealing that there was no statistically significant disparity in students' levels of confidence with technology. However, a noteworthy enhancement in attitudes towards technology was observed. The timings and execution of Bray and Tangney's three interventions varied, with one intervention lasting 2 hours per day over a week, another intervention lasting 6 hours over 2 days, and the third intervention lasting 2 hours in the afternoon. These differences may account for the lack of similar increases shown in the present study. Although the quantitative statistics did not indicate any substantial enhancement in student results, the teacher's testimony regarding the students' utilization of technological abilities acquired in other areas is a favorable result.

- **Mathematical proficiency**

According to research conducted among the students, the exercises enhanced their ability to remember the themes and facilitated their visualization of the concepts being taught, similar to findings from prior studies on mobile learning (Baya'a and Daher 2009; Spikol and Eliasson 2010). Videos, animations, and math manipulatives are commonly employed mediums to enhance the visualization of mathematical topics in both mobile learning and computer-based settings. Nevertheless, mobile devices provide an extra means of visualizing abstract mathematical concepts, allowing learners to establish a relationship with the actual world. Several students perceived that this novel approach to mathematics had facilitated their comprehension of abstract mathematical topics, thereby enhancing their retention. The narratives presented in this study were substantiated by a notable enhancement in MT scores, which was further corroborated by the much greater improvements shown in the experimental group as compared to the control group. The results pertaining to mathematical performance were in line with previous research conducted on mobile learning (Hwang et al., 2015; Riconscente, 2013).

An important aspect of mobile learning research is the examination of the context and environment in which the learning takes place. Frohberg et al. (2009) conducted a comprehensive evaluation of contemporary mobile learning research, encompassing a wide range of learning settings, including formal and informal locations such as museums, rivers, forests, and towns, among others. As previously mentioned, mobile devices possess the capability to collect data from the surrounding environment through their integrated sensors, camera, and communication tools. These functionalities play a crucial role in enabling learning activities that adhere to the situated learning framework, as they provide an authentic context for learning to occur. In this study, it is challenging to determine the specific factors that influenced the disparity in gains between the experimental and control groups, such as the incorporation of outdoor spaces, the collaborative nature of the activities, or the students' perception of the activities. However, it is important to acknowledge that these factors align with the potential of mobile technologies, which can enhance learning across various contexts and create personalized and collaborative learning environments (Cochrane, 2010).

- **Perceptions and performance disparities based on gender**

A substantial body of literature indicates that there exists a notable disparity in attitudes towards technology usage based on gender. Previous research has indicated that male students generally hold more positive attitudes towards the significance of technology when compared to their female counterparts (Barkatsas et al., 2009; Reed et al., 2010). This observation was consistent with the findings of the present study. At the outset, males had greater perceptions on the use of mobile technology (VMT). No significant gender differences were seen throughout the end activity evaluations and the VMT test administered at the conclusion. The findings indicate that there was no significant difference in the attitudes of mobile technology use between male and female students. This observation aligns with previous research conducted on mobile learning in the field of mathematics (Tsuei et al., 2013; Deater-Deckard et al., 2014), which also found that gender did not have a significant role in students' assessment of mobile learning activities. Regarding the mathematics examination, no statistically significant disparity in gain scores was seen between the experimental and control groups based on gender. This implies that both the mobile learning intervention and the traditional model followed by the control group have demonstrated effectiveness for both boys and girls. Prior research indicates the existence of gender disparities in mathematics, with male students outperforming their female counterparts (Else-Quest et al., 2010). However, the results of this study contradict this notion, aligning more closely with a recent meta-analysis conducted by Voyer and Voyer in 2014. A comparative analysis of the results based on group and gender revealed a statistically significant disparity in the gain scores between female students in the experimental group and those in the control group. The observed pattern in the increase in scores aligns with previous research on mathematics in mobile learning (Schacter and Jo 2016; Shin et al. 2012), which also found that the impact of the intervention was more pronounced among female students. It is important to acknowledge, however, that the findings of this study may have been influenced by additional factors, such as the level of novelty and the design of the research. The subsequent section provides a more in-depth analysis of these constraints.

CONCLUSION

The objective of this study was to examine the impact of utilizing tablet devices in the context of mathematics education, specifically focusing on student attitudes, perceptions, and academic performance. The study incorporated mobile technologies to facilitate active and collaborative learning activities in its design. Furthermore, it demonstrated the utilization of these tools to enable students to actively interact with their surroundings while investigating mathematical topics. A slight disparity was found through literature in the academic achievement of children on a mathematics examination, however, the consistent utilization of tablets on a weekly basis did not yield a favorable enhancement in students' general disposition towards mathematics. The analysis of literature indicates that the utilization of mobile technology elicits favorable reactions from students; yet, technological difficulties can impede the learning process. Although there are benefits associated with the implementation of these technologies in educational settings, it is important to highlight the significance of activity design, technological malfunctions, and learner attributes in influencing outcomes. It is crucial to take into account both the capabilities of the device and its compatibility with the current curriculum, as well as how the design of the activities aligns with the characteristics of the learners.

In the classroom, the driving force for change is not solely attributed to technology, but rather to the instructor. The responsibilities of teachers encompass technical breakdowns, student characteristics, and learning design. It is vital to examine the training provided to teachers in order to effectively manage these challenges, as well as their proficiency in utilizing emerging technology. Subsequent investigations should focus on the teacher's involvement in the implementation process.

FUTURE PRACTICE, POLICY, AND RESEARCH IMPLICATIONS

The study produced a combination of favorable and unfavorable outcomes when employing mobile devices for mathematics. The variability in outcomes indicates that although mobile learning may have advantages in certain circumstances, additional investigation is required to ascertain the most appropriate contexts and learning environments. The lack of statistical significance in the data on the influence on attitudes necessitates additional research with extended implementation durations.

Given the diversity of devices, what specific technical competencies should teachers possess in order to assist students in completing assignments in the event of technical difficulties? Educational institutions may possess pre-existing wireless connectivity; however, its capacity to accommodate a surge in wireless devices remains uncertain. The aforementioned inquiries represent a limited selection of the technical factors that necessitate attention prior to the integration of these technologies inside educational settings. The domain of mobile learning is a nascent field, characterized by rapid technological advancements. The difficulties and questions presented in this context are representative of the numerous inquiries within this swiftly developing domain.

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A DESCRIPTIVE STUDY ON EXPLORING THE IMPACT OF COVID-19 ON THE TRANSITION TO A CASHLESS SOCIETY

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ABSTRACT
In this pandemic scenario, the banking industry played a crucial role in providing digital payment alternatives like debit cards, internet banking, mobile wallets, etc. Digital payments have offered several benefits in this contemporary environment over cash, including simple transactions, security, and transparency. The global shift towards digital payments could be accelerated by this epidemic. Through an online questionnaire, primary data was collected in order to have a thorough understanding.

The main objective of this research is to study how the impact of COVID-19 has led today's world to find many ways to do transactions in the time of crisis. This research helps to shed the light on the effect of the recent COVID-19 pandemic and their impact on how it affected society do cashless transactions at the time of the pandemic.

This paper explores how people in these dynamic networks manage the constantly changing landscape of payment methods. Through a recent survey, we'll delve into their knowledge of well-known e-payments methods, and we also want to find out what lies ahead for this evolving industry. In order to have a better understanding of how digital money will impact people's lives, we will examine the challenges faced by people with cash transactions during the pandemic and highlight possible opportunities based on their experiences during the COVID-19 pandemic.

Keywords: *Digital payments methods, COVID-19 pandemic, Digital money.*

1.0 INTRODUCTION:
The COVID-19 pandemic has in some way caused a shift in all payment methods from contact to contactless. The idea of digital payments was introduced years ago, but it is currently gaining traction more quickly, particularly in Indian cities and villages, in the wake of the COVID-19 pandemic, which caused all economies to suffer as a result of complete lockdown regulations.

With an emphasis on its benefits, drawbacks, and promising future, this overview explores the main facets of this ever-changing environment. Amidst the devastating effects of the COVID-19 pandemic in 2020, nearly all individuals shifted to digital payment methods for their necessities. A more efficient economy is promoted by this shift, which greatly streamlines financial administration.

Let us see various kinds of Digital Payment Methods:

1. Debit and Credit Cards:
In the era of digital technology, the well-known pair of debit and credit cards remain pertinent. As, debit cards are directly connected to the bank account, whereas a credit line is given to the user by credit cards from which they can withdraw as needed and repay later.

2. Internet Banking:
An electronic payment system called internet banking, sometimes referred to as online banking, e-banking or virtual banking, allow customers of banks and other financial institutions to carry out a variety of financial transactions via institutions websites.

3. Unified Payments Interface (UPI):
With the UPI payment system, customers may link several bank accounts to a single smartphone app and transfer money without needing to enter an account number or IFSC code. This payment method is real-time, meaning that money is credited immediately. To complete any transaction, the user will simply need to provide a virtual address, also referred to as a Virtual Payment Address (VPA).

4. RTGS:
The term "Real-Time Gross Settlement" (RTGS), refers to a specific electronic funds transfer mechanism that banks and other financial institutions utilize for urgent and high-value transactions. In RTGS "gross" means that every transaction is settled separately, in full, and without any netting or offsetting against other transactions.

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Funds are moved between banks on real-time systems, which means that the transaction is completed instantly, usually in a matter of minutes or seconds.

5. NEFT:

NEFT stands for “National Electronic Funds Transfer”. In India, a system of electronic payments allow people, businesses and organizations to move money between bank accounts. Throughout the day, NEFT transactions are settled hourly intervals after being processed in batches. It’s a safe way to send money that may be used for paying bills, making online purchases, and receiving salaries etc.

2.0 REVIEW OF LITERATURE

Dr. Tanka Prasad Upadhyaya (2023) in her paper, ‘A Study on the Impact of Covid-19 in Accelerating Digital Payment Services in India’ mentioned that the adoption of digital payment systems leaves a positive and beneficial impression on the shoppers. Furthermore, their analysis indicated that banks must use effective efforts to raise knowledge about the use of technology and security. According to their analysis, people in rural areas find it challenging to use mobile payments because of inadequate infrastructure, a lack of awareness about technology and poor facilities. Amit Kumar, Gargi & Ritu Raj (2022) in their paper, ‘Impact of Covid-19 on Digital Payment Systems in India’ quoted that RBI Governor Shashikant Das urged the public to use digital payment methods instead of cash payments for purchases in order to stop the spread of Covid-19 and avoid going to banks and standing in ATM lines. D. Vikas, G. Ujwal, M. Vamshi, Mr. A. Venkatrami Reddy (2022) in their paper, ‘Privacy and Safety Management for Cashless Society in Digital Era’ focused on how plastic money is now a component of every transaction, making life easier and fostering better development. It also makes it possible to control money laundering. This would be beneficial for tax policy as well. Shallu, Deepika Sihmar, Ravi Kumar Meena (2019) in their paper, ‘Digitalization in India: An Innovative Concept’ concluded that, the widespread adoption, of digital technologies for the purpose of managing and sharing digital information has sparked a social transformation known as digitization.

3.0 NEED AND SIGNIFICANCE OF THIS STUDY

The COVID-19 pandemic has raised questions about how the virus might spread through tangible objects, such as money. Public health requires an understanding of how this worry has shaped people's perceptions of cashless transactions. Examining the transition to a cashless society can provide insight into how flexible financial institutions are during emergencies and how important technology is to sustaining economic activity. Strong technology infrastructure, including safe payment gateways and digital platforms, is essential to enabling cashless transactions, as the epidemic has shown. In order to ensure the dependability and scalability of digital payment systems, evaluating their impact on technological infrastructure aids in identifying areas for investment and improvement.

In the post-pandemic period, this understanding can guide business strategies, policy decisions, and technology advancements to build more inclusive and robust financial ecosystems. Due to these cashless payment methods, which consumers find more convenient than going to the bank for every transaction? Carrying cash in your pocket has become less convenient with the advent of technologies like Tap-to-pay and Scan-to-pay. But some users of these modes also run into different kinds of problems when utilizing these kinds of platforms. We therefore made the decision to carry out research in Mumbai Suburban area. This is a city where the majority people have smartphones and are familiar with the following digital payment methods: UPI, Net-banking, bank transfers, NEFT, RTGS, etc. We will concentrate on their comprehension of digital payment methods, as well as their attitudes, actions, advantages, worries, and knowledge of the newest payment options.

4.0 OBJECTIVES OF THIS STUDY

1. To examine the impact of the COVID-19 epidemic on consumer choices and payment methods behaviour, with a particular focus on the movement toward or away from cashless transactions.
2. To assess the ways in which the COVID-19 pandemic's embrace of digital payments has boosted economic continuity and resilience
3. To explore the alterations in customer confidence on digital payment methods and evaluate any new security issues or difficulties associated with the use of cashless transactions during the epidemic.

5.0 RESEARCH METHODOLOGY

This study's primary goal is to comprehend how people behave when using digital payment methods. For this study, data from primary and secondary sources were gathered. With the use of a Google Forms questionnaire, primary data was gathered from the people (ages 18 to 50). Websites, research papers, and articles were used to gather secondary data. For this survey, a sample of 100 people from the Mumbai Suburban area was selected.

6.0 DEMOGRAPHIC PROFILE OF THE RESPONDENTS

As shown in the table below, it takes into account variables like age and gender, as the table below illustrates. A complete sample of 100 pupils was drawn from Mumbai's suburbs. Age group of 18–50 (including of ages 18, 18–25, 25–35, 35-50 and above 50).

Sr. No.	Age	Male	Female	Frequency	Percentage
1	18-25	40	26	66	66%
2	25-35	9	3	12	12%
3	35-50	11	7	18	18%
4	Above 50	4	0	4	4%
	Total	**64**	**36**	**100**	**100%**

Based on the above classification the followings aspects are clear:

- The number of male candidates using digital mode of payment is more than the number of female candidates using digital mode of payment.
- Most of the participants of this survey are students belonging to the age group of 18-25 (which is shown in the table as above 18-25).

7.0 BEHAVIOURAL ANALYSIS

To gain insight into the participants' behaviour patterns and perceptions on digital payment forms, we posed a series of questions about their preferences in this survey.

The first question was asked is their use of cash compared to digital payment methods since COVID-19. The participants were given options such as Increase my use of cash, Decrease my use of cash, stayed about the same and not sure. The results were as follows:

Q. How has your use of cash compared to digital payment methods change since COVID-19 pandemic?

The responses are as follows:

Table 2: Responses

Use of cash compared to digital payment methods since COVID-19	Responses
Increase my use of cash	27
Decrease my use of cash	38
Stayed about the same	19
Not sure	16

As observed, most of the people's usage in cash has decreased since COVID-19. As shown in the table above people choose to use digital payment modes rather than cash.

Q. In your opinion, what are the challenges or difficulties with cash transactions during the pandemic?

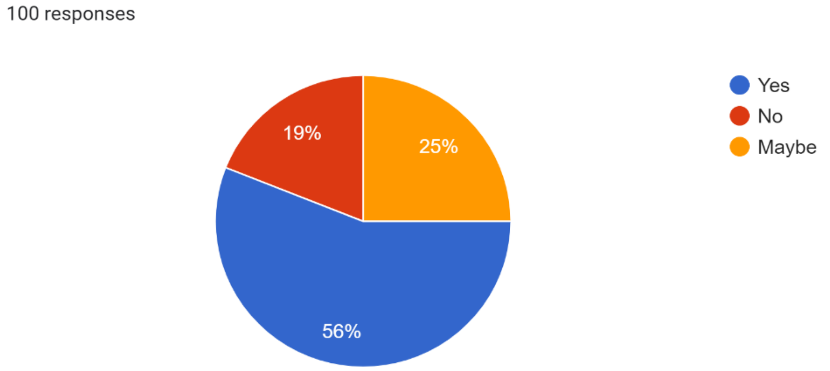
Table 3: Participants' challenges or difficulties with cash during pandemic

Challenges or difficulties	Responses in % out of 100
Concerns about virus transmission	55
Limited access to cash	53
Reduced access to banking services	39

The above table indicates 3 reasons for choosing digital payment methods, the responses were collected with the help of checkbox, and the collective responses are shown in the above table. As observed in the table, most of the participants have chosen the option concerns about the virus transmission, followed by limited access to cash and lastly, reduced access to banking services.

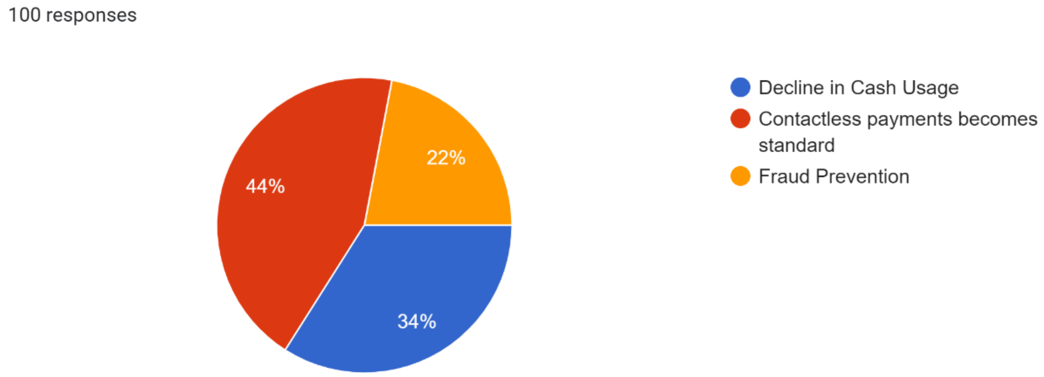
According to the responses collected from the participants, it can be estimated that the participants are using digital payment methods due to their concerns about virus transmission.

Q. Do you think cashless transactions are more convenient than cash transactions?



As shown in the above pie chart, it can be estimated that the audience are more comfortable with cashless transactions as out of 100%, 56% says cashless transactions are more convenient than cash transaction.

Q. How do you foresee the future of cash usage and digital payments post – pandemic based on your experiences during COVID-19 pandemic?



As per the responses of our respondent's we concluded that about 44 percent of the respondent's consider that contactless payment becomes standard. Followed by decline in usage of cash and fraud prevention.

Lastly, we asked about their perceptions towards impact of COVID-19 on the transition to a cashless society. And few people shared their perceptions, which are as follows:

1) Increased in digital payment, online shopping.
2) It's a step towards digital India which was meant to start earlier it didn't but thanks to the pandemic the cashless payment became more convenient than cash payments.
3) High increase in use of digital payments services through various applications in Indian towns and villages was not much high before the happening of world-wide pandemic Covid-19 it is good to have a cashless society because there will be no thief problem.
4) Cashless is a thing where people should not depend on it for their every transaction because it is done online it can also not work sometime so people should depend mostly on cash transaction.
5) All transactions should be cashless, which saves paper. And stops global warming

8.0 FINDINGS OF THE STUDY

– The majority of the participants in this study, compromising 40 male and 26 female undergraduates, are between the ages of 18-25.
– Furthermore, it is noted that the participants' awareness regarding cashless transaction level is high.
– While comprehending the justifications for utilizing digital payment methods during COVID-19 pandemic. We discovered that, their concerns about virus transmission and limited access to cash are the reasons for using digital payment modes.

- Participants perceptions towards usage of cash compared to digital payment methods has decreased during COVID-19 pandemic.
- When participants were asked how you foresee the future of cash usage and digital payment post-pandemic based on their experiences during COVID-19. Most of the responses were contactless payment becomes standard, followed by decline in cash usage.
- When asked about cashless transaction are more convenient than cash transaction. Most of the responses were yes.

9.0 SUGGESTIONS

With the help of the findings of this study, the following suggestions can be proposed:

- Examine and enhance the user experience of the current payment systems in light perceived convenience of cashless transactions.
- To increase trust in these techniques even more, improvements can include customer service, security features, and user friendly interfaces.
- Stress and share the security protocols in place for digital payments, as concerns about virus transmission have been mentioned as a reason why people prefer them. In the long run, trust can be developed by assuring people that their financial information is secure.
- Work together to ensure a smooth transition to a payment environment that is primarily digital by collaborating with banks, fintech businesses, and other stakeholders. To help with the transition, this may entail coordinated awareness campaigns and activities.

10.0 CONCLUSION

The report mentioned above leads us to the conclusion that COVID-19 changed payment methods from traditional to digital. Even if there have been certain problems and individuals may find it difficult to trust digital payments, once certain measures are made, consumers will undoubtedly migrate to digitalized payments. People's reluctance to utilize cash for any kind of payment has contributed to COVID-19 and forced us to move closer to digitization. Concerns have been raised over the COVID-19 being spread through monetary exchanges.

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AN ANALYTICAL STUDY ON CUSTOMER SATISFACTION WITH LOAN PROCESSES AT PUBLIC SECTOR BANKS

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ABSTRACT
This research paper examines the key factor of customer satisfaction with the lending process in public sector banks. The study's purpose is to analyze the numerical parameters that influence customer satisfaction and the effectiveness of the loan process in these banks. A varied sample of bank clients was surveyed using a combination of quantitative and qualitative approaches. The study focuses on critical criteria such as loan application procedures, processing times, transparency, customer service quality, and overall banking experience. Furthermore, the study looks into the impact of demographic characteristics on customer satisfaction. The findings show a strong link between customer happiness and efficient loan processing, clear communication, and responsiveness to client requests.

Keywords: *Customer satisfaction, loan processing, public sector banks, and banking services.*

1. INTRODUCTION
In today's changing economic environment, the banking industry is critical to promoting financial stability and growth. Among the numerous services provided by banks, loans stand out as critical financial instruments that help individuals and organizations achieve their goals and dreams. As the rivalry intensifies in the banking industry, ensuring client satisfaction throughout the loan process has become vital for public sector banks to maintain their market share and reputation. The loan process includes a number of steps that contribute to customer satisfaction, from loan application and approval to loan disbursement and post disbursement services. As key players in the financial inclusion movement, public sector banks have a big part to play in making sure their loan procedures are easy to access, clear, and quick.

THE KEY FACTOR OF CUSTOMER SATISFACTION:
- **Loan Approval Process Efficiency:** The efficiency of the loan approval process has a substantial impact on client satisfaction. Customers' perceptions of the bank's responsiveness and reliability are influenced by factors such as application processing speed, documentation clarity, and decision-making transparency.
- **Interest rates and fees :** An significant impact on consumer happiness. Competitive interest rates and transparent fee structures improve customers' perceptions of fairness and affordability, influencing their overall happiness with the loan transaction.
- **Customer Service Quality:** The quality of customer service throughout the loan process, including responsiveness to inquiries, aid with documentation completion, and post-disbursement support, has a significant impact on customer satisfaction.
- **Communication and Openness:** Effective communication and openness at all stages of the loan process are critical for building confidence and satisfaction. Clear and timely communication on application status, requirements, and any changes in loan terms ensures customers feel informed and valued throughout their interaction with the bank.
- **Loan Product Suitability and Flexibility:** The suitability and flexibility of loan products provided by public sector banks have a substantial impact on client satisfaction. Tailored loan solutions that fit the different demands of consumers, together with flexible repayment options and periods, increase customer satisfaction by giving options that are aligned with their financial goals and circumstances.

2. REVIEW OF LITERATURE:
Singh, A. and Verma, P. (2018). "Customer satisfaction in public sector banks: A study of loan process services". This study seeks to uncover the primary drivers of consumer satisfaction with loan services offered by public sector banks. The researchers employed a survey methodology to collect data from bank customers and examined the results to better understand the elements that influence customer satisfaction levels.

Ahmed N. and Rahman, M. (2015). Factors impacting customer satisfaction with loan services: An analysis of public sector banks in India. This study investigates the elements that have a major impact on customer satisfaction in loan services provided by public sector banks in India. The researchers use a quantitative analysis

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of survey data to identify important factors of customer happiness and make recommendations for enhancing service quality.

Shah, K., and Patel, R. (2014). An analysis of the loan process to determine how customer satisfaction is affected by service quality in public sector banks. This study looks into the connection between customer satisfaction and service quality in the context of public sector banks' loan applications. The researchers evaluate how customer satisfaction and loyalty to the bank are impacted by perceptions of service quality through statistical analysis and survey administration.

3. NEED AND SIGNIFICANCE OF STUDY:

- It enables banks to better understand what clients value during the loan process, allowing them to adjust their services to fit those needs.
- Identifying areas of unhappiness allows banks to focus on improving those components of their loan process, ultimately increasing client satisfaction and loyalty.
- Customer happiness is critical to sustaining a competitive advantage in the banking business. This research can help public sector banks differentiate themselves from their private sector peers.
- Regulatory regulations for public sector banks are common in order to ensure client satisfaction and equitable treatment. Research can assist banks in complying with these regulations.
- Satisfied customers are more likely to repay loans on time and retain longterm connections with the bank, lowering default risk and boosting overall portfolio performance.
- Positive client experiences help a bank's reputation, which helps attract new customers while retaining existing ones.
- Research findings can help public-sector banks make judgments about lending processes, customer service initiatives, and resource allocation.

4. OBJECTIVES / AIM OF STUDY:

- To study the level of customer satisfaction towards loan process w.r.t public sector bank.
- To explore the factors that influence customer happiness.
- To investigate the issue during the lending procedure.

5. RESEARCH & METHODOLOGY :

The primary goal of this study is to investigate the level of satisfaction experienced during the loan process in public sector banks. This study included data from both primary and secondary sources. Primary data was collected through a Google Forms questionnaire from individuals aged 20-50. Secondary data was collected from websites, research papers, and articles. For this poll, 80 respondents from the Bandra, Mumbai area were chosen.

6. DEMOGRAPHIC PROFILE OF THE RESPONDENTS :

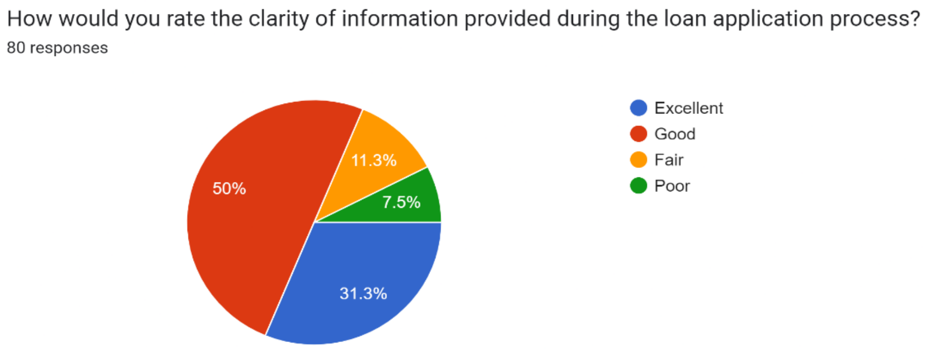
The table below includes characteristics such as age and gender. A total of 80 replies were taken from Bandra, Mumbai. Age range: 20-50 (includes years 20-30, 30-40, 40-50, and over 50).

Sr. No	Age	Male	Female	Percentage
1.	20 - 30	15	15	30%
2.	30 - 40	16	20	36%
3.	40 - 50	3	6	9%
4.	Above50	3	2	5%
Total		**37**	**43**	**80**

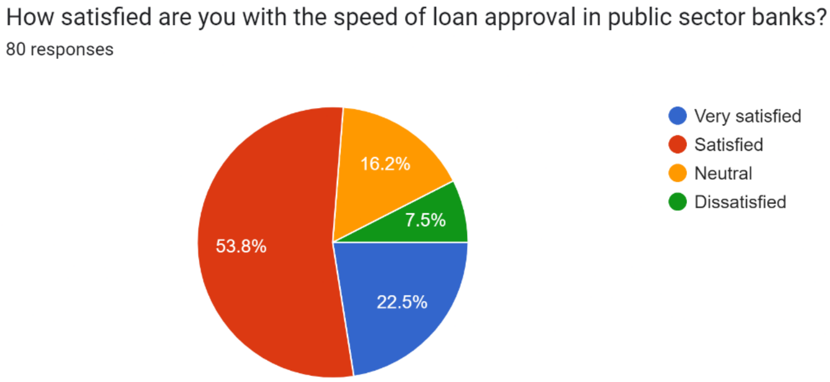
The table below includes characteristics such as age and gender. A total of 80 replies were taken from Bandra, Mumbai. Age range: 20-50 (includes years 20-30, 30-40, 40-50, and over 50).

7. BEHAVIORAL ANALYSIS:

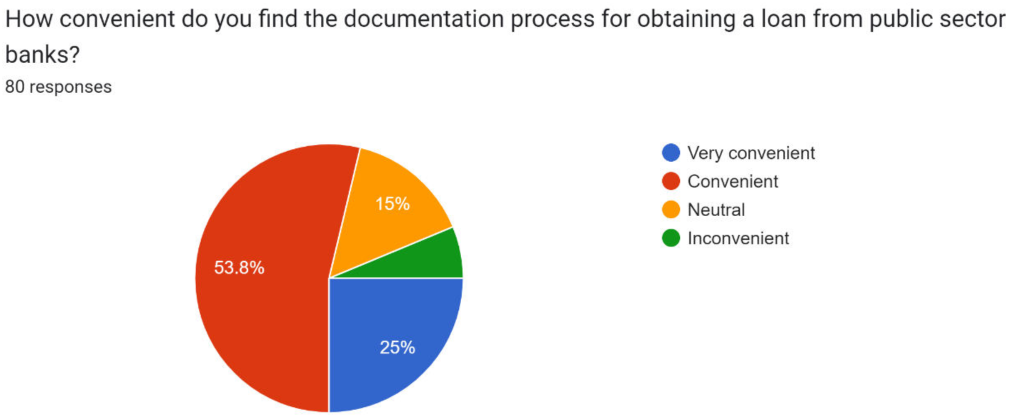
To gather insight into participant behavior patterns and perceptions of consumer satisfaction with loan processes in the banking sector. The first issue addressed the clarity of information presented during the loan application procedure. Participants were given the options of outstanding, good, fair, or poor. The results were as follows.



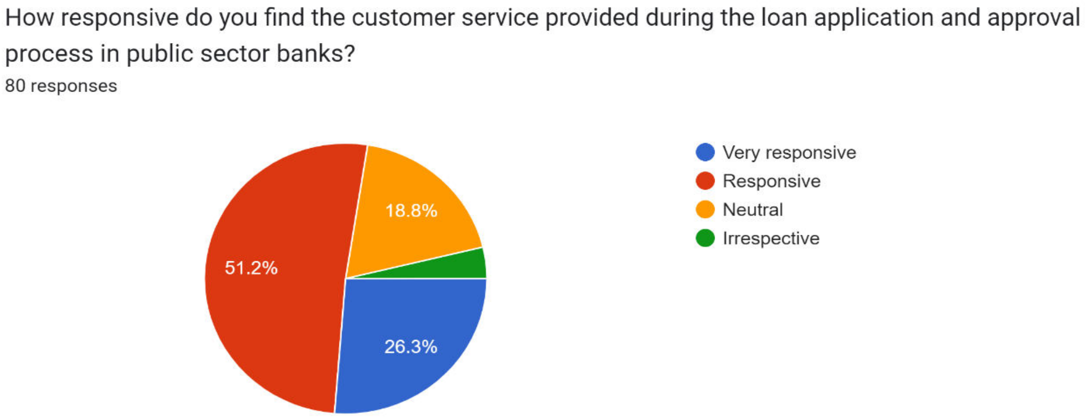
The pie chart above shows that 31.3% of replies are excellent, 50% are good, 11.3% are fair, and 7.5% are poor.



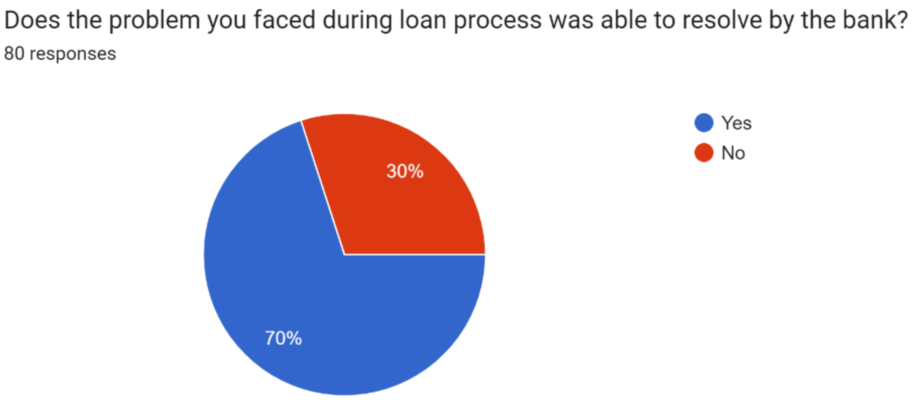
The pie chart above illustrates the following percentages of responses: 7.5% are unsatisfied, 16.2% are neutral, 53.8% are satisfied, and 22.5% are very satisfied.



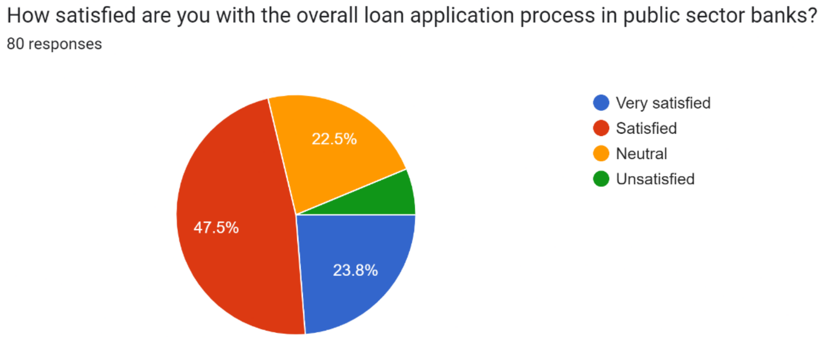
The pie chart above illustrates the following: 25% of responses are very convenient, 53.8% are convenient, 15% are neutral, and none are inconvenient.



The pie chart above illustrates that there are: 18.8% neutral reactions, 51.2% responsive responses, 26.3% very responsive responses, and none are irrespective replies.



According to the pie chart above, 30% of customers' problems could not be resolved by the bank, whereas 70% of customers' problems were.



As can be seen in the pie chart above, there were no replies for dissatisfied 47.5% satisfied, 22.5% neutral, and 23.8% very satisfied.

8. FINDINGS OF THE STUDY :

- The participants of the study includes responses from 43 females & 37 males, the majority of responses are between 30 – 40 years of age group.
- The majority of clients gave the banking services positive ratings, with a sizable percentage thinking they were exceptional or excellent.
- The vast majority of clients indicated that they were happy or extremely satisfied with the banking services.
- Most respondents thought the banking services were convenient, and many of them said they were extremely convenient.
- Clients viewed the banking services as responsive in general; most of them rated them as either highly responsive or responsive.
- The majority of clients stated that the banks handled their issues, demonstrating the existence of efficient dispute resolution procedures.
- A considerable percentage of people whose issues were resolved indicated satisfaction with the resolution procedure, with the majority classifying themselves as satisfied or extremely satisfied.

9. SUGGESTIONS :

- Provide a full breakdown of participant information, such as age and gender, so that you can better understand the sample group. Examine how demographic characteristics may affect opinions of banking services.
- Conduct a detailed examination of client ratings for banking services. Investigate the elements that contribute to favorable ratings and identify areas for improvement.
- Investigate the causes of great client satisfaction. Consider conducting qualitative interviews or surveys to gain a deeper understanding of client perceptions and identify specific components of banking services that lead to satisfaction.

- Discuss the importance of convenience in banking services and its effect on customer satisfaction. Investigate tactics used by banks to improve convenience, such as digital banking products and simplified processes.
- Examine the effectiveness of banks' communication channels for addressing client requirements and complaints. Evaluate banks' attentiveness to addressing issues and offering quick support to customers.
- Investigate banks' dispute resolution methods and their effectiveness in resolving client complaints. Determine the effect of effective conflict resolution on total client satisfaction and loyalty.
- Emphasizes the importance of soliciting and acting on client feedback to achieve continual improvement in banking services. Discuss how banks can use client feedback tools to discover areas for improvement and provide an excellent customer experience.
- Propose future study topics, such as the impact of developing technology on banking services, the importance of personalization in increasing client pleasure, or the effect of regulatory changes on client views.

10. CONCLUSION:

The research titled "An analytical study on customer satisfaction with loan process at public sector banks ", we found a prevailing positivity among clients, with many rating the services as exceptional. High levels of satisfaction were reported by the majority of respondents, indicating a robust baseline of contentment. Convenience and accessibility were notable strengths, with clients considering the loan process to be extremely convenient. Public sector banks were perceived as highly responsive in addressing client needs, showcasing effective communication channels. Additionally, efficient dispute resolution mechanisms were observed, with many clients reporting satisfactory resolution of their issues. Overall, while there are areas of strength, such as service quality and responsiveness, continued focus on customer-centric approaches and process refinement is recommended to further enhance satisfaction and loyalty in public sector banking.

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A DESCRIPTIVE STUDY ON GREEN HRM PRACTICES- NEED AND CHALLENGES

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ABSTRACT

Human Resource Management (HRM) is an important faction of management that deals with the most valuable assets of an organization which is human resources. The whole context of HRM is currently being considered in the light of sustainability all over. Expanding the statement, we contend that Green Human Resource Management is the most significant element of sustainability. Green Human Resources Management (Green HRM) has recently attracted the attention of academic researchers and practitioners. The objective of this study is to explore the green human resource management practices of organizations based on the existing literature. Thus the major areas of the study include basic understanding of Green HRM to the readers, the reasons why we need to adopt Green HRM, the limitations or barriers to its successful implementation and finally, the paper suggests some potential HR initiatives for Green organizations.

GREEN HRM is the use of HRM policies to promote the sustainable use of resources within business organizations and, more generally, promotes the cause of environmental sustainability. Natural resources are vital resource for an organization .It is the responsibility of every organization to implement an eco-friendly system to create a healthy environment for long term sustainability. One emerging concept in the field of management is Green Human Resource Management (Green HRM). Green initiative in HR practice is a corporate social responsibility itself.

Keywords: *Green HRM, Sustainability, Eco-friendly, Corporate Social Responsibility*

INTRODUCTION

Green Human Resource Management is the integration of HR practice with environmental management. For organizational sustainability every organization are using green practice in their manufacturing process. Now a day's organizations are using HR strategies to create environment friendly product and services for society. By aligning organizational goal with Human Resource Management for business sustainability is known as Green Human Resource Management. Many companies adopting less paper, mail communication, E-meeting, E-training, video conferencing interview and also encouraging employee to switch off light and computer when they are not in use. Green HR is using environment friendly HR practice as well as develops of knowledge capital of employees by which it helpful to employees for their career development as well as organization sustainability.

The growing awareness about environmental sustainability has given way to the concept of green human resource management. Ren et al. (2017) explained this novel HRM approach as a "phenomenon relevant to understanding relationships between organizational activities that impact the natural environment and the design, evolution, implementation, and influence of HRM systems. GHRM encompasses implications regarding hiring and retaining environmentally friendly employees and ways to retain them (Susanto et al., 2022). Moreover, in order to talk about a strong GHRM department, organizations should implement proper training programs, rewards, and benefits systems (Mishra, 2017). That is to say, GHRM practices facilitate the application of green practices through different practices, such as recruitment and selection, wage management, performance management, and exit policies (Nisar et al., 2021).

The importance of GHRM stems from the fact that it is a critical component of an environment-oriented strategic plan to build, maintain, and strengthen sustainable development (Farooq et al., 2021). Companies proactively engaging in GHRM can create a "green" image, and this green image can prevent negative impacts of adverse events. Actually, GHRM practices can be accepted as predictors of green environmental performance impacting a supply chain: production, culture, strategies, and even employee behaviors (Benevene and Buonomo, 2020).

Green HRM refers to all the activities concerned in development, execution and on-going maintenance of a system that aims at making employees of an organization green. It is the area of HRM that is concerned with transforming regular employees into green employees so as to achieve environmental goals of the organization and lastly to make a significant contribution to environmental sustainability.

It refers to practices, practices and systems that make the employees of an organization go green for the benefit of the individual, society, the natural environment and the company. The justification of green HRM is to create, promote and sustain green in every employee of the organization so that he makes maximum individual contribution in all the four roles viz. environmentalist, conservationist, polluter and inventor. Green human resource management can be defined as the driving force behind the implementation of human resources, which, by implementing changes and developing environmental conditions, improves the financial and environmental sustainability of the company's resources. Simply put, Green Human Resources Management (GHRM) refers to the use of human resource management practices to promote the sustainable use of resources in business organizations and more generally to promote environmental sustainability..

Green HRM means bringing about economic change and increasing efficiency, both environmentally and financially, while ensuring that the costs of using natural resources remain within acceptable limits for HRM practices. The goal of green human resource management is to guide personnel in their work tasks in an environmentally sustainable way, making them employees who can develop positive behavior with other colleagues, present new ideas and recommendations, and thus enable the implementation of environmental programs. . The main goal is to motivate employees, develop environmentally conscious people and raise the level of environmental protection in organizations..

Green HRM encompasses many functions within the HR department of an organization. It helps to reduce paper usage and implement green HR policies such as planning, recruitment, selection, personnel management and human relations. It makes the environment green in the workplace. All activities related to green HR management increase the value of employees and the organization.

OBJECTIVES OF THE STUDY:

The main purpose of this study is:

1. To prepare basic information for readers about green HRM..
2. You will find the reasons why we need to implement green HR management.
3. Find out the constraints or obstacles to its successful implementation.
4. Recommending possible green initiatives for the HR department.

LITERATURE REVIEW:

Yusliza Mohd Yusoff (2015), because the concept of green HRM is still unclear and needs development; qualitative research was conducted in the study to gain a deeper understanding and understanding of this topic. These broad conceptual concepts were then classified into narrower conceptualizations by grouping activities containing common concepts, resulting in only five parent concepts - E-HRM, work-life balance (WLB), corporate social responsibility (CSR), green policy, and supplementary care. Program. Green Human Resource is conceptualized as the use of appropriate human resource management (HRM) practices in promoting the sustainable use of resources in a company, with the primary goal of promoting a sustainable environment (Cheema, Pasha, & Javed, 2015).)..

Jabbour and de Sousa Jabbour (2016) define that the main elements of GHRM are the maintenance and development of knowledge capital and the implementation of environmentally friendly HR practices. Through an ecological focus, the HR function is the embodiment of the environmental sustainability of the company, because its operating methods and practices are aligned with the goals of sustainability..

Aragao et al, (2017) in today's global environmental demands, sustainable awareness is intertwined with daily life and healthy business practices. In recent years companies have included sustainability in their strategy.

Mukherjee, S. et al. to (2020) recognized that many environmental problems have emerged in recent decades, governments of various countries have directed industries and organizations to focus on environmental management programs in their business activities..

Suharti, L. and Sugiarto, A. (2020) found that at the organizational level, the introduction of green HR management can lead to the creation of an environmentally friendly organizational culture and working atmosphere, the increase of the efficiency of various resources, and the formation of a positive company image. and improved financial performance.

WHAT IS GREEN HRM?

The term Green HRM has become a contemporary buzzword in the business world and its meaning is multiplying with time. This term has also become a hot topic in recent studies, because the awareness of environmental protection and sustainable development is growing every day in the world. Today, the topic of green HRM not only includes environmental awareness, but also represents the social and economic well-being

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of the organization and employees in general. Green HRM IS the use of HRM policies to promote the sustainable use of organizational resources and more generally to promote the cause of environmental sustainability." (Marhatta and Adhikari, 2013). GHRM is directly responsible for creating a green workforce that understands, values , and value adherence to green initiatives and maintenance of its green goals through the management of human resources during the process of recruitment, employment, training, remuneration, human capital development and promotion of companies (Mathapati, 2013). It refers to practices, practices and systems that make the employees of an organization green for the benefit of the individual, society, the natural environment and the company (Opatha and Arulrajah, 2014).

NEED FOR GREEN HRM:

Today, the need for green HRM is important all over the world. Each person's environmental awareness guides their lifestyle and environment. General workers care about green HRM because of its importance and necessity in today's workplace. Our personal and professional lifestyles are influenced by many consequences. The business world is the most important when it comes to promoting environmental issues, and the company must be clear about these threats. Today's organizations need green HRM for several reasons..

1. Protect environmental aspects such as global warming, climate change, energy crisis, etc. to make work meaningful and the workplace safe and healthy inside and outside the organization.

2. To direct, teach and encourage employees, both financially and non-financially, to carry out their activities in an environmentally sustainable manner.

3. Improve or improve the level of environmental protection of the company through certain HR activities such as training, employee empowerment and environmental management system (EMS) rewards.

4.Motivate employees, participate (employees) in the company's environmental management activities and develop green talents, and provide opportunities for employees to participate in the company's environmental management initiatives and efforts.

5. Provision of environmentally friendly products and operations (companies are under increasing pressure for environmentally friendly products and operations), manage the company's environmental programs successfully (without failure), and overcome the challenges of implementing the company's environmental programs..

CHALLENGES OF GREEN HRM:

Human resources plays a very important role in employee management from recruitment to termination. Now the company is focusing on greening the company, so the HR department has additional responsibility for the greening policy. Green HR highlights some challenges, they are:

1. It is very difficult to change the performance and activities of employees in a short period of time.

2. Developing the culture and traditions of green HR management throughout the organization is a difficult and long-term process.

3. Recruiting and acquiring highly talented green employees is hard work.

4. Not all employees have an equal right to participate in the promotion of Green HRM practices in the organization.

5. Measuring the effectiveness of green HR practices in employee behavior is easier said than done.

6.Green initiatives require a lot of support and commitment not only from the management of the organization, but also from the board.

7.In the beginning, it requires large investments and relatively slow profits. 8. HR professionals faced challenges because they are likely to be able to provide important green structures, green processes, green tools and green philosophy to make the best choice and build the future green leaders of the organization.

8. The use of green materials can lead to more expensive raw materials for producers and thus more expensive products for consumers.

9. The transition to solar energy requires the installation of panels in commercial premises. The energy savings achieved by making it environmentally friendly are not always enough to offset the initial conversion costs..

GREEN HR INITIATIVES:

Today, organizations all over the world are adopting GHRM practices and trying to adopt GHRM practices to gain competitive advantages in the corporate world. Full implementation and integration of GHRM in business is not impossible, but requires a changed approach to existing HR practices by both management and employees at the same time. The key role of HR environmental managers could be to direct line managers to achieve full HR cooperation in the implementation of environmental policy, which means that HR management must gather supporters and create networks of problem solvers. The following are some green HRM initiatives that GO GREEN organizations can adopt..

Green Recruitment / Selection:
Green recruitment strategies involve implementing environmentally friendly practices throughout the recruitment process, from candidate selection to training. One key change is to reduce the use of paper, move to digital platforms and tools and simplify the recruitment process..

Green Training, Development and Orientation:
Green training and development practices have been recognized as real tools to respond to environmental problems. it is also an important ingredient in promoting environmental acceptance in the workplace, as it helps create a win-win situation in the long run..

Green Compensation and Reward:
Green rewards can be described as rewards and compensation packages used to influence the green practices of employees. This chapter discusses green human resources (HR) and its implications for sustainable business solutions..

Green Relations with Employees:
It involves fostering a positive and collaborative environment that encourages employees to actively contribute to an organization's environmental initiatives and align their actions with sustainability goals.

Green Building:
Organizations around the world are significantly choosing green construction for their workplaces and offices over traditional offices. The phenomenon is quite trendy, because green buildings fulfill a certain criterion to reduce the use of natural resources used in their construction. In addition, green buildings have a number of advanced features associated with green practices, such as energy efficiency, renewable energy and storm water management.

Green Welfare Practices:
Green welfare can also have significant environmental benefits. It promotes sustainable practices such as recycling, composting, and reducing waste, which can reduce the environmental impact of individuals and communities.

Paperless Office:
As a rule, office work is done on paper, but with the introduction of IT, the consumption of paper has decreased. Today, e-commerce and learning have changed the methods and ways of working in offices, making them a paperless office. A paperless office is a workplace where the use of paper is either limited or eliminated by converting important official documents and other articles into automated work flows.

Tradition significantly reduces paper consumption, paper-related operations such as copying, printing and storage, and also saves time spent searching for paper documents. By reducing the use of paper documentation, we can directly protect natural resources, prevent pollution and reduce water and energy waste..

Recycling of Waste:

Wastage of water in manufacturing processes and in watering the company’s lawns should be totally eliminated. Water wastage due to leakage in sinks and toilets must be carefully monitored.

CONCLUSION:
Today, human resources plays a very important role in managing employee turnover. Organizations should properly train employees and make them adopt Green Human Resource Management (GHRM). Undoubtedly, there are certain barriers to implementing green HR, but organizations still need to focus on innovative methods to implement green HR and learn from green HR initiatives adopted by other organizations. They should focus on empowering their employees so that they can also contribute. Green HRM can develop the willingness, inspiration and commitment of employees to contribute their efforts and ideas to green their organization. Thus, it is the duty of green HR to create green awareness among new talents and current employees working in the organization, to motivate its employees to help the organization reduce the causes of environmental pollution through green movement, green programs and practices, and to maintain. resources for the future. generation.

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THE MYSTERY OF CRIME AND SUFFERING: RELEVANCE OF DOSTOEVSKIAN CONCEPT OF CRIME AND PUNISHMENT IN THE MODERN WORLD

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ABSTRACT:
Fyodor Dostoevsky's novel "Crime and Punishment" remains a seminal work, which delves deep into the psyche of its protagonist, Raskolnikov, who commits a heinous crime and grapples with its moral and psychological consequences. This paper explores the Dostoevskian concept of crime and punishment as portrayed through Raskolnikov, analyzing the novel's relevance to contemporary understanding of criminal behavior, justice, and morality. Drawing from Dostoevsky's existential and philosophical insights, the paper examines Raskolnikov's motives, moral dilemmas, and ultimate redemption, shedding light on the complexities of human nature and the nature of crime. This novel is based apparently on the interior of Raskolnikov's mind. It is also an apt representation of a social situation with its social inequalities and how their inequality affects the personalities of individuals and their reactions towards certain situations.

Keywords: Crime, nature, Existential, Philosophical, punishment, Suffering.

INTRODUCTION

When we survey World history it is obvious that through the ages man has been involved in criminal actions, regardless of topological perimeter. Keeping it in mind it is not indictable to say, crime has become an intrinsic part of life. In this facet if we scrutinize the works of Fryodor Michailovich Dostoevsky of the nineteenth century, we can grasp that the subject of crime has always been an indispensable relinquish in his works, conglomerating philosophy and ethicality.

In his brilliant classic 'Crime and Punishment', he engages the reader in an enticing temper, cross- examining the concept of 'Crime and Punishment', though a cliff- hanger notion yet to be constructed by the reader. A major sight in his characterization is the self- contained, buttoned- up genius, antithetical to the rules of the world. He was greatly influenced by Kant, wanted to unravel the nature of man. He pens a letter to his brother Michael on 16th August 1839, about the curiosity of understanding man and life.

"(...) What man is and what life is? I can study human characters from writers with whom I spend the best part of my life freely and joyfully. This is all I can say about myself. I have confidence in myself. Man is a mystery. It must be unravelled, and if it takes a whole lifetime, don't say that it's a waste of time. I am preoccupied by this mystery because I want to be a human being."

Socio-political Background of Fyodor Dostoevsky

He grew up in a middle class Orthodox Russian family in Moscow. He has closely witnessed the social inequalities that existed in contemporary Russia. Being a son of a landless priest, he rose from his socio-cultural mileau to be a doctor, a learned member of the aristocratic society.

He was immensely influenced by his mother, who was a pious, obligating woman, formulating his Christian and Biblical faith. He was also introduced to Russian literature at a very tender age, spending generous quality hours reading And understanding the intersection of Christianity and Russian ancient tradition, as mentioned in his "The Diary of a Writer."

Along with religious and cultural theory, he was heavily fascinated by the Philosophy and ideas of Kant, hunting through the "Letters of a Russian Traveler". Devising the Kantian concepts that predominantly dive into the consciousness of Good and evil, virtues and vices. These absolute concepts were further invested in drawing the portrait of Raskolnikov.

Dostoevsky adhered to two prime philosophies of the Orthodox Christianity and of Utopian Socialism. Each one has been conceptually analysed within the concept of Crime and Suffering.

He significantly emphasised upon the most human ethics and veiled inner conscience, indispensably buried on by human beings- and the consequence of which is predominantly sufferings from the dismantling of the soul, which is ultimately a matter of mystery. His characters are tormented by religious reparcation and their inability to resolve them, mercilessly wobbling their psychology cognitively.

This is why Dostoevsky believed, "His work as polyphonic novels provide several different views on varied social, political and religious issues, as voices through different characters that personify an idea." (Malcolm V.

Jones, "Dostoevskii and religion," in Cambridge Comparison to Dostoevskii, ed.WT. Leatherbarrow, 148 Cambridge: Cambridge University press, 2002)

The conscious yet unconscious turmoil of Raskolnikov

Raskolnikov is the product of his absolute circumstance and a chaotic genius mapping the mask of hero worship, provoking to mis- construct the image of the extraordinary man, justifying his split behaviour and criminal actions.

Crime and Punishment raises the problem of freedom of choice, which in this case has been “imposed” on man.

The novel is a trying out of the consequences of a “free- will” unleashed on society and at the same time an attempt to find a force to restrain the freewill. Crime and Punishment according to Wasioleck (1964) is the drama of the terrible consequences that follow an unleashed will and the groping for psychological and metaphysical roots of God in reality. It reveals to the reader a protagonist whose psychological trauma overshadows and leads him to the confession of a sin he committed with a view to pleasing the society and solving his own monetary problems in the process.

Raskolnikov is carved in the image of the Nietzchean Metaphysical rebel who has pushed things too far to a Nihilistic end. To Nietzche, the superman commits crime Or does anything for self-gratification, and not for humanity.

The novel reflects the debate between Nature and Nurture, supporting the latter one. A poor, ex-student Raskolnikov lives alone in a small attic; he doesn’t interact with many people except his friend, and sometimes his landlady and her daughter. So, most of his lonely time, he spends imagining and creating circumstances to liberate himself from poverty and live a sound life. He makes up his own institution in his mind, caring less for society and what it has to offer or exchange, and embracing the solitude and its consequences. As his thoughts get deeper and his distance from society intense, he begins to treat himself as the representative of those people who are in similar situations as he is in and who is not able to do anything for themselves. Consequently, his focus shifts from individualism to collectivism: he treats himself as the leader of all those people—in Dostoevsky’s words, “extraordinary person”—to deliver justice to the suppressed people either by uplifting their condition or destroying the superior person who is dominating the oppressed. In this situation, no one is there to stop Raskolnikov, assist him, or guide him because he is doing everything on his own and there is less impact from the external environment. At last, his rational thoughts and intellectual ideas begin to appear clearer and more concrete to him, forcing him to kill the pawnbroker. Plus, he overhears two people talking that the pawnbroker was taking unnecessary money from the poor, which further strengthens his willpower and make him feel that he is in the right path indeed.

Such ideas from the texts give us insight on a person’s nature and to what extent the external environment impacts the behavior of the person. As we are always in a constant process of knowing a person’s behavior, the reason behind their action, their mental health, such texts can be relevant and beneficial to know in depth a person’s behavior. Raskolnikov is confronted by a world without mercy, faith, hope, charity, justice, or purpose. Like other metaphysical heroes, he challenges the very condition of his being,

the needless suffering, the absurd contrast between the inborn sense of justice and the morality and injustice of the external world. But instead of mobilizing members of his class to fight this unacceptable injustice in the system he does it alone and is ultimately weighed down by internal and external forces beyond his control.

Dostoevsky’s characters argue a perception of suffering that is thus: suffering can be treated by the constant and selfless love between men, and the steady and continuous effort to transform into an all loving, egoless, morally perfect self, moderated by the understanding that the perfect transformation is unattainable on earth, and the acceptance that there are instances of suffering that may not find compensation on earth or in the afterlife, exemplified by suffering of a psychological-religious nature. Though his stories can often be very depressing, they can likewise be uplifting.

His acceptance of suffering as a condition of life emphasizes the importance of living life as an unending journey, in allocating importance to the search for an answer, and not necessarily in the answer itself. By

providing several insights to the question and never fully answering it, Dostoevsky exposed the only truth of suffering – that it is a mystery.

He attempts to contradict the cosmic transcendence of the suffering as an extraordinary phenomenon, suffering according to him is quite an unsettling betwixt, wrapped in the paramount of compassion and comprehension, demystifying the juncture of the conundrum in intention and action.

Later Dostoevsky writes in the Diary of a Writer "If the pain is genuine and sharp, it will purify us and make us better. In fact, having ourselves become well, we will improve our environment and will make it better. This alone can rectify it, because escapism from one's own compassion for the sake of evading personal suffering and wholesale acquittals is easy." 221

Psychological nature of Crime and Punishment in Dostoevsky

We often tend to analyse the "nature" of punishment as primarily a physical action and pay no heed to the psychological essence it indispensably- contrive to.

It is the inequality of the punishment inflicted for the same criminal act. Does this inequality anyway stimulate the ultimate consequence in the essence of the moral understanding of men?

It is the inequality of the punishment inflicted for the same criminal act. Does this inequality anyway stimulate the ultimate consequence in the essence of the moral understanding of man?

Man being an enigmatic creature, determines suffering as a solace, to the extent of equalising the prime consciousness, to the opportunity of choosing elevated suffering to contemptible happiness.

It is the compelling whisk of Sonia which reinforced Raskolnikov to pay for his transgression, his act of penitence in the prosecution of the criminal law. But was disrupted by his conscience- due to the heinous crime he executed by murdering two defenseless old women. He was essentially subjected to Hypochondria; possibly have fallen into the state of nervous breakdown, which we can comprehend while reading the commencement of the text. "I have acquired this habit of chattering during the last month, while I have been lying for days together in a corner, feeding my mind on trifles."(268)

Throughout the post- murder, we can witness the episodic rupture of his mental constitution, he was prone to indecisiveness, and dilemma. As if there is a swift shift in his current position as a murderer, and he was quivering to decide one, often dozing down the memory lane of collegiate days, lapsing into the state of reverie, putting into his old- student's cloak for the warmth, apparently cloaking the petrifying air of culpability with derilious sleep, insanely wanted to know " Can that be the punishment already began? Indeed it is!" (270)

Raskolnikov demonstrated the nihilist deportment by absurdly staying in a state of solitude, commissioning the notion of suicide, an absolute physical- mental collapse, assuming no better deed and pronouncement than ending the gigantic unease.

He seemed to be crawling in dissociation of duality. On one hand, a Nietzschean Superman justifying his preposterous immoral deed, to be in tune with the necessary worldly evil. Theorizing the Napoleonic motif of everything is permitted for an extraordinary man to carry out this murder, to be the benefactor for the greater mankind, revolting against the unjust conventionality. That proved to be the boneheaded utopianism against his criminal actions. He harboured this idealism to howl against the injustice, injury and hostility experienced by him throughout, thereby rationalising his vices to eliminate the vermins of society.

On the other hand, his religious foundation was reassessed by bringing about a shift by attaining atonement, salvation by penitence.

Relevance of Dostoevskian concept of crime and punishment in the modern world

Dostoevsky anticipates universal spiritual decay. His works, mirror the physical conduct, mental construction and spiritual association to be uniformly unchanged. Only the externalities may differ, but there is an all pervading conscience, that has no axe to grind.

The rationality and spirituality are the two strings intricately woven together, where every passing day man seizes to be an individual fighting the unmapped combat, disarrying the bidding principles of nature.

As S. Radhakrishnan states, "Man's failure to master the machine is the root cause of his self- division and distress."

It also questions the social framework leading to the ostracization of the poor by the upper class agents in the name of incessant power leading to the social disparities, which results in the frustrations and resentment of the poor.

Every being should abide by his social obligations to protect the other. Since we are not endowed with the power to create, we have no right to destroy.

In the words of Nelson Mandela, one should be enough tolerant to forgive his tormentors. We as cosmic creatures, survive in conjunction. This enigmatic essence of life is to preserve the fundamental ideology of

Liberty, equality and brotherhood. In the present era, genuine liberty is mastering one's self, being altruistic and confirming to a standard of conscientiously righteous. Being morally ethical is the pressing priority in the Wasteland of disintegration and degeneration.

The two Post- World Wars' syndrome sparkle the doctrine of misanthropy which releases cruelty, selfishness, injustice and greed as the byproduct spawning catastrophe, not within the terrains of nations but across- the-board, dismantling the system of survival; which is inseperably tied up. Either we live together or die together, proving the association of nations spinning civilization.

Dostoevsky prophesized that "revolution is not the answer, the co- existence is the essentiality to alleviate intolerance and injustice. The realisation of the crime is the ultimate punishment for a criminal. If he righteously stands and judges his misconducts, that is he is perhaps the more than all mrn to blame for that crime, demonstrating self- realisation. Retaining the moral principle of man which is the foundation to harbour upon for self- betterment.

Man is such a creature living in a self sponsored delusion who is ready to distort the intentional truth to justify his pseudo - logic.

Dostoevsky retains that equality is not squaring with others but being perspective and commiserative towards them.

The eternal concept of Christ is absolving others. True serenity is in creating social solidarity rather than in isolated individual effort. Dostoevsky has remarkably focused on religion, as the divine force to uphold righteousness. We human beings nowadays should understand the algorithm of faith to delve into the intellectual integrity and ethical conviction.

The epilogue of Crime and Punishment shows how terrible the human race is, acting insensibly, degraded to the extent of morons, self- asserting the logistics of their tainted reason. Hence Dostoevsky repeatedly asserts that, the self-inflicted guilty conscience is the ultimate punishment. He writes, "To a person who is sensitive, cultured and of delicate conscience, what he feels after the crime kills him more surely than the material punishment. The judgment which he himself pronounces on his crime is more pitiless than the most severe tribunal." He furthers, "Self imposed punishment is like one touching a wound to better feel the pain."(424)

After reading Dostoevsky's masterpiece, it is comprehensive that, good and evil are the two contraposition. He raises the problem of universal significance, of the origin of evil and the possibility of redemption.

Through religion, we can create the international spirit, a hope for the perverted and convicted generation supporting the Christian faith as the ultimate reconciliation, for hope and peace.

Dostoevsky finally demonstrates the importance of love and humility serving as the paramount or postulate of placidity.

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RENEWABLE ENERGY: A CRUCIAL SOLUTION FOR CLIMATE CHANGE MITIGATION AND CLEAN ENERGY TRANSITION

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ABSTRACT
This paper explores the critical role of renewable energy in addressing climate change and achieving a clean energy transition. Renewable energy sources (RES), often referred to as "carbon-free" or "low-carbon" energy sources, offer a compelling alternative to fossil fuels. Unlike the combustion of coal, oil, and natural gas, which contributes significantly to greenhouse gas (GHG) emissions and global warming, renewable energy harnesses natural processes such as sunlight, wind, water, and geothermal heat to generate electricity and heat without relying on fossil fuels. Solar energy, wind power, hydroelectricity, geothermal energy, and biomass energy are among the prominent renewable energy sources discussed. By embracing these sustainable alternatives, countries can reduce their reliance on fossil fuels, mitigate greenhouse gas emissions, and diminish their overall carbon footprint. While there may be minimal emissions associated with the manufacturing, installation, and maintenance of renewable energy technologies, they pale in comparison to the ongoing emissions from fossil fuel-based energy systems. Therefore, this paper emphasizes the environmental benefits of renewable energy and the urgency to combat climate change, leading to increased support and investment in renewable energy technologies at national and international levels. Furthermore, it highlights the significance of conferences and forums dedicated to renewable energy, which foster knowledge sharing, collaboration, and the advancement of renewable energy solutions. Thus, this paper underscores the importance of renewable energy as a crucial solution for climate change mitigation and the transition towards a cleaner and more sustainable energy future.

Keywords: Rrenewable energy sources (RES), climate change, greenhouse gas (GHG) emissions reduction, global warming.

1. INTRODUCTION

Climate change is one of the most pressing challenges facing our planet today, and urgent action is required to mitigate its impacts. At the heart of this effort lies the need for a swift transition from fossil fuels to renewable energy sources. Renewable energy has emerged as a crucial solution in addressing climate change and achieving a clean energy transition. With its inherent characteristics and environmental benefits, renewable energy offers a viable alternative to traditional energy sources that rely on the combustion of fossil fuels [1].

The combustion of coal, oil, and natural gas releases substantial amounts of carbon dioxide ($CO2$) and other greenhouse gases into the atmosphere. These emissions trap heat, leading to global warming, rising sea levels, extreme weather events, and other adverse consequences. In contrast, renewable energy sources harness natural processes such as sunlight, wind, water, and geothermal heat to generate energy without the associated greenhouse gas emissions [2].

Renewable energy technologies have witnessed significant advancements in recent years. Solar energy, for instance, utilizes photovoltaic cells to convert sunlight into electricity, while wind turbines harness the power of wind to generate renewable electricity. Hydroelectric power taps into the energy of flowing water, and geothermal energy harnesses the Earth's heat from underground sources. Biomass energy, derived from organic matter, offers another renewable energy option.

By embracing renewable energy sources, countries can reduce their dependence on fossil fuels, thereby mitigating greenhouse gas emissions and diminishing their carbon footprint. Moreover, renewable energy technologies have the potential to provide a sustainable and reliable energy supply, while minimizing the environmental impacts associated with conventional energy sources.

Recognizing the urgency of addressing climate change, many countries have set renewable energy targets and implemented supportive policies to accelerate the adoption of renewable energy technologies. Investments in research and development have further propelled the innovation and deployment of renewable energy solutions. Additionally, conferences and forums dedicated to renewable energy have become vital platforms for knowledge sharing, collaboration, and the advancement of renewable energy initiatives [3].

This paper delves into the significance of renewable energy as a crucial solution for climate change mitigation and the transition to a clean energy future. It explores the carbon-free nature of renewable energy sources and their ability to reduce greenhouse gas emissions. The paper also highlights the diverse range of renewable energy technologies available and their respective benefits. Furthermore, it underscores the importance of international cooperation and knowledge exchange in advancing renewable energy solutions and accelerating the clean energy transition.

Therefore, renewable energy represents a pivotal pathway to combat climate change and foster sustainable development. Its ability to provide clean, reliable, and abundant energy without exacerbating global warming makes it an indispensable component of our response to the climate crisis. By embracing renewable energy and its potential, we can steer our planet toward a more sustainable and resilient future.

Historical data represented in Figure 1 illustrates the longstanding dominance of fossil fuels as a primary source of electricity generation on a global scale. It is important to note that the energy landscape is dynamic and subject to continuous transformation, potentially leading to changes since the data represented in the figure. Among fossil fuels, coal has traditionally played a substantial role in global electricity generation. Notable coal consumption for electricity generation was observed in countries such as China, India, and the United States, which emerged as the largest consumers [4,5].

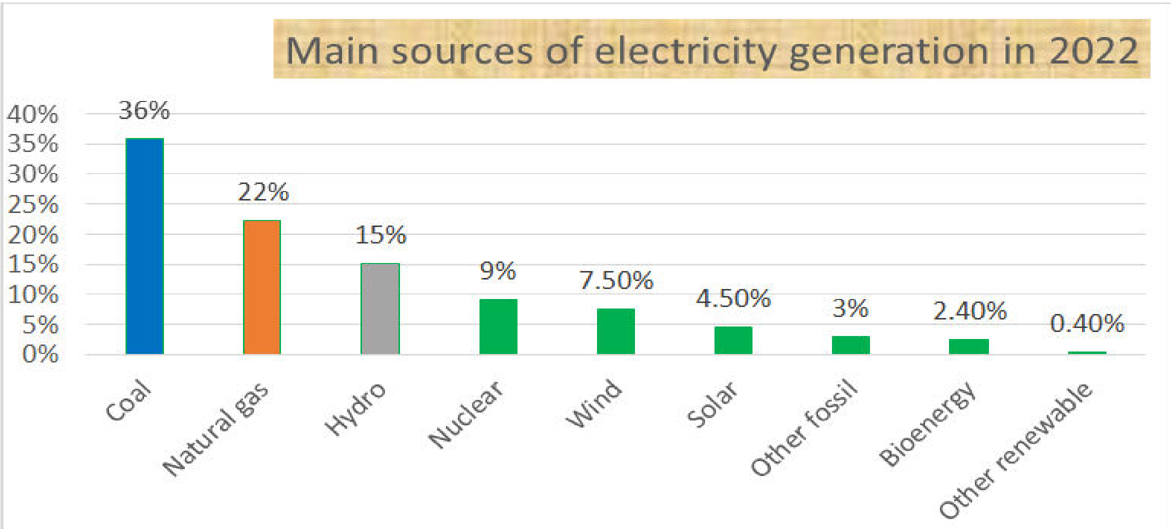

Figure 1. Main sources of electricity generation worldwide in 2022

2. PRINCIPAL STRATEGY FOR DECARBONISATION

The principal strategy for decarbonization involves a comprehensive and integrated approach that combines various measures and actions across different sectors. Here are some key components of the principal strategy for decarbonization [6,7]:

- Transition to Renewable Energy: One of the primary strategies is to accelerate the deployment of renewable energy sources such as solar, wind, hydro, and geothermal power. This entails increasing the share of renewable energy in the overall energy mix, expanding renewable energy capacity, and promoting the use of clean energy technologies.
- Energy Efficiency and Conservation: Improving energy efficiency across sectors is crucial for decarbonization. This involves implementing energy-efficient technologies, promoting energy conservation practices, and adopting energy management systems. Energy efficiency measures can significantly reduce energy consumption and associated carbon emissions.
- Electrification: Electrifying various sectors, including transportation and heating, is a key strategy for decarbonization. This entails transitioning from fossil fuel-powered vehicles to electric vehicles (EVs), as well as replacing traditional heating systems with electric heat pumps. Electrification allows for the utilization of clean energy sources and reduces reliance on fossil fuels.
- Decentralized Energy Systems: Promoting decentralized energy systems, such as microgrids and local renewable energy generation, can enhance the resilience and sustainability of energy supply. By reducing transmission losses and increasing the utilization of local renewable resources, decentralized energy systems contribute to decarbonization efforts.

- Carbon Pricing and Market Mechanisms: Implementing carbon pricing mechanisms, such as carbon taxes or cap-and-trade systems, creates economic incentives to reduce greenhouse gas emissions. Carbon pricing encourages businesses and individuals to adopt cleaner technologies, invest in low-carbon solutions, and drive innovation in emission reduction.
- Research and Development: Investing in research and development of low-carbon technologies and innovations is essential for decarbonization. This includes advancements in renewable energy technologies, energy storage, carbon capture and storage (CCS), and sustainable transportation solutions. Innovation and research efforts can accelerate the transition to a low-carbon economy.
- Sustainable Land Use and Forestry: Adopting sustainable land use practices, including reforestation, afforestation, and sustainable agriculture, helps sequester carbon dioxide and reduce emissions from land-use change. Protecting and restoring natural ecosystems play a crucial role in carbon sequestration and biodiversity conservation.
- International Cooperation: Collaboration and cooperation among nations are vital for effective decarbonization strategies. Sharing best practices, knowledge, and technologies, as well as providing financial and technical support to developing countries, can accelerate global decarbonization efforts and ensure a just transition to a low-carbon future.

It's important to note that the principal strategy for decarbonization may vary depending on regional and national contexts, as well as the availability of resources and infrastructure. A holistic and long-term approach is necessary, considering the interconnections among sectors and the need for systemic changes in energy production, consumption, and policy frameworks.

Clean energy plays a crucial role in the decarbonization transition of multiple sectors, encompassing areas such as electricity generation, transportation, industry, and buildings. The decarbonization process involves reducing the reliance on fossil fuels and shifting towards cleaner and more sustainable energy sources [8,9]. Clean energy, including renewable energy technologies such as solar, wind, hydro, and geothermal power, offers significant advantages in terms of lower greenhouse gas emissions, reduced air pollution, and enhanced energy security.

In the electricity generation sector, clean energy sources are instrumental in displacing fossil fuel-based power generation. By harnessing renewable energy technologies, countries can diversify their energy mix and reduce carbon emissions associated with electricity production. This shift towards clean energy is often accompanied by the development of grid infrastructure, energy storage systems, and advanced grid management techniques to accommodate the intermittent nature of certain renewable energy sources.

Clean energy also plays a vital role in the decarbonization of transportation. The electrification of vehicles, such as electric cars, buses, and trains, reduces reliance on fossil fuels and helps mitigate emissions from the transportation sector, which is a significant contributor to greenhouse gas emissions. The integration of renewable energy into the transportation sector through charging infrastructure powered by clean energy sources further enhances its environmental benefits.

In industrial processes, clean energy technologies can drive decarbonization by replacing fossil fuel combustion with renewable energy sources. This can involve the use of renewable electricity for powering industrial processes, the adoption of heat pumps, and the implementation of energy efficiency measures. By transitioning to clean energy, industries can significantly reduce their carbon footprint and contribute to a more sustainable and low-carbon economy.

The buildings sector represents another area where clean energy can make a substantial impact in decarbonization efforts. The use of renewable energy for heating, cooling, and powering residential, commercial, and institutional buildings can contribute to a significant reduction in carbon emissions. This can be achieved through the installation of solar panels, geothermal heat pumps, and energy-efficient building designs that maximize the use of natural lighting and ventilation.

Therefore, clean energy is a key enabler of the decarbonization transition across multiple sectors. By embracing renewable energy technologies and integrating them into various aspects of energy production, transportation, industry, and buildings, societies can reduce their carbon footprint, mitigate climate change impacts, and create a more sustainable and resilient future.

A Graphical abstract from the figure 2 presented by Xuelin Tan et all in august 2023[10] give more description of Clean energy in the decarbonization transition of multiples sectors.

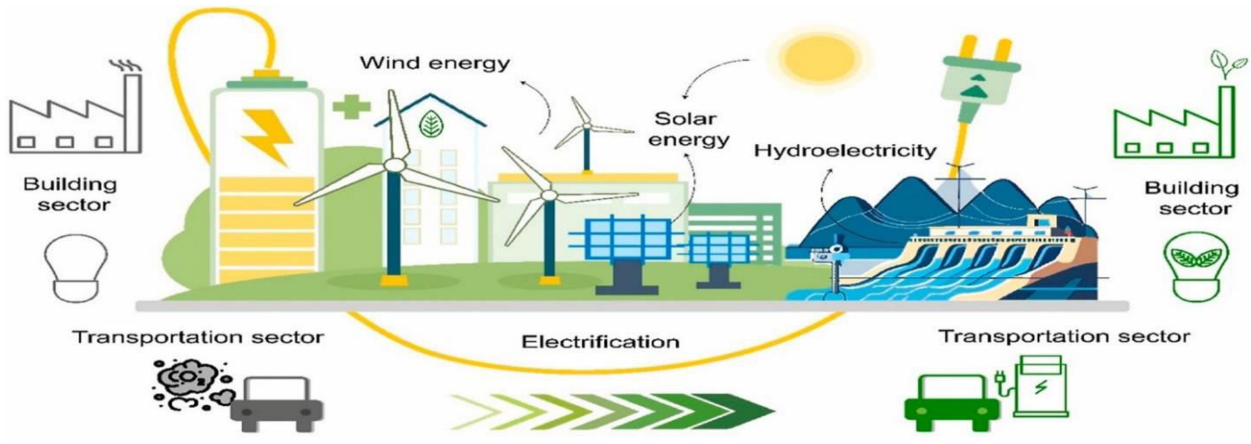

Figure 2. Clean energy in the decarbonization transition of multiples sectors [10]

3. IMPACT OF RES ON CLIMATE CHANGE

Renewable Energy Sources (RES) have a significant impact on mitigating climate change and reducing greenhouse gas (GHG) emissions. Here are some key ways in which RES can positively influence climate change [11,12]:

- Greenhouse Gas Emission Reduction: RES, such as solar, wind, hydro, and geothermal power, produce energy without burning fossil fuels. By replacing fossil fuel-based electricity generation, RES significantly reduce the emission of greenhouse gases, such as carbon dioxide (CO_2), methane (CH_4), and nitrous oxide (N_2O). This reduction in GHG emissions helps to mitigate climate change, as these gases are major contributors to global warming.
- Carbon Neutrality and Net-Zero Emissions: RES are considered carbon-neutral or low-carbon energy sources because their operations do not directly release CO_2 into the atmosphere. This characteristic makes RES a crucial component in achieving net-zero emissions targets. By transitioning to RES, countries and regions can make substantial progress towards their climate goals and limit the global temperature rise.
- Renewable Electricity Generation: RES provide a sustainable and clean source of electricity. The deployment of solar panels, wind turbines, and other renewable technologies enables the production of electricity with minimal or no emissions during operation. This reduces the reliance on fossil fuel-based power generation and displaces high-emission electricity sources, thereby contributing to climate change mitigation.
- Energy System Decentralization and Resilience: RES promote the decentralization of energy systems by enabling the generation of electricity at various scales, including households, communities, and businesses. This decentralized approach enhances energy system resilience by reducing dependence on centralized fossil fuel power plants and vulnerable transmission infrastructure. In the event of natural disasters or disruptions, distributed RES generation can provide reliable and resilient energy supply.
- Technological Advancements and Cost Reduction: The increasing deployment of RES has led to significant technological advancements and cost reductions over time. Solar and wind power, in particular, have experienced substantial cost reductions, making them increasingly competitive with fossil fuel-based electricity generation. This trend facilitates the wider adoption of RES and accelerates the transition to a low-carbon energy system.
- Job Creation and Economic Opportunities: The expansion of RES deployment creates job opportunities in manufacturing, installation, maintenance, and operation of renewable energy technologies. The renewable energy industry has the potential to foster economic growth, stimulate innovation, and contribute to a sustainable and resilient economy. Investments in RES can drive economic development while simultaneously addressing climate change.
- Ancillary Environmental Benefits: RES not only reduce GHG emissions but also offer additional environmental benefits. For instance, wind and solar power generation have minimal water consumption compared to conventional thermal power plants. Additionally, RES deployment can help improve air quality by reducing emissions of pollutants associated with fossil fuel combustion, thereby benefiting human health and ecosystems.

It's important to note that while RES have a positive impact on climate change mitigation, their deployment should be accompanied by appropriate grid integration, energy storage, and energy efficiency measures to ensure a reliable and sustainable energy system. Furthermore, a comprehensive approach that combines RES with other strategies, such as energy efficiency and sustainable land use practices, is necessary to achieve substantial emissions reductions and combat climate change effectively.

3.1. *Wind*

Climate change has the potential to cause substantial changes in wind patterns, including alterations in wind speed and its spatial and temporal distribution. These changes have a significant impact on wind power generation since the amount of power generated is proportional to the cube of the wind speed [13]. When accurate information about these changes is available, the most precise approach to estimate wind speeds at hub heights is to apply the Monin-Obukhov theory [14]. This theory provides a reliable framework for extrapolating wind speeds, taking into account atmospheric stability and other factors that influence wind flow characteristics at different heights. By utilizing the Monin-Obukhov theory, wind power projects can better assess the potential impact of climate change on their energy production and make informed decisions regarding site selection, turbine design, and operational strategies.

$$WPD = \frac{1}{2}\rho_{air}u_h^3 \tag{1}$$

WPD**:**Wind power density [W.m^{-2}].ρair**:**Air density [kg.m^{-3}].uh**:**Wind speed at hub height[m.s^{-1}].

$$u_h = u_r \frac{ln\,(\frac{z_h}{z_0})}{ln\,(\frac{z_r}{z_0})} \tag{2}$$

Uh**:**Wind speed at hub height [m.s^{-1}].ur**:**Wind speed at reference height [m.s^{-1}].zh**:**Hub height [m].zr**:** Reference height [m].z0**:**Surface roughness.

$$u_h = u_r(\frac{z_h}{z_r})^a \tag{3}$$

Uh**:**Wind speed at hub height [m.s^{-1}].ur**:**Wind speed at reference height [m.s^{-1}].zh**:**Hub height [m].zr**:**Reference height [m].α**:**Wind shear coefficient.

3.2. Solar

The selection of suitable equations for calculating the power output of solar photovoltaic panels depends on the specific variables available in each case study. In some instances, Equation (4) and Equation (5) (refer to [15] for specific examples) can be employed, while in other cases, Equation (6) (refer to [16] for specific examples) is more appropriate. These equations provide methods for estimating the power produced by a given solar photovoltaic panel based on various input parameters such as solar irradiance, temperature, panel characteristics, and system efficiency. By utilizing the appropriate equations, researchers and practitioners can accurately assess the potential power output of solar photovoltaic systems in different scenarios, aiding in system design, performance evaluation, and decision-making processes.

$$P_{PV} = \frac{G}{G_r}P_0[1 + \mu_{P0}(T_{cell} - T_r)] \tag{4}$$

PPV**:**Photovoltaic power output [W].G**:**Solar Irradiance [W].Gr**:**Reference solar irradiance [1000 W.m^{-2}].P0**:**DC nameplate capacity [W].μP0**:**Temperature efficiency coefficient [%.ºC^{-1}].Tcell– Cell temperature [ºC].Tr**:**Reference temperature [ºC].

$$T_{cell} = a.T_{ambient} + bG + cu_{Wind} + d \tag{5}$$

Tcell**:**Cell temperature [ºC].Tambient**:**Ambient temperature [ºC].G**:**Solar Irradiance [W].uwind**:** Wind speed [m.s^{-1}].a*,* b*,* candd**:**Panel specific parameters given by the manufacturer.

$$P_{PV} = G[1 - \beta(c_1 + c_2T + c_3G - T_r) + \gamma log_{10}G]\eta_r \tag{6}$$

PPV**:**Photovoltaic power output [W].G**:**Solar Irradiance [W].β**:**Temperature coefficient.T**:** Temperature [ºC].Tr**:**Reference temperature [ºC].γ**:**Reference radiation coefficient.η**:**Reference photovoltaic efficiency.c1*,* c2andc3**:**Heat conduction coefficients are given by the manufacturer.

3.3. *Hydro*

When it comes to calculating hydroelectricity generation, the most prevalent approach is to utilize Energy Multipliers (EMs). While power production equations can be directly applied to model output data, hydroelectric systems are generally more intricate to manage and estimate power output from. The calculation of available power output typically involves employing Equation (7) [17], or its simplified version (Equation 8) [18] for quick estimations. In either case, determining the effective power output requires the utilization of Equation (9) or Equation (10) [19], provided that data on outage rates or operation times is available. These equations offer a means to accurately assess the potential power output of hydroelectric systems, considering factors such as water flow, turbine efficiency, and system downtime. By utilizing these methods, researchers and operators can effectively evaluate the performance and productivity of hydroelectric installations, aiding in system optimization and decision-making processes.

$$P_H = \eta_{Turbine} \cdot \rho_{Water} \cdot g.H.Q \tag{7}$$

PH:Hydroelectric power output [W].ηturbine:Turbine efficiency.ρwater:Water density [kg.m^{-3}].g:Gravitational constant [m.s^{-2}].H:Net head height [m].Q:Water flow rate or streamflow [m^3.s^{-1}].

$$P_H = 8.H.Q \tag{8}$$

PH:Hydroelectric power output [kW].H:Net head height [m].Q:Water flow rate or streamflow [m^3.s^{-1}].

$$EP_H = P_H(1 - FO).(1 - SO) \tag{9}$$

PH:Hydroelectric power output [kW].*EPH*:Effective hydroelectric power output [kW].*FO*:Forced outage rate.*SO*:Scheduled outage rate.

$$EP_H = P_H.OT \tag{10}$$

PH:Hydroelectric power output [kW].EPH:Effective hydroelectric power output [kW].OT:Operation time [h.year^{-1}].

4. LEADING COUNTRIES THAT HAVE SUCCESSFULLY IMPLEMENTED RES

Several countries have successfully implemented strategies to address the challenge of intermittent renewable energy sources [20]. Here are a few examples:

- Germany: Germany is a leader in renewable energy deployment and has successfully integrated a significant amount of intermittent renewable energy into its grid. The country has invested heavily in wind and solar power and has implemented a range of measures to manage intermittency. Germany has developed a robust grid infrastructure, implemented energy storage systems, and implemented policies that incentivize demand response and flexible market mechanisms. The country's Energiewende initiative aims to transition to a sustainable energy system with a high share of renewable energy sources.
- Denmark: Denmark has made remarkable progress in integrating intermittent renewable energy sources, particularly wind power. The country has developed a flexible and advanced grid system that enables efficient management of wind energy fluctuations. Denmark has also invested in energy storage technologies, including batteries and pumped hydro storage, to balance supply and demand. The country's strong interconnection with neighboring countries allows for the exchange of renewable energy and enhances grid stability.
- Portugal: Portugal has achieved significant success in integrating intermittent renewable energy sources, particularly wind and solar power. The country has developed a sophisticated grid management system that uses advanced forecasting techniques to optimize the utilization of renewable energy. Portugal has also invested in energy storage technologies and implemented demand response programs to align energy consumption with renewable energy generation. These efforts have enabled Portugal to achieve extended periods of running entirely on renewable energy.
- Australia: Australia has faced challenges due to its vast size and diverse geography, which can result in variable renewable energy resources. However, the country has implemented strategies to address intermittency effectively. Australia has invested in large-scale energy storage projects, such as battery installations and pumped hydro storage. The country has also focused on grid expansion, interconnection, and demand response programs to manage the integration of intermittent renewable energy sources.
- United States: The United States has made significant progress in integrating intermittent renewable energy sources. Various states, such as California, Texas, and Hawaii, have implemented policies and initiatives to address intermittency challenges. These include the development of energy storage projects, implementation of advanced grid management systems, and the promotion of demand response programs. In addition, the United States has invested in interregional transmission infrastructure to facilitate the exchange of renewable energy across different regions.

These examples demonstrate that countries across different regions have implemented successful strategies to address the challenge of intermittent renewable energy sources. By combining technological advancements, supportive policies, and effective grid management, these countries have made significant strides in integrating renewable energy into their electricity systems and overcoming the limitations of intermittency.

Figure 3 showcases the distribution of renewable energy by country in the year 2023, while Figure 4 highlights the top 10 countries in terms of renewable energy generation in the same year. These informative figures are sourced from reference [21], which provides comprehensive data on renewable energy trends and developments.

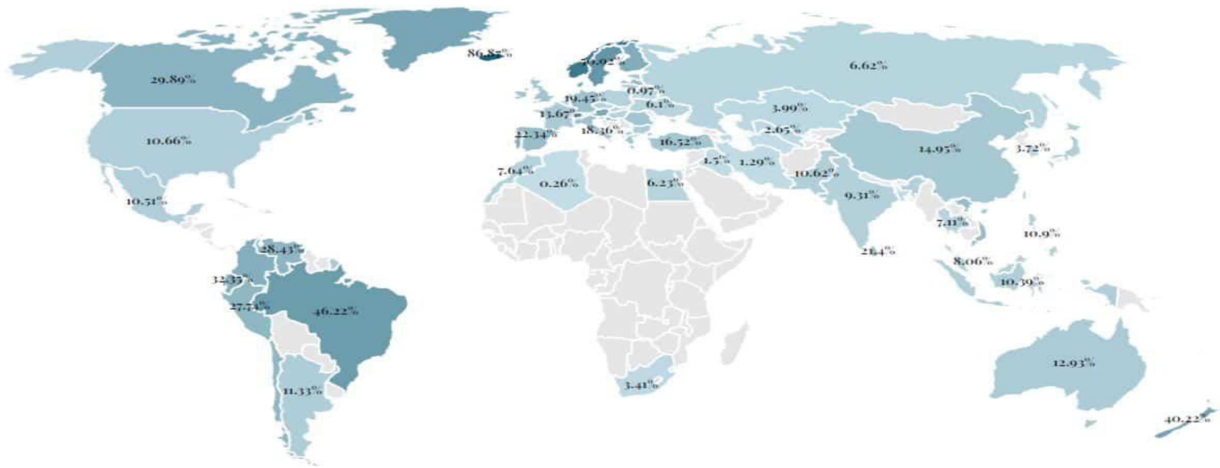

Figure 3. Renewable Energy by Country 2023 [21]

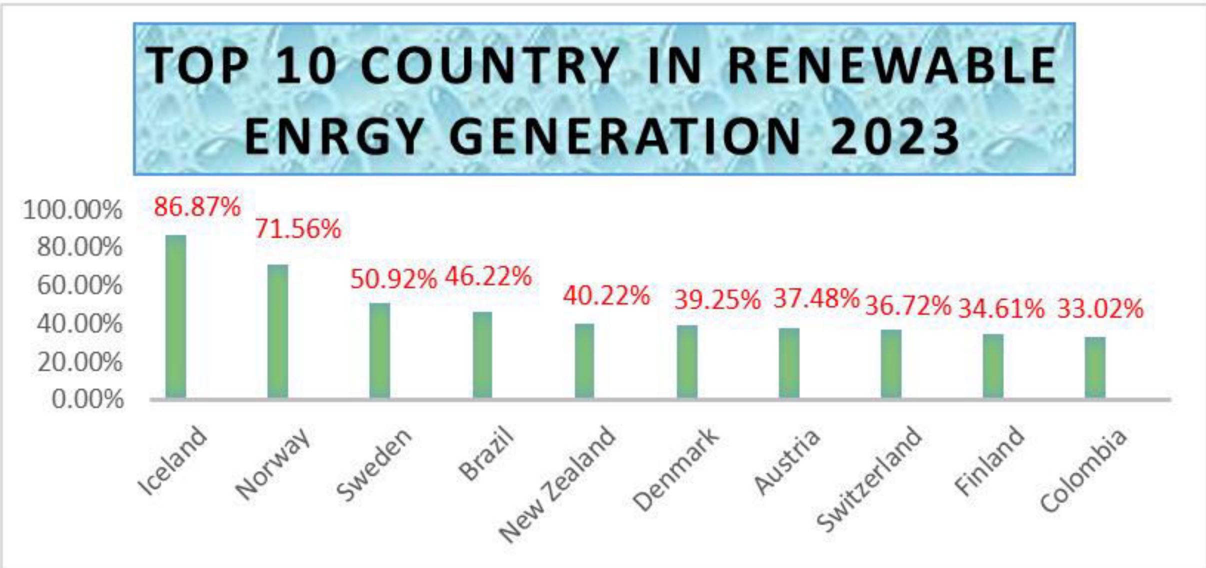

Figure 4. Top 10 Countries in generation of RES-2023

5. SUCCESSFUL COLLABORATION AND TECHNOLOGY TRANSFER IN THE FIELD OF RES

Collaboration and technology transfer play crucial roles in advancing renewable energy deployment and fostering global innovation. Here are a few examples of successful collaboration and technology transfer in the field of renewable energy [22]:

- International Renewable Energy Agency (IRENA): IRENA is an intergovernmental organization that promotes the widespread adoption and sustainable use of renewable energy worldwide. It serves as a platform for collaboration, knowledge sharing, and technology transfer among its member countries. IRENA facilitates the exchange of best practices, policy frameworks, and innovative technologies to support the development and deployment of renewable energy globally.
- Solar Energy Research Institute of Singapore (SERIS): SERIS is a leading research institute dedicated to advancing solar energy technologies. It actively engages in international collaboration and technology transfer initiatives. SERIS collaborates with research institutions, industry partners, and governments

worldwide to share knowledge, conduct joint research projects, and transfer solar energy technologies. These collaborations accelerate the development and deployment of solar energy solutions globally.

- Clean Energy Ministerial (CEM): The Clean Energy Ministerial is a global forum that brings together energy ministers and high-level officials from various countries to collaborate on clean energy initiatives. CEM facilitates technology transfer, knowledge sharing, and policy dialogue among its member countries. Through its programs and initiatives, CEM promotes the deployment of renewable energy technologies and supports collaborative efforts to address common challenges.
- Technology Transfer Centers: Many countries have established technology transfer centers dedicated to renewable energy. These centers act as hubs for knowledge exchange, technology demonstration, and capacity building. For example, the National Renewable Energy Laboratory (NREL) in the United States serves as a technology transfer center and collaborates with international partners to transfer renewable energy technologies and best practices globally.
- Bilateral and Multilateral Agreements: Countries often engage in bilateral or multilateral agreements to facilitate technology transfer and collaboration in renewable energy. These agreements involve the exchange of expertise, research collaboration, and joint demonstration projects. For instance, the United States and China have established the U.S.-China Renewable Energy Partnership, focusing on technology transfer, research collaboration, and policy cooperation in renewable energy.
- Public-Private Partnerships: Collaboration between public and private sectors is crucial for technology transfer in renewable energy. Many successful initiatives involve partnerships between governments, research institutions, and private companies. These partnerships facilitate the transfer of commercially viable renewable energy technologies, promote investment, and support the scaling up of renewable energy solutions.

These examples highlight the diverse range of collaborative efforts and technology transfer initiatives in the field of renewable energy. Through these collaborations, countries can leverage each other's strengths, share knowledge and resources, and accelerate the adoption of renewable energy technologies globally.

6. CONCLUSION

In conclusion, renewable energy stands as a crucial solution in addressing climate change and facilitating a clean energy transition. Its role in mitigating greenhouse gas emissions and reducing our reliance on fossil fuels cannot be overstated. By harnessing natural processes such as sunlight, wind, water, and geothermal heat, renewable energy sources offer a sustainable and environmentally friendly alternative to traditional energy sources. The carbon-free nature of renewable energy technologies significantly contributes to reducing the release of greenhouse gases into the atmosphere, thus helping to mitigate the impacts of climate change. As countries strive to meet their renewable energy targets and implement supportive policies, the deployment of renewable energy systems continues to gain momentum. Solar energy, wind power, hydroelectricity, geothermal energy, and biomass energy each offer unique advantages and contribute to diversifying our energy mix. The advancements in renewable energy technologies and their increasing cost competitiveness have made them viable options for meeting our energy needs while minimizing environmental impacts. Furthermore, the international community recognizes the importance of collaboration and knowledge sharing in driving renewable energy innovation. Conferences and forums dedicated to renewable energy have become instrumental in fostering cooperation, facilitating technology transfer, and accelerating the adoption of renewable energy solutions worldwide. As we confront the urgent challenge of climate change, embracing renewable energy is not only a necessity but also an opportunity. The transition to a clean energy future powered by renewable sources presents numerous benefits, including job creation, energy security, and improved air quality. By actively supporting and investing in renewable energy, we can achieve a sustainable, resilient, and low-carbon future for generations to come.

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SIGNIFICANCE OF HUMAN RESOURCES IN THE GROWING FUNCTIONAL EFFECTIVENESS IN RAIL TRANSPORT OF INDIA

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ABSTRACT

The service sector encompasses various types of service such as electricity supply, water supply, banks, railway, airways, hospital, police, post service, etc. and this has become a challenge for the Human Resources Department. Out of all services the largest service sector is the Indian railways. Indian railway has a vast and large spread network all over India. Indian railway having 12.54 lakh (1.254 million) staff (2020) with one of the largest employers in the world as one of best BRAND to work. In 2018-19, there was net revenue of Rs 1,97,214/- Cr (US $ 28 billion) . Same time, there was total expenditure on staff around Rs 1,54234/- including pension. This itself gives insight that around 72% is spent on staff by Indian Railway. This expenditure on staff can indicate that Indian Railway is spending huge amounts on staff wages but earning is very low compared to the overall revenue receipt. This has brought challenges for managing the Human Resource for dealing with them effectively. The paper examines the operational cost of the Indian railway and trends in it since the last 10 years. Finally the paper deals with technological innovation, which if implied successfully in HRMS practices can help the Indian Railway (IR) to overcome several barriers.

Keywords: Human Resource Management, Indian Railway, Operating Profit.

1. INTRODUCTION

The Indian railways is the largest commercial enterprise of the public sector in the world. Various research works have been conducted on this for different aspects such as on management of Indian Railway, human resources management, employment relations, etc. **(Pereira, et.al 2014-2016).** This paper contributes to the knowledge by identifying the multiple stakeholders and links high performance work practices (HPWP) to different indicators of performance in the Indian Railways. Several attempts have been made for explaining the relationship between human resource practices and firm performance **(Legge, 1995; Boxall & Purcell; 2003).**

Research on Human Resource Management is mostly done on the private sector where public sectors are mainly ignored. But the public sector mainly provides a different context of decision making which is mostly influenced by various stakeholders' demands such as central and state government, politicians, citizens, service users **(Perry and Porter, 1982; Rainey, 2009).** The decision is also influenced by various groups of trade unions, employees or managers. The decision of the public sector is taken from the point of view of benefiting the citizens and users of the service and not for profit.

Indian railway is the biggest organization of India who have 4.55 lakh hectares land, carries trains with 12520 locomotives(engines), having 7525 stations, run trains with 76452 coaching stocks, 293077 wagons. In 2019-20, passenger earning comes to Rs 50669/- cr , freight earning comes to Rs 1,11,472/- cr by running 768 million train kilometers with operating ratio of 98.4/. Thus, the Indian Railways have a heavy expenditure on meeting the needs of the sector.

The overall Operating Ratio of the Indian Railways has to be considered as it is influenced by the HRM practices. Higher the expenditure on HRM, more will be the operating ratio incurred by the Indian Railways. Thus, planned personnel efficiency needs to be encouraged in this public sector unit to curb down the increasing cost ratio. This can be maintained even with the help of technological support, that leads to better practices and overall reduction of operational ratio.

Operating ratio 98.4 means Rs 98.4 is spent to earn Rs 100/- From this, we can understand that there is need to improve efficiency by raising operating ratio. From above, it is easily understood that Indian Railway is a staff oriented organization which is running on the principle of social welfare principle. Still, railways need to increase earnings, otherwise, it would be difficult to sustain in the growing phase of competition by other means of transport.

2. REVIEW OF LITERATURE

Review of literature here focuses on various aspects of Indian Railways, particularly highlighting the personnel efficiency in terms of planning the human resources in a technological efficient way. The reviews focus on steps undertaken by railways in other developed countries to increase their HRM practices. Human resource helps not only in tapping the fixed and scarce resources of organization in an effective and efficient way but also in attaining the goals of organization in a rapid manner.

2.1 **Lawrence, et.al. (2019)** In this, they tried to show how China did a great job of Bullet Train development with technology and human resource management. Very systematic manner, they tried to show step by step development in China.

2.2 **Goverde, et.al. (2016)** The author in this research paper states that the quality of the rail timetable decides the performance and effectiveness of railway network operation. But in a country like India where a huge population is traveling from the railway, it is very challenging to prepare a quality timetable which is stable and energy efficient. The authors in this research paper with an objective to improve the timetable performance, have proposed an integrated timetable construction and evaluation at 3 levels. First on Microscopic level which is based on the accuracy of the running time of the train, it's blocking time which is calculated by using the train dynamics, signaling logic and infrastructure. For this level it is required for evaluation of feasibility, infrastructure occupation and stability. Second on the Macroscopic level which is based on aggregate network structure of the main timetable nodes only. This level is for optimizing and evaluating the efficiency of journey time and is robust for large networks. The last level is microscopic level for fine tuning the train trajectories on corridors between main nodes. This level is required for optimizing energy-efficiency and robustness on corridors between the main nodes.

2.3 **Chen, et. al (2015)** examined railway systems in China, Germany, Spain, United States Of America, Russia, Japan where he tried to compare best practices among different countries which led them to introduce the best railway transportation system in their country. They are very beautifully compared and done.

2.4 **K Aswathappa (2014)** in Human Resource Management Book given best technical modules like Performance Management Methods and other management practices with case studies.

2.5 **World Development Report (2019) on The Changing Nature Of Work.** This is specially focused on how work in the world human resource is getting fast changed.. In this respect, Artificial Intelligence, People Analytics are being focused which need to be adopted for better Human Resource practices. But ultimately it is impacting the number of staff employability.

2.6 **Kasinath, Sopan (2011),** has examined the HRM of Indian railways. The researcher collected data through secondary sources from Indian railway and the study period was 1950-1951 to 2008-2009. The statistical tools are applied in harmony to the requirement of the study purpose. The researcher suggests IR based on his findings of the study are the socio economic development mainly linked with the numbers of railways stations; hence the Indian railways should increase stations. The cheapest and eco-friendly means are electric engines, so the number of electric engines should be increased and give a good quality of service for the passenger and good carrier in IR. The researcher concludes that human resource management is effective in Indian railways.

2.7 **Daniel Daneci-Patrau (2011),** is analyzing the efficiency of HRM in railway transport. It is a system of indicators which is aimed for provisioning with human resources that is concerned with the employees qualification, structure or personnel mobility, working time. The researcher revealed that the HR is not used efficiently as there is no proper correlation between the qualification degree of workers and the complexity degree of the executed works and amount of remuneration paid to them, some with less qualified has given the job of overqualified, and some with good qualification has given job of less than their qualified work.

2.8 **Keld Laursen (2013),** examines HRM practices and innovation. This study consists of surveys, literature reviews and discussion of critical areas. The study discusses the role of the Human Resource manager for bringing the innovative outcomes from their activities. They discuss how individual practices control innovation, and how the clustering of specific practices matters for innovation while drawing attention to the notion of complementarities between practices.

2.9 **Nathanail (2008)** has tried to show the various frameworks that would assist the railway organization for monitoring and controlling their service quality that is to be provided to their passengers. For this the author has estimated the 22 indicators that were grouped under 6 different criteria, that was safety systems, accuracy itinerary, passengers comfort, cleanliness, passenger information and servicing.

2.10 Yu (2008) has tried to measure the technical efficiency of the world Railways. The author also measured railway service efficiency and effectiveness, also technical effectiveness. For this the researcher has studied the 20 selected railway networks all over the world by network data envelopment analysis (DEA). The result was concluded such that the organization which has technical efficiency as well as service efficiency were able to reduce the cost of improved and also attracted maximum passenger so this brings the firm success. This study has highlighted some significant factors like speed, special services, quality of service, reliability, comforts given to the passenger's convenience safety system, innovation, technical efficiency and accuracy in itinerary. These determinants are linked while taking various decisions by the management of the Rail Company, one of which relates to how the locomotives are managed, maintained and utilized.

2.11 Decramer et.al (2013) The performance of the public sector organization is being evaluated by the various stakeholders. Its performance indicator as well as its efficiency in the service has been always seen. The Indian Railways is the world largest commercial Public Sector Organization where their stakeholders see their financial performance, meaning the profitability also along with this organization has a big impact on the Indian citizen, therefore the way of service quality is also assessed. So the Human Resource practices of the Indian Railways can also be evaluated by various stakeholders.

3. STATEMENT OF PROBLEM

In 2020-21, the Indian Railways incurred a loss of Rs.37,000 Crore/annum. Out of total loss in revenue, Rs 32,768.97 crore was because of a decline in passenger revenues (https://www.businesstoday.in/). The Operating ratio has been 98 percent in the year 2020. In this respect the need of time to increase the profit through the efficient management of human resources, where around 56% of earnings goes to staff costs and around 16% goes to the payment of pensioners. It is HR which is paramount to focus where 72% money is going on wages and pension. Hence, it is needed to reduce expenditure on this by using HR Technique and other Technical Innovation.

4. OBJECTIVES OF THE STUDY

With the aim of managing the Operational Cost in Indian Railways with the help of best HRM practices, the main objectives of the present research paper is to study the Operational efficiency of Indian Railways in last 10 years and check how better HR practices can reduce the operating ratio and increase the overall economic efficiency of the Indian Railways.

5. RESEARCH METHODOLOGY

For the present study the data gathered from secondary sources such as reports from the Ministry of Railway, World Bank, International Railway Union, Economic Survey, RBI reports and Central Secretariat Organization. The period of study is from 2011-12 to 2019-20. The data has been analyzed using graphical and tabular form. Simultaneously, World Bank Reports have been used to collect the authentic data.

6. DATA ANALYSIS AND INTERPRETATION

6.1 Operational Efficiency of Indian Railway in last 10 years

Since 1951, the fiscal year 2017-2018 was the worst year for the Indian Railways performance where the operating ratio was 98.4 percent meaning the Indian Railways are expending 98.4 paisa and earning Rs 1. That means a very small amount of surplus. This ratio is calculated for measuring the efficiency of operations of the organization. It is good to have a low operating ratio because a low operating ratio means a high amount available for growth and expansion of the organization. But in the case of Indian Railway it was the opposite; the operating ratio was high, which means the low amount available for growth and expansion of the Indian Railways.

Early in the 1950 to 1970 the Indian Railway was having a good operating ratio. It was 81 percent in the fiscal year 1950 to 1951, which became better at 78.75 percent till the year 1960 to 1961. But from 1970-71 the operating ratio started rising and reached 84.13 percent. But still the Indian Railways managed well. Further in the fiscal year 1980-1981 it was 96.07 percent which got reduced to 91.97 percent in the fiscal year 1990-91 and further in the fiscal year 1995-96 and 1996-97 it was 82.45 percent and 86.25 percent respectively. But again from fiscal year 1997-1998 it went to the worst position of 90.9 percent and in 1999-2000 it was 93.3 percent which again went worst till 98.3 percent in the year 2000-2001.

But further from Fiscal year 2001-2002 to Fiscal Year 2007-2008, the Indian Railways showed improvement for back to back 6 years. It saw operating ratio of 96.6 percent (Fiscal Year 2002), 92.34 percent (Fiscal Year 2003), 92.3 percent (Fiscal Year 2004), 90.98 percent (Fiscal Year 2005), 83.7 percent (Fiscal Year 2006), 78.68 percent (Fiscal Year 2007) and 75.94 percent (FISCAL YEAR 2008). In Fiscal Year 2009 the ratio again worsened to 90.46 percent.

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From Fiscal Year 2010 till current, the best operating ratio was 90.2 percent in Fiscal Year 2013. The year-wise operating ratio during the said period was 95.3 percent (Fiscal Year 10), 94.6 percent (Fiscal Year 2011), 94.9 percent (Fiscal Year 2012), 90.02 percent (Fiscal Year 2013), 93.6 (Fiscal Year 2014), 91.25 percent (Fiscal Year 2015), 90.48 percent (Fiscal Year 2016).

The rapid rise is evident from 2016-17 when the operating ratio hit 96.5% as against 90.48% in 2015-16. According to the government's Medium Term Fiscal Policy Cum Fiscal Policy Strategy Statement 2019-20, operating expenses and pension payments have soared in the last few years.

In 2008-09, the operating ratio was 75.9% due to buoyancy in the national economy getting reflected in railway traffic. However, since the implementation of the 6th and 7th Central Pay Commission the working expenses have ballooned. The momentum in earnings growth has also not sustained, the statement noted. This has resulted in the operating ratio steadily rising in the last few years. Importantly, working expenses with regards to salaries form a huge chunk of the overall working expenses.

The last two years have been particularly bad for the Indian Railways as the operating ratio has reached a level of 96.5 percent (FISCAL YEAR 2017) and 98.4 percent (FISCAL YEAR 2018). Operating ratio of the Railways was set to improve from 98.4 percent in 2017-18 to 96.2 percent in 2018-19 and to 95 percent in 2019-20.

Table 1: Expenditure on Indian Railway Staff from 1950-51 to 2019-20

Numbers @ of staff as on 31st March (In Thousand)					Expenditure @ on Staff (Rs in Crore)
Years	**Groups A & B**	**Group C**	**Group D**	**Total**	
1950-51	2.3	223.5	687.8	913.6	113.8
1960-61	4.4	463.1	689.5	1157.0	205.2
1970-71	8.1	583.2	782.9	1374.2	459.2
1980-81	11.2	721.1	839.9	1572.2	1319.7
1990-91	14.3	891.4	746.1	1651.8	5166.3
2000-01	14.8	900.3	630.2	1545.3	18841.4
2010-11	16.9	1079.2	235.9	1332.0	51776.6
2017-18	16.6	1133.5	120.9	1270.4	128714.74
2018-19	*16.8	1075.8	135.1	*1227.7	*135171.13
2019-20	**18.5**	**1235.1**	#	**1253.6**	**154214.71**

Table 2: The average annual wage (excluding fringe benefits) per employee paid under various categories in 2019-20

Category	Groups A & B	Groups C	Total
Workshop and artisan	-	1429594	1429594
Running	-	1693671	1693671
Others	-	1081976	1081976
Total	**3415481**	**1199500**	**1230641**

The figures were turned down because of use expenses on salaries of workers in Indian Railway. The revision made in the pay commission has given us rice for salary expenses. Further the pension bill is also expected to rise that will surely affect the expenses of Indian railway in the upcoming years.

Table 3- Human Resource Cost in Indian Railways

Years	Gross Revenue Per Employee in Rs	Human Resource Cost per Employee in Rs	Value Added in Rs
1950-1951	2882	1246	1636
1960-1961	3979	1774	2205
1970-1971	7327	3347	3980
1980-1981	17195	8375	8820
1990-1991	75381	31276	44105
2000-2001	233035	121924	11111
2008-2009	589170	288167	301003
2009-2010	6384.55	3797.03	2587.52
2010-2011	7117.57	4043.59	3073.99

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With several thousand coaches sitting idle in depots, the maintenance cost may have gone up, but the fuel cost of running trains and associated maintenance with every run would have come down. Passenger revenues have fallen drastically, but it is a loss making segment for railways. Freight revenue has also grown as per the budgeted projection. The net impact on operating ratio is hence difficult to ascertain.

Table 4: Operating Ratio of Indian Railways from 1950-51 to 2019-20

Years	Operating Ratio in percentage
1950-1951	81
1960-1961	79
1970-1971	84
1980-1981	96
1990-1991	92
2000-2001	98
2008-2009	90
2009-2010	95
2010-2011	94.6
2011-2012	94.9
2012-2013	90.02
2013-2014	93.6
2014-2015	91.25
2015-2016	90.48
2016-2017	92
2017-2018	98.44
2018-2019	96.2
2019-2020	97.29

According to CAG, 89.7% of the Railway's revenue is foregone towards concessions due to special consideration given to senior citizens and privileged pass holders. Several instances of misuse of passes and irregular grant of concessions on medical certificates were noticed. Passenger Reservation System lacks adequate validation controls to validate age of freedom fighters and to prevent irregular multiple booking on the same privilege pass.

Another hit to the operational ratio was a major hit by the world pandemic situation where the Indian railways suspended the mail, express and passenger train services in the wake of COVID-19 pandemic situation. Till date, the railway is operating just over 60 percent of its total mail, express and passenger services across the country.

7. SUGGESTIVE MEASURES

7.1 In India, training is not based on scientific approach and not well organized whereas in Japan, it is scientifically based and well articulated. Training centers in Japan are well articulated and well focused for staff development. Indian Railways can also follow the model adopted by Japan.

7.2 Presently, promotions are being given without exams and suitability. Hence, people with the right talent are not coming forward. This is ultimately causing impact over efficiency and productivity. Thus, it is strongly felt that in non gazetted, exams should be taken while giving promotions.

7.3 Under Modified Assured Career Progression (MACP), staff are promoted without exams and get higher pay without responsibility. Hence, there is an up gradation of designation and pay based on the length of service. Ultimately, pay raises without increase in responsibility, performance and vacancy too. Many times, staff are refusing promotions as they have got MACP benefits already. Under Cadre Restructuring, no posts are being increased at higher levels of Non-Gazetted and Gazetted. This ultimately raises no of posts at higher level and reduces actual strength of staff and officers at ground level who really perform duties. Hence, it increases strength at higher levels who either underperform or do work of those who are doing work at lower level with increase in high expenditure on them. Inefficiency and laxity is being observed in staff work. It led to loss of pyramid structure of organization and moving towards amoebic structure led to inefficiency. This is also observed due to MACP and Cadre Restructuring.

7.4 There is huge scope for reduction in staff strength by giving incentives to staff and officers for their high performance. It is like the corporate world where employees either have to perform or exit. Policy makers need to think on this front.

7.5 Need to introduce automation of track maintenance through mechanization where one fourth of staff is deployed. Means around 3 lakh staff is working on tracks. If automations, happens, this strength can be reduced by half strength. It requires a long term goal and strategy.

7.6 Similarly, we need to hand over the production units and maintenance units to the private sector and only focus on the running of railways. Otherwise, this would increase the cost of running the railway and ultimately create problems in the future. This staff can be redeployed in the railway as per their options.

7.7 Training should be provided to the worker about those technologies by designing a proper training program. The data of all employees and other things should be centralized for easier exchanging and policy-making.

7.8 There is a need to conduct the training and development programs for the employees in the Indian Railways. These programs will surely help the workers as well as Indian Railways because training brings efficiency among the workers.

8. TECHNOLOGICAL INNOVATIONS BY INDIAN RAILWAY TO IMPROVE HR EFFICIENCY

Pune Division has brought up major transformation in recent years by using the online system for human resources through the introduction of the ‘Human Resource Management System’. There has been a series of continuous improvements by adding new digital software- Module. Personnel department, Pune division has completed and finalized digitalization.

Digitalization of APAR (E-APAR): Personnel Department developed and successfully implemented e-APAR Module for non-gazetted employees. All the APARs of non-gazetted employees of Pune Division for the year 2020 successfully completed through this module.

Indian Railway Online Training Website (www.irot.in) & Android App : Developed on-line training website named www.irot.in and Android App. Study material for all departments in the form of thousands of videos and texts are made available for improving working knowledge of employees. A mock-test is also available. This is helpful to the employees of Indian Railway for preparation of departmental exams. Around Forty thousand employees have taken advantage of this website and Android App.

Digitization of Personnel Records : Personnel Department Records such as Scale Check Register, Staff Index Register, Pass/PTO Register, Grievance Register, etc. maintained at Depots, Stations are digitized. It can be monitored from the Divisional Office.

Artificial Intelligence introduced through www.railsahayyakpune.in- In this, staff grievances and queries are being resolved through use of the above website and technique of Artificial Intelligence.

Along with this, Computer Based Test, Selection Calendar, Automated Assessment Of Vacancies have been introduced successfully In Personnel Department Of Pune Division. Many of the division visited Pune division and followed in their division.

With this, Central Railway Information System has introduced the Human Resource Management System where many modules like e-pass, settlement module, office order module, and Employee Self Service modules have been introduced. After this, many other modules will be implemented in the future.

With this, HR functions will be digitized in a great way and cadres can be reduced to cut down wage expenditure.

9. CONCLUSION

Indian Railway is a dynamic organization which influences social, political, economic and cultural aspects of India. Now, this is a time where there is a need to focus on railways to improve financial position to compete with road and air transportation. Otherwise, in the near future it would be difficult for railways to sustain in the long term. For this, Indian Railway must work on Human Resource strategy and automation of railway machinery by which they could reduce the expenditure of around 72% which is being done on staff and pensioners by mechanization.

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ROLE OF YOGA PACKAGE IN MANAGEMENT OF SYMPTOMS OF GASTROESOPHAGEAL REFLUX DISEASES (GERD): A SYSTEMATIC REVIEW

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Highlights

- In this study shows that there is a no side of effects of yoga on GERD.
- Yoga is helpful for reducing the reluxes in Esophageal.
- The Yogic cleansing process effect on GERD.

ABSTRACT

Objective: In the present, the instances of Gastroesophageal reflux disease (GERD) is growing up day by day because of improper quality life, unbalanced diet, time management, lack of awareness towards quality lifestyle and environment, etc. Gastroesophageal reflux disease represents One of the most common disorder of the gastrointestinal system, yet it is still a difficult task to cure. Proton Pump Inhibitors (PPIs) and surgery are the GERD's standard treatment at present, even though not effective in all patients a few concerns have been raised in regards to their long haul utilization. Recently, a few facts indicated the advantages of Inspiratory muscle preparing in expanding the lower esophageal sphincter weight in patients influenced by GERD, in this way decreasing their side effects.

Design: Recognize the detailed impact of yogic, medication, surgery and other interventions on GERD through researcher database Pubmed and Google scholar. The one possible solution to this problem, that is through yoga techniques without harming or without side effects which helps to cure GERD.

Setting: Researches conducted this review at Shoolini University, Himachal Pradesh, India.

Result: At the point when yoga is finished with the prescription, it upgrades the impact of medication and it causes the patient to recuperate soon, as yoga doesn't have any side effects. Because of Gastroesophageal reflux sickness as a side effect, numerous different issues happen to like; acid reflux, rest issue, chest torment, unbalance way of life, aggravation in the larynx, stomach torment, and so on, and all these can be relieved by the act of yoga.

Conclusion: So alongside medicine and yoga gives a noteworthy positive outcome in the reflexes and related manifestations.

Keywords:- Gastroesophageal reflux disease, cleansing process, proton pump inhibitors, PPI, GERD

INTRODUCTION

As per Montreal definition, GERD (S. V. Van Zanten et al., 2007) is condition that creates when the reflux of stomach substance causes of problematic side effects and additionally entanglements (S. V. Van Zanten et al., 2007). Gastroesophageal reflux disease happens when the work goes on ill-advised of the lower esophageal sphincter, in this way allowing gastric corrosive to enter the throat. Heartburn, Acid spewing forth is the most widely recognized indications. GERD symptoms accept an imperative occupation in the investigation of the issue. Acid reflux, just as destructive spewing (disgorging), is seen as reasonably express signs for the assurance(Klauser et al., 1990). Erosive esophagitis (EE), Barrett's esophagus, and non-erosive reflux disease (NERD) are the three phenotypic presentations of GERD (Fass & Ofman, 2002). The patients with Gastroesophageal reflux (GERD) infirmity experience the evil impacts of acid reflux and regurgitating forward, which are realized by the reflux of stomach substance, provoking an immense crippling of the estimation of life. Gastroesophageal reflux ailment suggests appearances or tissue hurt, coming about on account of the retrograde improvement of gastric substance.

The inescapability of GERD is extending over the globe (El-Serag et al., 2014). While GERD can make all through the future, inescapability beat someplace in the scope of between the 30 and 60 years of age GERD happen comparably among the men and women, despite the way that men and progressively settled adults will undoubtedly understand GERD related disarrays. The event of the GERD is moreover extending inside pediatric peoples, also including the newborn children (Dunlap & Patterson, 2019). Experienced frequently by gastroenterologists, fundamental thought providers, additionally, sustain the equivalent—fitting clinical assessment of GERD is the key essentialness. (Katz et al., 2013) The physiology methodology of GERD happens all through the comprehensive network generally once consistently, trailed by fast breathing space of reflux material from the distal throat without harm. The swallowing strategy begin with basic peristalsis. Esophageal augmentation, aging advances discretionary peristalsis, exactly when the esophageal mucosa's capacity for persevere through consuming refluxate is overwhelmed, pathologic GERD symptoms are begin to rise.

Clinical scope of GERD is wide ranges from non-erosive reflux ailment to erosive esophagitis (irritation of throat). Models and instruments of GERD vary dependent upon infirmity reality. TLESRs can be enacted by extended gastric destructive creation, conceded gastric cleansing; development diminished esophageal elbowroom, diet, and medications. Patients with the genuine GERD a significant part of the time have confirmation of a hiatal hernia, that can cause are blocked gastric cleansing, extended retrograde destructive stream rates, destructive hernial sac, an extended repeat of lower esophageal sphincter relaxations, and lessened esophagogastric crossing point sphincter pressure. Some patients with GERD will develop Barrett's throat, a danger factor for adenocarcinoma (a threatening tumor framed from glandular structures in epithelial tissue.

Anomalies, which can't be straightforwardly watched, (for example, on account of GERD), are regularly recognized through patient chronicles. Intensive history taking is basic to precisely evaluate GERD and recognize manifestations are Important data to inspire from patients and families during wellbeing chronicles identified with GERD incorporates History of indigestion (most normal indication), which shows as retrosternal (Pain behind the sternum) copying/uneasiness frequently happening after dinners and declining with stooping, bowing, or resting, Time of side effect beginning (GERD is ordinarily more terrible around evening time), Presence of extra-esophageal side effects of wheezing, bronchospasm, ceaseless hacking, , hard-to-treat asthma, including sore throat also and additionally lung harm, Presence of typical side effects including epigastric, torment, queasiness, swelling, unpleasant burping, acrid stomach sensation, chest torment, or potentially a knot in the throat, Consumption of nourishment related with GERD for example, especially enormous suppers, substances with high sugar fixations, , caffeine, chocolate, espresso, onions, carbonated, beverages.

It is critical to take note of that esophageal issues are the most widely recognized reason for non-cardiovascular chest torment. Possibly hazardous cardiovascular etiologies must be rejected before the symptomatic quest for GERD as a reason for chest torment. Side effects progressively reminiscent of esophageal issues incorporate chest torment that proceeds for quite a long time or potentially intrudes on rest, is portrayed as retrosternal, without horizontal radiation, and is connected to dinners as well as calmed with stomach settling agents. Patients with GERD side effects ought to be urged to keep an itemized nourishment. There are a few electronic applications accessible for nothing or negligible cost. Huge numbers of applications have inserted update frameworks, helps to arrange recorded data, take into account the simplicity of virtual availability.

Methods

The PRISMA guidelines are utilized for control detailing of systematic review (Moher et al., 2009). A literature review was led significant studies on Gastroesophageal. The databases were utilized: Google scholar and PubMed .

Criteria of Inclusion

Studies were considered qualified in the event tht they me the accompanying incorporation criteria: (1) randomized controlled trial (RCT) (2) clinical cohort and controls (3) clinical cohort's intervention.

Criteria of Exclusion

This worth was executed in order to minimize the sabotaging of interior and outside legitimacy in the investigations we dissected. Furthermore, studies were excluded if there was not free admittance to a full text article and open access or made accessible to specialists upon demand for consideration in this systematic review.

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Strategy of Search and Collection of Data

Reviewer looked through databases of Google Scholar PubMed included the following search terms: OR GERD OR GERD recovery OR Yoga and Gastroesophageal reflux diseases OR PPI OR GERD Surgery. Include only journal articles in the following subjects: health sciences, biological sciences, health policy, psychology, public health and general science. Keyword search such as Gastroesophageal reflux disease, cleansing process, proton pump inhibitors, PPI, GERD respectively. Publications were restricted to the English language, as English is the main language wherein the researchers are familiar. Data identifying with the impacts of yoga exposure on sympathetic activity or perceived stress was extracted using a tailored form and was two fold checked for exactness sometime in the not too distant future date (see Table 1). Reviewed 62 number of articles, 25 were retrieved and assessed for eligibility. 7 studies are includes on the basis of criteria this shown in (Figure 1).

RESULT

Characteristics of Studies

A total number of 7 studies were included in this systematic review. Of these studies, five were shows the effect on GERD through the medical process and two studies were related to yoga. Of the seven included studies, five used only measures the positive effect on GERDthrough medically. The remaining study utilized both. Table 1 highlights the main study characteristics.

ROLE OF YOGA ON GERD

(Wadhwania, 2017) studied on vocal line brokenness with dysautonomia on 23 years old lady. There are diverse heterogeneous clinical features by means of autonomic brokenness affecting the multi-system like musculoskeletal, gastrointestinal, heart, on the edge and vocal cord function (Yasuda et al., 1989). At the present time of a 23-year-elderly person with a clinical history related to Gastroesophageal reflux disease that impacted the quickness of breath with the reason behind exercise. The reactions reported by the female were chest torment, headaches, practice bias, and autonomic brokenness. There are three positions which are prostrate, sitting and staying in these positions the recorded the Orthostatic vitals at the intervals of 3 mint. Result supine (Bp= 113/66 and HR=70) sitting (Bp= 130/86 and HR=70) standing (BP=108/87 and HR 100). The outcomes displayed broadened inspiratory muscle quality, improved maximal exercise limit, and diminished exercise-began dyspnea (Mathers-Schmidt & Brilla, 2005). In the autonomic, vocal code brokenness, isometric exercises, remedial occupation on the vocal line, breathing and autonomic brokenness there is the essential employment of the vagus nerve in these. Yoga managed that.

(Evans et al., 2009) this assessment was on the GERD, dysphasia, chest and Abdominal anguish on a 14-year-old youngster whose treatment was supported through the Nissen fundoplication clinical methodology. At the present time of a 14-year-old youngster with a clinical history related to GERD, it impacted her extraordinary chest, caused stomach anguish and hurling, because of that she had unable to eat and her body unfit to ingest full nutrition. Further, because of blood bunches in vein, she expected to hospitalized on different occasions. Right, when she came the primary go through in the middle she was astoundingly weak, she used a wheelchair to convey mobility. Through appraisal at the PPP (pediatric torment program) found that there was no dietary issue and no usage of intestinal prescriptions and no movement, her body was small, because of which she suffers nervous debilitated and social dread. In like manner, at the present time, an examination was by then done by masters and there is was no effect of treatment on her. Finally, Iyengar yoga was completed on her as a treatment to reduce strain and related issues (Evans et al., 2009). Method or strategy of yoga and recalled models for this treatment was

1. Uppavista , bddha konasana, sukhasana, dandasana 2. Sputa padangusthasana supported with chair 3. Purvottanasana on two chairs 4. supta baddha konasana; (5) supta sukhasana; (6) supta virasana; (7) setu bhanda on a bench with a box; and (8) viparita karani.

These Asanas were finished with the assistance of props. Reports accompanied positive outcomes that yoga assists with improving the working and give youngsters alleviation from traditional medication. Logical research examining presently by scientists shows that a wild scope of interminable medical issues and maladies in more youthful individuals are expelled by Iyengar yoga.

ROLE OF MEDICATION

(Kappelle et al., 2015) the investigation was done to follow the improvement in the reflux side effects and lessening in the corrosive presentation into esophageal, through the lower esophageal sphincter electrical incitement treatment (LES-EST) (Rinsma et al., 2014). In the USA 10% to 30% populace anyplace is influenced because of fragmented reaction to Proton Pump Inhibitors (PPIs); this is the explanation that by and large LES-

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EST is attempted (Hoppo et al., 2014). It is imperative that LES-EST is identified with the GERD wellbeing related personal satisfaction (GERD-HRQL) (Velanovich, 2007). In the examination, LES-EST estimated the LES resting and leftover weight, esophageal corrosive presentation, and personal satisfaction scores. This treatment was done to diminish the incitement meetings. In light of this investigation, the aftereffect of the EST was considered as an adequate treatment for those patients who were most receptive to PPI treatment. The decrease of spewing forth indications and reflux corrosive was astounding.

(Mei et al., 2016) point of this examination was to survey the ampleness of esomeprazole treatment systems differentiating and other proton siphon inhibitors (PPI) was in clinical practice for a half year in the organization of patients with symptomatic Gastroesophageal reflux illness (GERD) (Mei et al., 2016). GERD is regular worldwide with inescapability measures showing the best normality in North America (19.8%) and the most decreased in East Asia (5.2%) (Dent et al., 2005). The destructive covering is seen as the foundation of treatment for GERD, and proton siphon inhibitors (PPIs) treatment generally filled in as the speediest symptomatic assistance in a large portion of the patients (DeVault & Castell, 2005). Starting late, five PPIs are available for treating GERD, including omeprazole, pantoprazole, lansoprazole, rabeprazole, and esomeprazole. Esomeprazole, as the isomer of omeprazole, has been made and advanced with less negative events differentiated and omeprazole (Kendall, 2003). To systematically survey the ampleness of these prescriptions, data from past randomized control fundamentals (RCTs) were professed to differentiate esomeprazole treatment and other PPI drugs treatment. Fall away from the faith rates during a half year of treatment, four standard GERD appearances, and adversarial events were totally surveyed at the present time.

Cochrane's Q estimation and I2 test were both prompted to evaluate the heterogeneity across particular examinations. Meta-backslide was directed to explore the wellspring of heterogeneity and delicate assessment was performed to assess the peril inclination for the meta-examination. Totally, eleven starters with first-class got together with the meta-assessment. An outwardly hindered procedure or differentiation controlled meds didn't affect heterogeneity across considers. Likewise, the end on destructive heaving forward, stomach desolation and dysphagia might be dubious. In GERD patients, esomeprazole 20 mg step by step is more fruitful than various PPIs as for fall away from the faith rates, symptoms of epigastric torment and acid reflux, and real hostile events.

ROLE OF SURGERY

(Brar et al., 2017) This research paper focused on Heartburn and corrosive disgorging are the primary indications of Gastroesophageal Reflux Disease (GERD), further, it is an interminable disease (El-Serag et al., 2014) (Wang et al., 2010). It's treatment through the pill and the blade. This sickness impacts on personal satisfaction, other than profoundly expanding the odds of esophageal disease because of Uncontrolled GERD. GERD patients are expanding in western populaces. Way of life changes and Proton Pump inhibitors (PPI) is the pillar treatment for GERD. This treatment, be that as it may, takes a long effort to be altogether successful and is expensive moreover. The patients who show obstinate indications have a choice of Anti-reflux Surgery (Salminen et al., 2012). The customary medical procedure includes in wellbeing profile, the enthusiasm of the patient is expanding in the substitute medications in light of the fact that both give comparable outcomes and quicker recuperation. There has been an ongoing presentation of the novel entry point less enemy of reflux methods in endoluminal systems (Pandolfino & Krishnan, 2014). The present information saw that there is a requirement for concentrates on the long haul adequacy of endoluminal treatments and it's the other alternative for the treatment of GERD.

ROLE OF DIFFERENT TECHNIQUE

(Ju et al., 2013) this exploration paper concentrated on discovering the connection between Gastroesophageal reflux illness (GERD) and rest unsettling influences (Green et al., 2003). Be that as it may, consideration has not been given to the connection among GERD and rest issue, in light of the fact that the recorded the contentions among GERD and Sleep Apnea Syndrome (Eskiizmir & Kezirian, 2009). With the end goal of this investigation, 564 subjects were chosen and alluded to the rest lab for the examination. These subjects in under nighttime Polysomnography (NPSG) and requested to fill the GERD Questionnaire. The GERD explicit survey contained 14 things and seven-question in the poll identified with reflux indications, including corrosive disgorging, indigestion, chest torment, globus sensation, raspiness, epigastric irritation, and hacking. Subjects revealing indigestion or corrosive spewing forth in any event once seven days were classified having GERD (KIM, 208 C.E.).

(Sandhu & Fass, 2018) this investigation paper concentrated on different organization methods for GERD, GERD is a run of the mill illness with the most imperative inescapability in North America. The amount of patients of GERD has been growing bit by bit according to GERD Prevalence, by and large, in North America

& East Asia (Dent et al., 2005). Near examinations between the anti-reflux clinical methodology and clinical treatment shows the demonstrated of mixed results in GERD patients. Most patients with common reactions of GERD get empiric treatment with a Proton Pump inhibitor (PPI) and don't encounter scientific testing. Managing stubborn GERD, In up to 40% of the patients, it can be seen getting PPI once step by step, can be trying. The estimation of interminable treatment with a PPI versus on solicitation or unpredictable treatment remains questionable. A couple of assessments nitty-gritty that steady treatment yields more critical patients' satisfaction than on-demand treatment. In any case, others have shown that on-demand treatment is better than predictable treatment the patients with smooth GERD considering the way that it is less over the top, mitigates stress over relentless use of PPIs and for the most part, patients are astoundingly fulfilled (S. V. Van Zanten et al., 2012) (Jiang et al., 2013). A tremendous meta-examination that included seven starters demonstrated that cautious treatment of GERD is highly remarkable than clinical treatment with respect to calm noteworthy result comes in both the short and medium-term. Indigestion and regurgitating forward were less normal after the cautious intervention. In any case, a broad degree of patients regardless of everything required an antireflux remedy after cautious fundoplication. Patients who experienced clinical methods were through bound to be content with their appearance to control and besides demonstrated a high level of satisfaction rate with the treatment got (Rickenbacher et al., 2014).

DISCUSSION

GERD is described by signs, for instance, acid reflux and heaving forward or of course, esophageal mucosal harm conveyed by Gastroesophageal reflux. The disarray of esophageal motor work is one of the huge factors for the occasion of GERD. Quite, esophageal body, motor limit, and LES pressure are seen as the most pertinent parts for hindering Gastroesophageal reflux. High LES pressure turns away the reflux of gastric substance. In past contemplates, low LES pressure and obstructed esophageal peristalsis was seen in GERD patients (Scheurer & Halter, 1976), and free and stress-impelled Gastroesophageal refluxes are known to once in a while occur in those cases. In addition, in order to clear gastric substances that have refluxed into the throat, profitable esophageal body peristaltic tightening influences are huge.

CONCLUSION

The explore shows that on Gastroesophageal reflux illness, the surgery gives a decent impact when contrasted with the medicine. Through the medical procedure/surgery, the patient can recuperate soon and dispose of the infection in a brief timeframe, while in the event of prescription the patient needs to take meds for quite a while period and furthermore it isn't such powerful as a surgical procedure. Electrical Incitement of the LES, where the electrical supplements are put Laparoscopically in the muscles at the GE convergence, is furthermore being used to treat GERD. Essential examinations revealed the LES pressure and extended with electrical prompting. It is imperative, be that as it may, while drugs take long, with the use of yogic practice in treatment, it shows critical great impact and alleviation on the patient. At the point when yoga is done close by prescription, it improves the impact of medication and it causes the patient to recoup soon, as yoga doesn't have any symptoms. On the off chance that one experiences gastroesophageal reflux malady, as a manifestation, numerous different issues happen, for example, acid reflux, rest issue, chest torment, unbalance quality life, bothering in the larynx, stomach torment, and so on., and all these can be relieved by the act of yoga. In this manner, alongside prescription yoga vows to give huge positive outcomes in the reflexes and related side effects. Notwithstanding, in the clinical field, different issue are remain unsure about the GERD and it is believed that in an accompanying couple of years, with more investigations and research, there will be more disclosures subject.

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A DEMOGRAPHIC AND ECONOMIC STUDY OF MAHARASHTRA'S HOUSEHOLDS PRE AND POST COVID-19

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ABSTRACT
This study investigates the household consumption patterns and socio-economic conditions in Maharashtra, India, across the pre- and post-COVID-19 pandemic periods, specifically focusing on 2019, 2020, and 2021. The analysis spans six diverse districts—Amaravati, Aurangabad, Nashik, Nagpur, Pune, and Mumbai—providing a comprehensive view of both urban and rural households. By employing descriptive statistics and chi-square tests, this research evaluates the distribution and interrelation of various household demographics, including age groups, gender roles, occupations, education levels, and household sizes.

The findings reveal notable shifts in socio-economic structures within these households, identifying pandemic-related factors that have influenced changes in consumption across food, health, and non-food categories (such as recreation, restaurant dining, and vacations). Additionally, variations are observed in expenditure patterns based on demographics and economic disruptions caused by the pandemic, providing insights into resilience and adaptability in household spending. The study offers valuable perspectives on the evolving socio-economic landscape of Maharashtra, highlighting the role of demographic and external factors in shaping consumption trends.

*Keywords**:** consumption patterns, socio-economic, demographic, determinants*

INTRODUCTION
The COVID-19 pandemic brought about unprecedented socio-economic challenges globally, with India experiencing significant disruptions across multiple sectors. Maharashtra, as one of India's most populous and economically pivotal states, faced these challenges acutely, experiencing widespread job losses, healthcare strains, and income disruptions. The impacts were not uniform across regions; both rural and urban households in Maharashtra faced unique challenges due to distinct socio-economic compositions and vulnerabilities.

Household consumption patterns serve as essential indicators of economic well-being, particularly during crises. As argued by Blundell and Preston (1998), consumption provides a more accurate measure of economic inequality than income alone, while Krueger and Perri (2006) emphasize that consumption disparities often reflect broader socio-economic inequalities. In India, the pandemic deepened pre-existing inequalities, as observed by Dev and Sengupta (2020), with rising unemployment and substantial income reductions disproportionately affecting lower-income groups and amplifying inequality.

This study examines the socio-economic conditions of households in Maharashtra across both pre-pandemic (2019) and pandemic (2020-2021) periods, focusing on household consumption patterns and demographic changes. Using data from the Centre for Monitoring Indian Economy (CMIE) Consumer Pyramids Household Survey (CPHS), the analysis covers six major districts—Amaravati, Aurangabad, Nashik, Nagpur, Pune, and Mumbai—spanning urban and rural households. Key demographic variables, such as age, gender, occupation, education, and household size, are assessed to determine the pandemic's impact on household resilience and vulnerability. Through descriptive statistics and chi-square tests, the study explores how these demographic factors influenced consumption patterns, with findings aimed at highlighting economic resilience and identifying at-risk groups. The research thus contributes a nuanced understanding of the pandemic's socio-economic impact on Maharashtra's households, underscoring the dynamics of economic inequality and resilience within varying demographic segments.

REVIEW OF LITERATURE
Household consumption serves as a crucial indicator of economic well-being, capturing long-term economic inequalities more effectively than income alone. According to Blundell and Preston (1998) and Krueger and Perri (2006), consumption patterns tend to exhibit more stability over time compared to income; however, crises like the COVID-19 pandemic can significantly disrupt these patterns, especially among vulnerable populations.

In India, Dev and Sengupta (2020) underscore the pandemic's impact on household consumption through income loss, rising unemployment, and supply chain disruptions, with rural households and informal workers bearing the brunt. Kapoor (2020) observed that urban households curtailed discretionary spending, while rural

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households focused on reducing non-essential expenses. Further, Gupta et al. (2021) found that food security and overall consumption levels declined, as households cut spending on health and education. Mishra and Rampal (2021) identified women-headed households and daily wage earners as particularly vulnerable, with Patel and Ramaswamy (2021) noting a shift in household priorities, emphasizing food and healthcare spending over other areas.

Building on these findings, this study investigates household consumption in Maharashtra, focusing on how the pandemic has reshaped spending patterns across both rural and urban areas. Utilizing data from the Centre for Monitoring Indian Economy (CMIE) Consumer Pyramids Household Survey (CPHS) for 2019, 2020, and 2021, the research examines the impacts across demographic groups—such as age, gender, and occupation—highlighting consumption trends and spending priorities. By analyzing these factors, this study aims to offer insights into how the pandemic altered economic behavior and resilience within Maharashtra's households, capturing the broader implications on economic inequality and household well-being in both urban and rural regions.

RESEARCH METHODOLOGY

Data Source

Data for this study was collected from the CMIE CPHS database for the years 2019, 2020, and 2021. The dataset includes demographic variables and household consumption data for six districts in Maharashtra: Amaravati, Aurangabad, Nashik, Nagpur, Pune, and Mumbai. Households are classified as urban and rural, allowing for comparative analysis.

The objective of this study is to analyze the impact of the COVID-19 pandemic on household consumption patterns and socio-economic conditions in Maharashtra, India. Specifically, it aims to:

1. **Examine the changes in household consumption across key spending categories** (e.g., food, health, non-essentials) in urban and rural areas of Maharashtra during the pre-pandemic and pandemic periods (2019, 2020, and 2021).
2. **Identify the demographic and socio-economic factors** (e.g., age, gender, occupation, education, household size) that significantly influence consumption patterns, with a focus on assessing resilience and vulnerability within different population segments.
3. **Compare the consumption priorities of households** over time, highlighting shifts in spending on essential versus non-essential items due to pandemic-related economic disruptions.
4. **Evaluate the extent of economic inequality** reflected through consumption disparities, particularly among marginalized groups, such as women-headed households and daily wage earners, as a response to the crisis.

Through this analysis, the study seeks to provide insights into the broader implications of socio-economic shifts on household well-being and economic resilience in Maharashtra, contributing to a deeper understanding of consumption-based economic inequality during crises.

Variables

- **Dependent Variables**: Consumption expenditures on food, health, and non-food items (e.g., recreation, restaurants, vacations).
- **Independent Variables**: Total adjusted income, gender, family size, age group, education level, occupation, and region type.

Statistical Analysis

We applied descriptive statistics to understand the distribution of demographics across years. The chi-square test was used to identify significant differences in the proportion of demographic variables across different years. Regression analysis was employed to understand the relationship between demographic factors and household consumption.

Results and Discussion

In this study, we analyze the socio-economic factors influencing household consumption across different demographic groups in Maharashtra, using chi-square tests to assess the significance of variations. Below are the hypotheses tested under their respective tables.

1. Demographic Distribution

Age Group Distribution

Null Hypothesis (H01A): There is no significant difference in the proportion of age groups among households in Maharashtra across urban and rural areas.

Alternate Hypothesis (H11A): There is a significant difference in the proportion of age groups among households in Maharashtra across urban and rural areas

Age Group: Across 2019, 2020, and 2021, the majority of households belonged to the "Dominant Younger Members" category (50-60%), while a smaller proportion was "Dominant Seniors" (6-7%).

Table 1: Age Group Distribution Across Households in Maharashtra (2019-2021)

Age Group	2019 (%)	2020 (%)	2021 (%)
Balanced	25.1	26.4	26.6
Younger Members	50.5	50	48.7
Grown-ups	18.4	17.9	17.7
Seniors	6.0	5.7	7.0

Source: Analysis based on data collected from CPHS- March 2019, 2020,2021

Chi-square tests revealed significant differences in the age distribution between urban and rural areas, with rural households having a higher proportion of younger members.

Gender Distribution:
Null Hypothesis (H01B): There is no significant difference in the proportion of gender groups among households in Maharashtra.

Alternate Hypothesis (H11B): There is a significant difference in the proportion of gender groups among households in Maharashtra

The "Balanced" and "Male Dominant" categories were prominent, while the "Exclusively Female or Male" group constituted only 5-6%. Urban regions had more balanced gender roles, whereas rural households leaned towards male dominance

Table 2: Gender Group Distribution Across Households in Maharashtra (2019-2021)

Gender Group	2019 (%)	2020 (%)	2021 (%)
Balanced	35.7	36.6	36.8
Female Dominant	21.9	21.4	19.8
Male Dominant	37.1	37	36.7
Exclusive	5.3	5.0	6.6

Source: Analysis based on data collected from CPHS- March 2019, 2020,2021

These findings suggest a shift towards balanced gender representation in household decision-making over the years, especially in urban areas.

Occupation:
Null Hypothesis (H01C): There is no significant difference in the proportion of occupation groups among households in Maharashtra.

Alternate Hypothesis (H11C): There is a significant difference in the proportion of occupation groups among households in Maharashtra

Blue-collar workers and individuals engaged in miscellaneous or other activities comprised a large portion of the household workforce. The proportion of white-collar professionals remained below 20%, with rural areas showing a larger presence of blue-collar and miscellaneous workers

Table 3: Occupation Group Distribution Across Households in Maharashtra (2019-2021)

Occupation	2019 (%)	2020 (%)	2021 (%)
Blue-collar Workers	26.4	23.6	27.0
White-collar Professionals	13.6	9.3	16.4
Self-employed	20.6	21.4	22.9
Miscellaneous	39.3	45.8	33.7

Source: Analysis based on data collected from CPHS- March 2019, 2020,2021

The COVID-19 pandemic increased the proportion of households reporting involvement in miscellaneous jobs, reflecting economic instability and unemployment.

Education Levels

Null Hypothesis (H01D): There is no significant difference in the proportion of education levels among households in Maharashtra.

Alternate Hypothesis (H11D): There is a significant difference in the proportion of education levels among households in Maharashtra

Education: The "Moderately Educated" group accounted for the majority of households, followed by "Educationally Homogeneous" households. The percentage of "Highly Educated" households remained around 15-25%.

Table 4: Education Group Distribution Across Households in Maharashtra (2019-2021)

Education Group	2019 (%)	2020 (%)	2021 (%)
Highly Educated	26.2	15.9	23.7
Moderately Educated	42.4	57.0	51.2
Educationally Homogeneous	31.3	27.2	25.1

Source: Analysis based on data collected from CPHS- March 2019, 2020,2021

The data show a significant impact of the pandemic on educational attainment, as reflected in the drop in highly educated households during 2020.

Household Size Distribution

The "Medium-Sized" group accounted for the majority of households across all years, followed by "Small Households." The percentage of "Large Households" declined steadily during the pandemic.

Null Hypothesis (H01E): There is no significant difference in the proportion of household sizes across Maharashtra during 2019, 2020, and 2021.

Alternate Hypothesis (H11E): There is a significant difference in the proportion of household sizes across Maharashtra during 2019, 2020, and 2021

Table 4: Household size distribution Across Households in Maharashtra (2019-2021)

Household Size	2019 (%)	2020 (%)	2021 (%)
Small Households	38.7	40.8	44.9
Medium sized Households	47.8	49.7	46.4
Large Households	13.5	13.5	9.5

Source: Analysis based on data collected from CPHS- March 2019, 2020, hi 2021

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The data show that the proportion of small households increased consistently during the pandemic, while the percentage of large households saw a marked decline, possibly indicating economic constraints leading to changes in living arrangements or family sizes.

CONCLUSION

The socio-economic landscape of households in Maharashtra underwent significant transformations between 2019 and 2021, largely influenced by the COVID-19 pandemic, which has reshaped consumption patterns and demographic distributions. The data reveals that a substantial proportion of households, particularly in rural regions, are characterized by younger members and predominantly male heads of households. This demographic trend suggests a dynamic but potentially vulnerable population, with educational attainment levels generally indicating a moderate standard.

The pandemic prompted noticeable occupational shifts, leading many individuals to transition into informal and miscellaneous jobs as traditional employment opportunities dwindled. This shift highlights the economic strain that the pandemic inflicted on households, exacerbating existing vulnerabilities and pushing many into precarious work situations without job security or benefits.

These findings underscore the urgent need for targeted policy interventions aimed at improving educational opportunities, promoting gender equality, and ensuring employment stability, particularly in rural areas. By focusing on these areas, policymakers can help build resilience among households and mitigate the adverse effects of economic shocks.

Additionally, further research is warranted to explore the long-term economic impacts of these demographic changes on household well-being. Understanding how shifts in age, gender roles, and employment structures affect consumption behaviors and overall quality of life will be crucial in informing future policies and support systems. Such research could also help identify effective strategies for fostering sustainable economic development and improving the resilience of households in the face of ongoing and future challenges.

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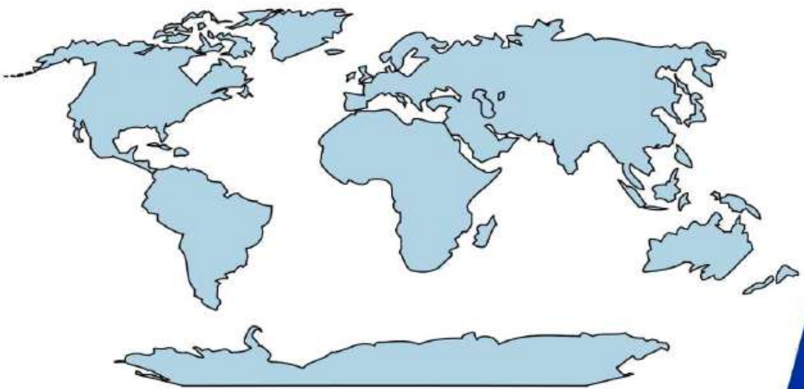

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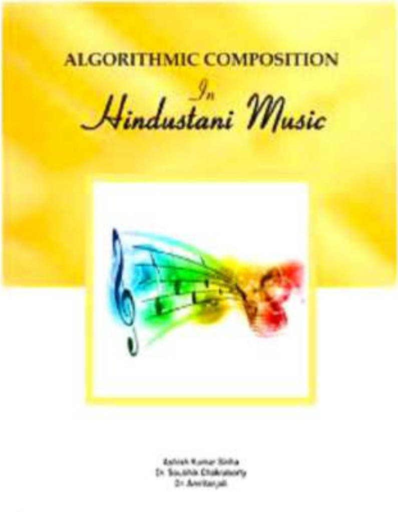

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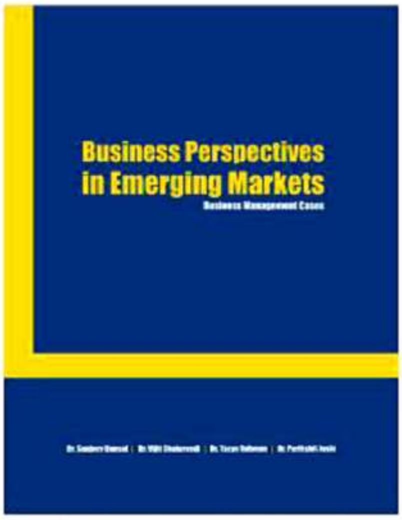

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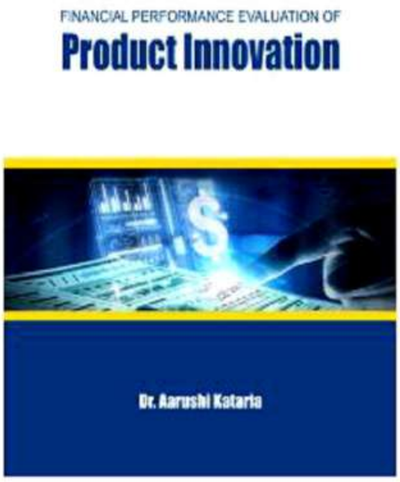

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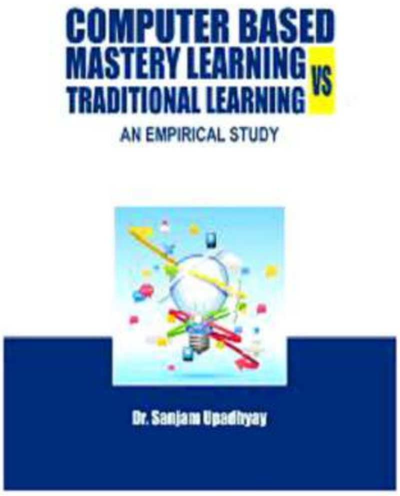

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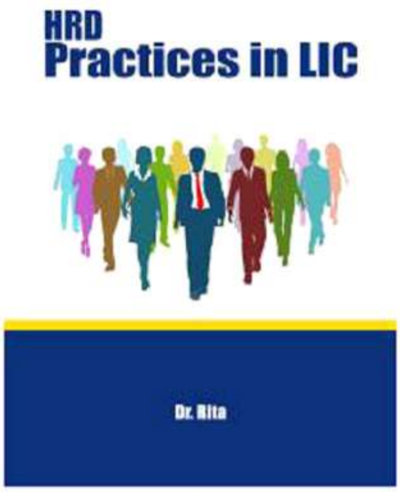

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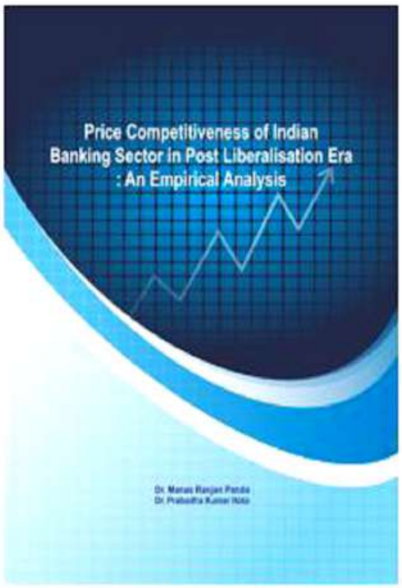

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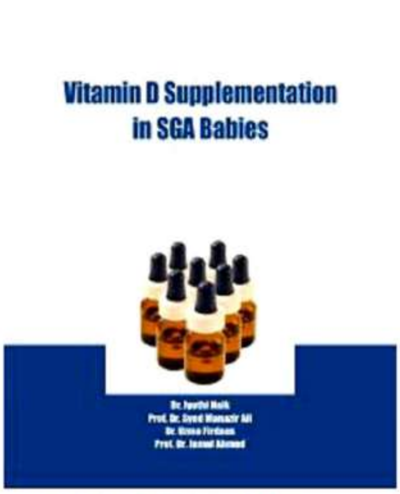

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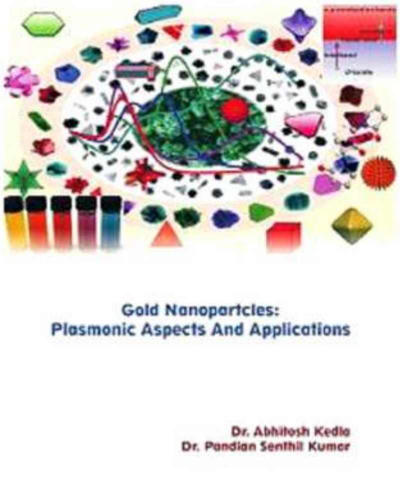

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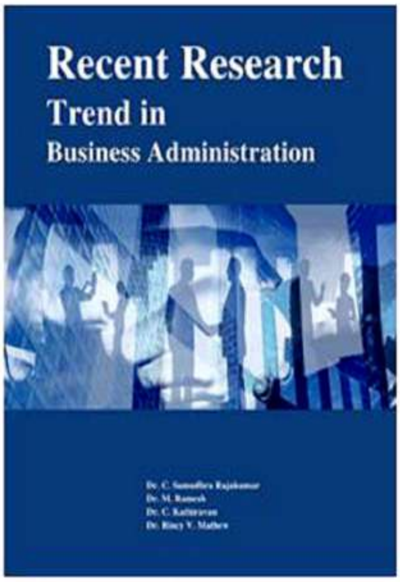

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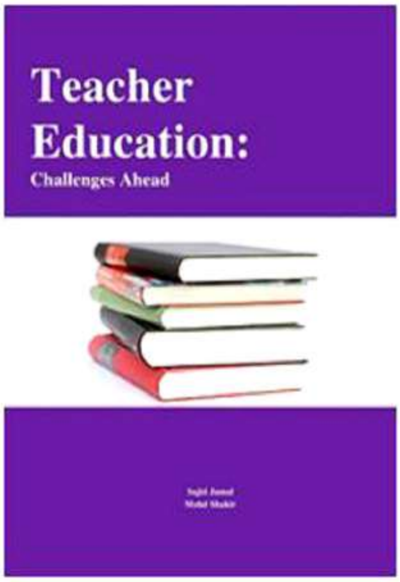

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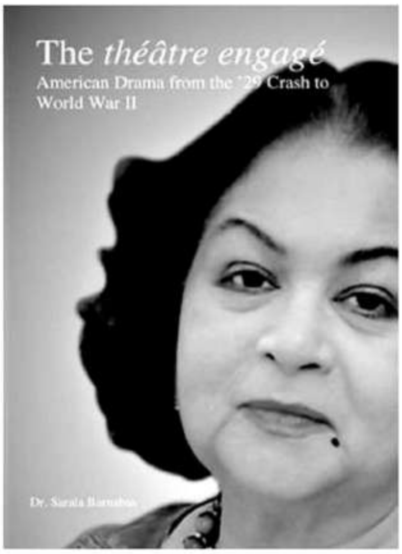

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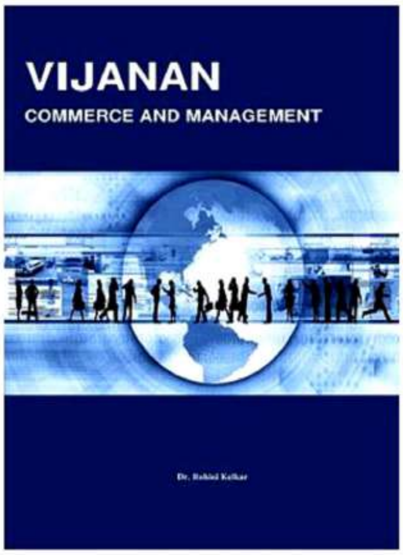

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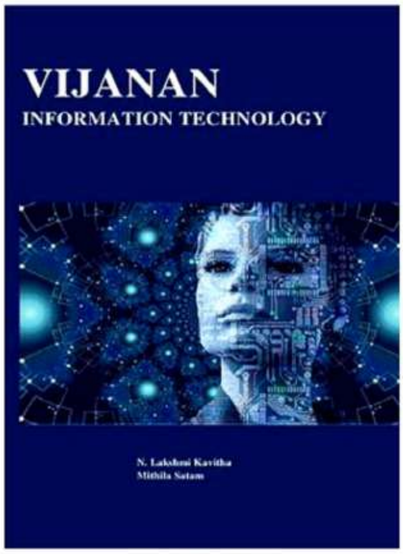

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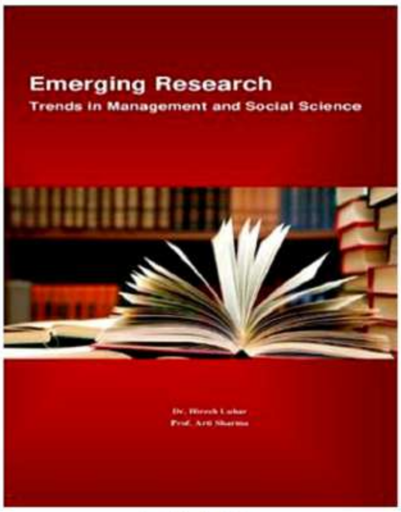

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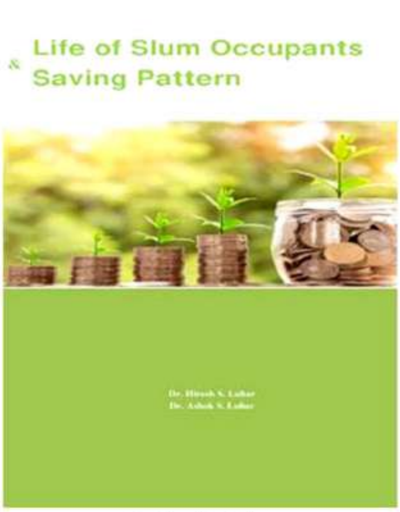

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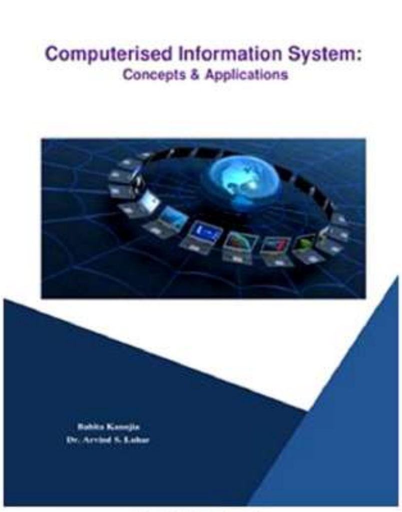

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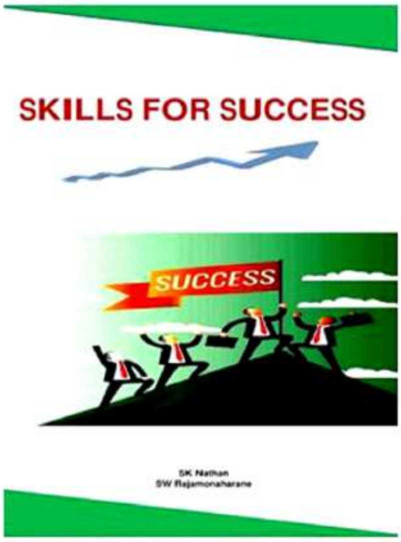

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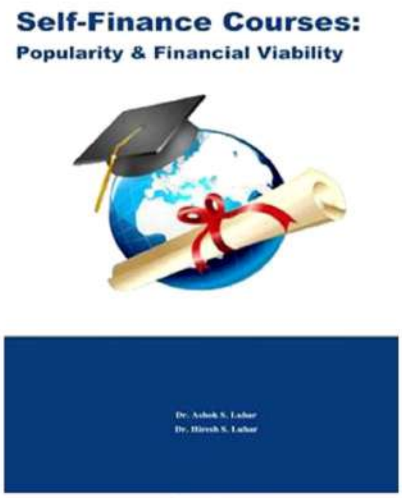

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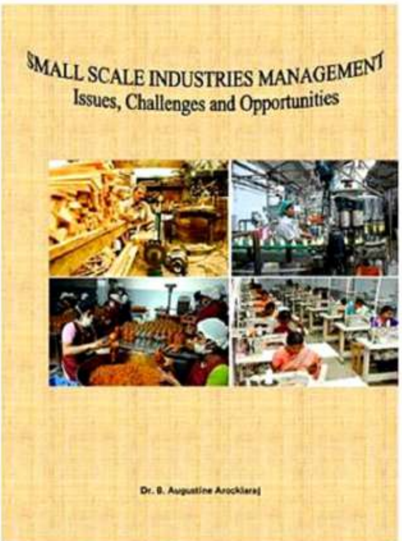

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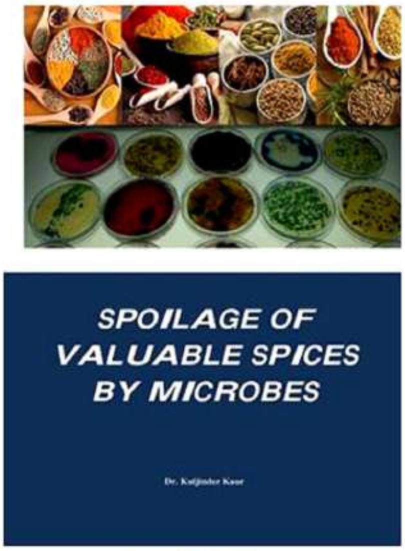

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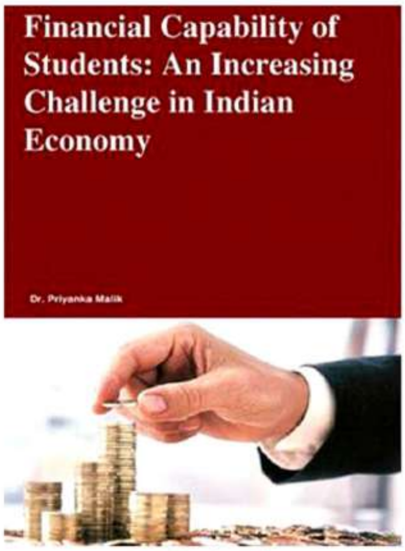

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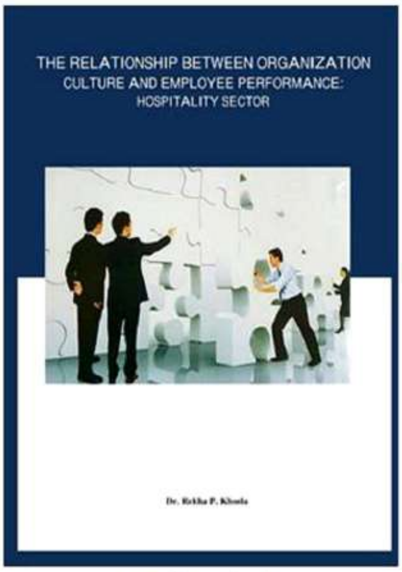

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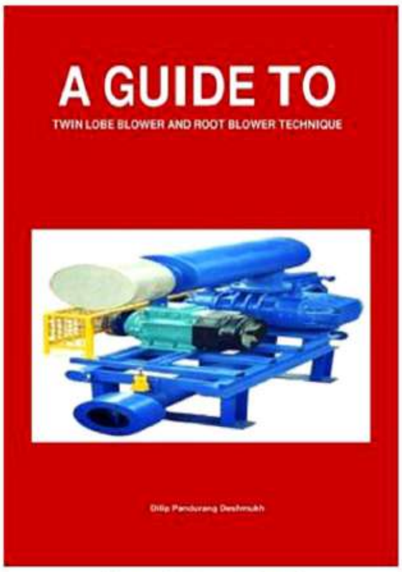

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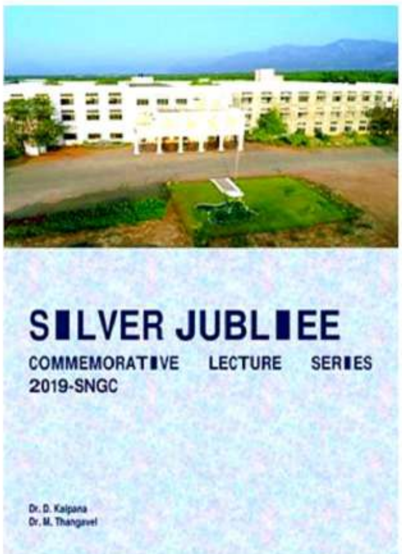

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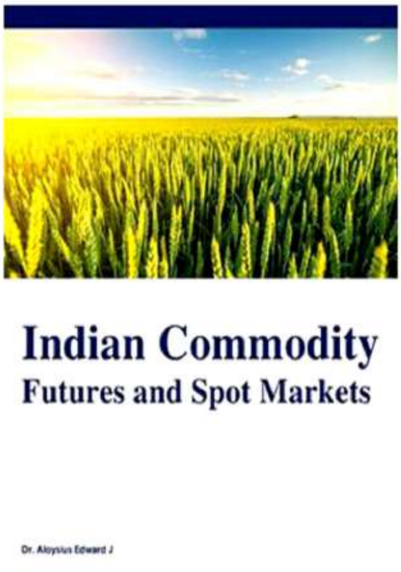

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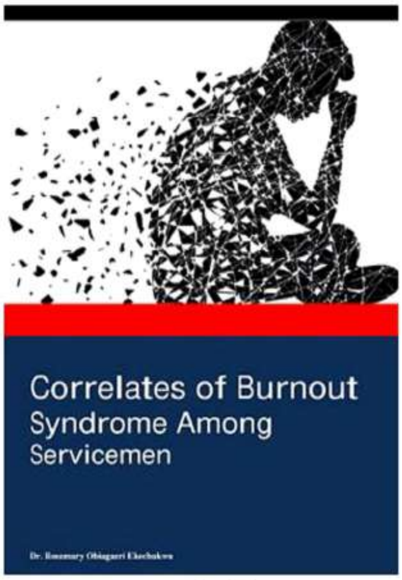

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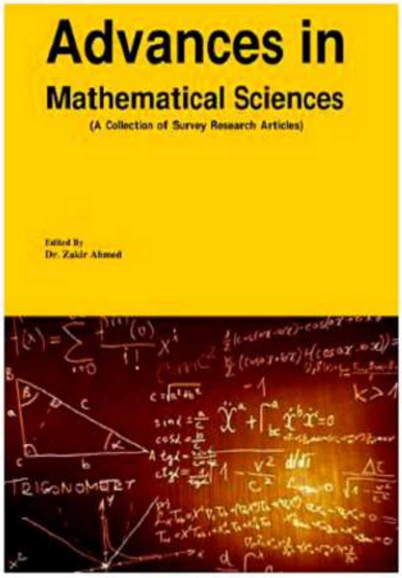

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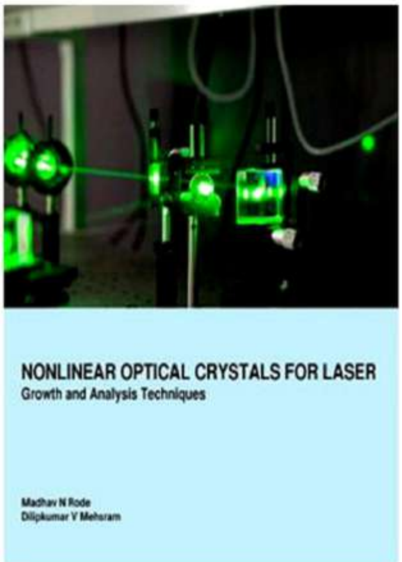

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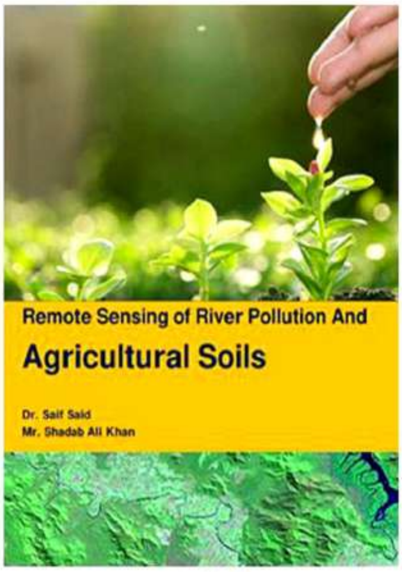

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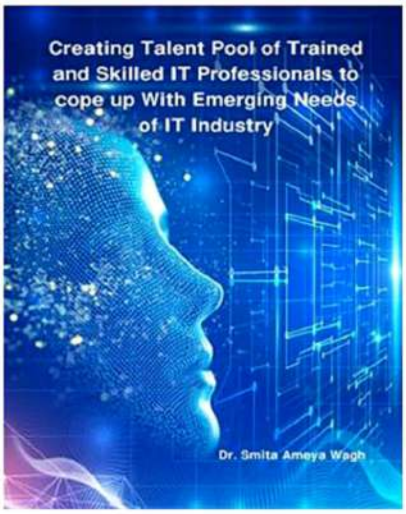

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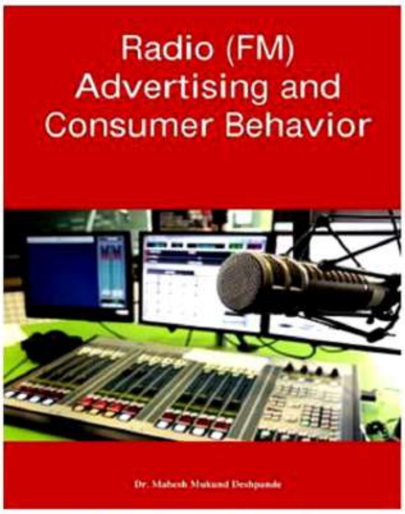

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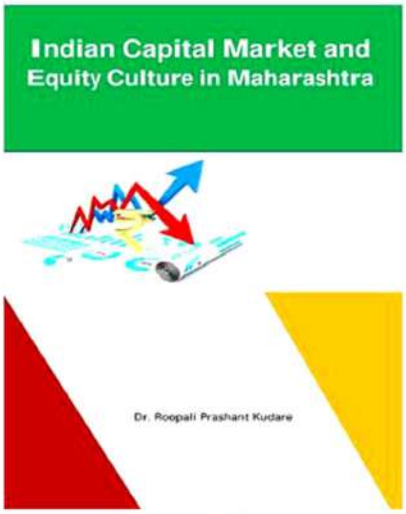

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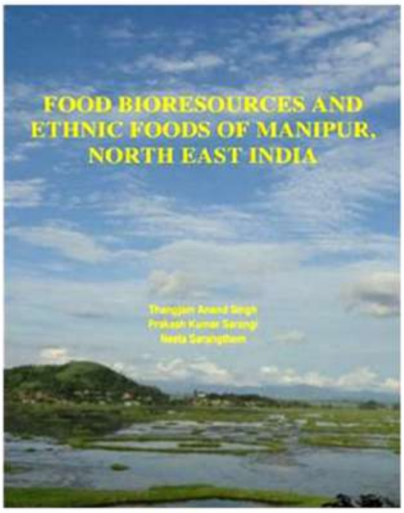

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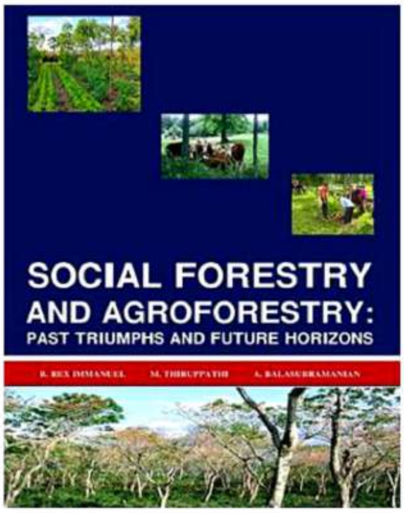

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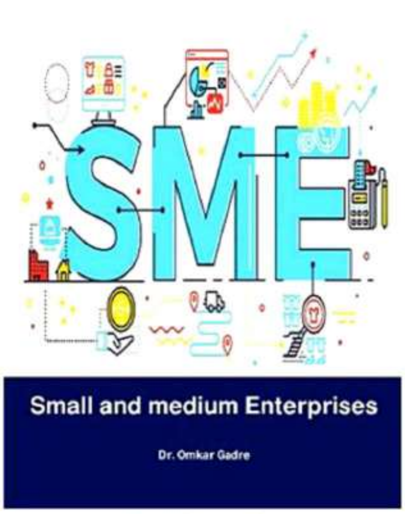

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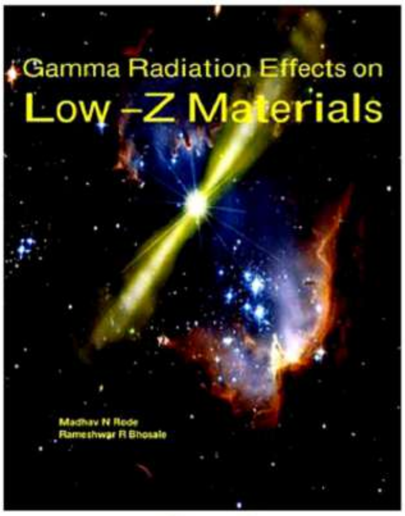

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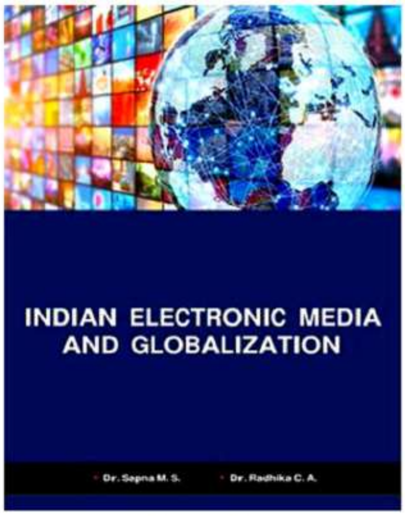

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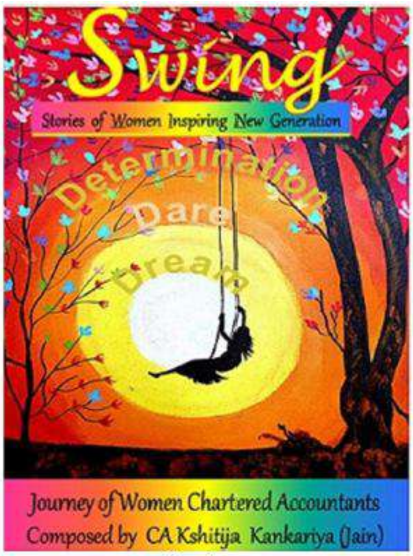

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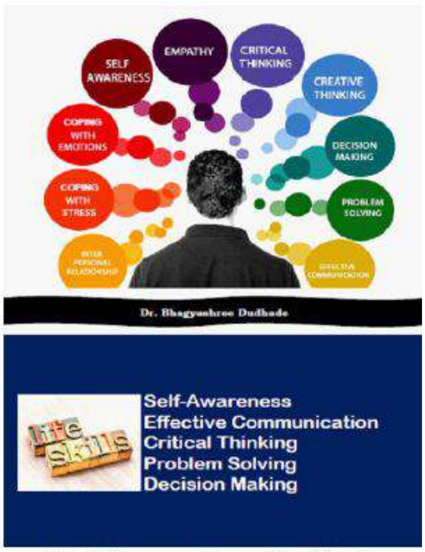

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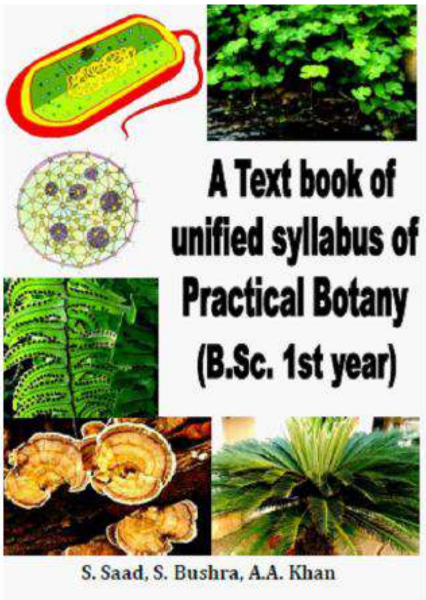

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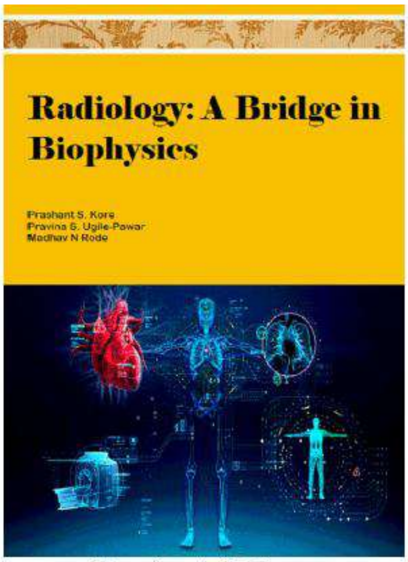

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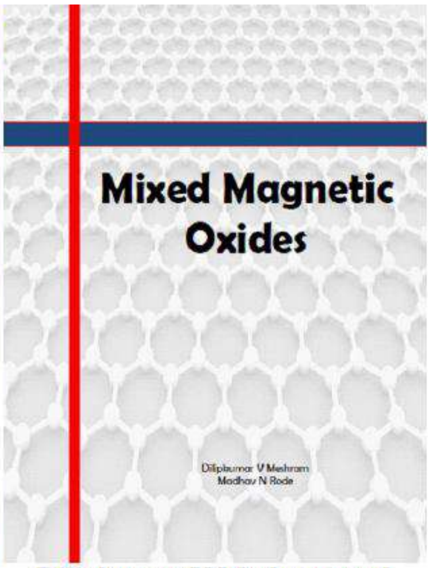

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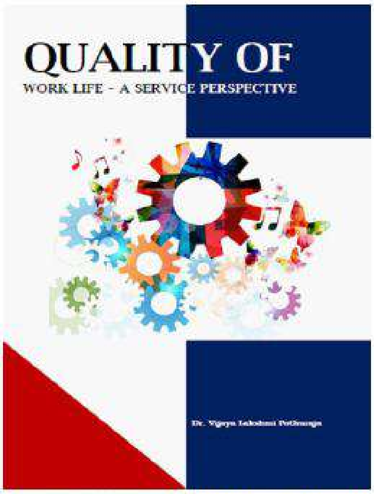

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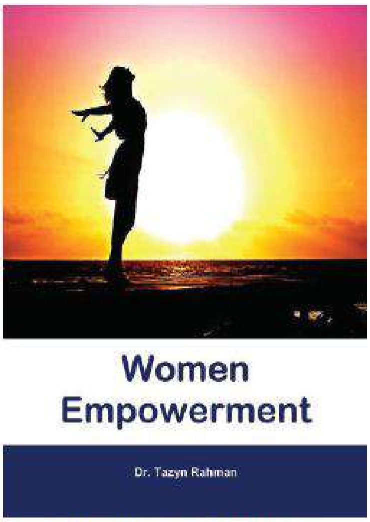

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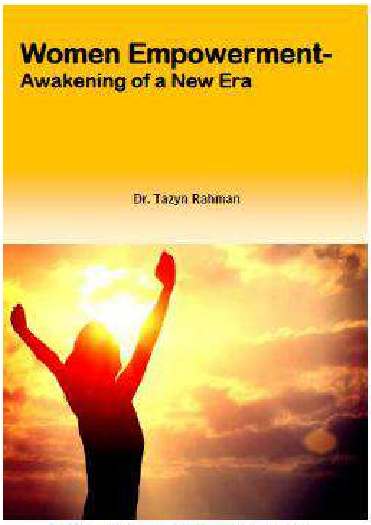

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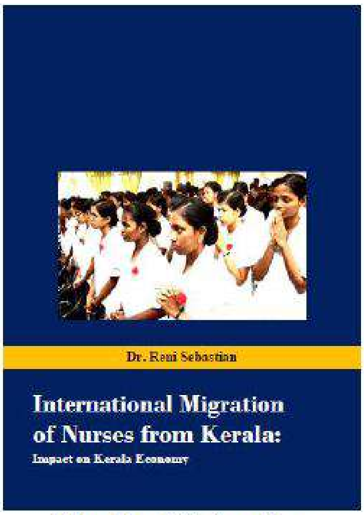

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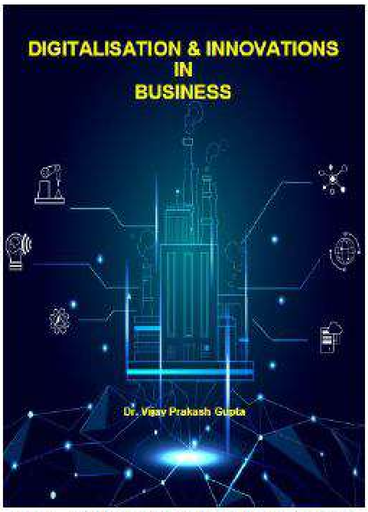

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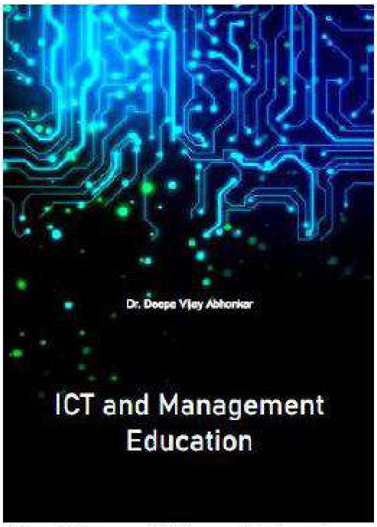

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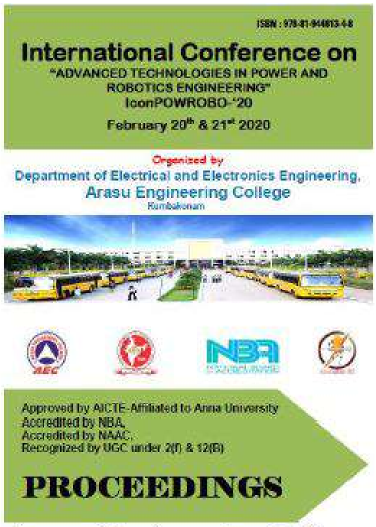

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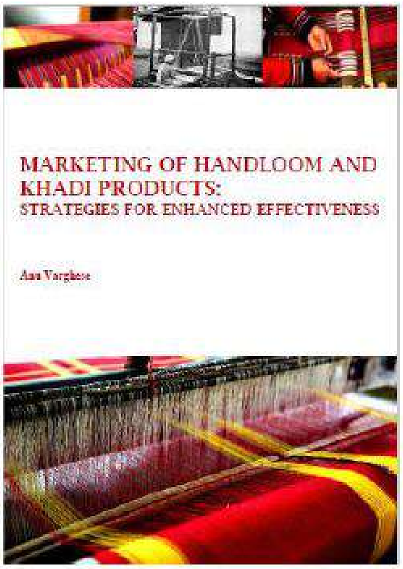

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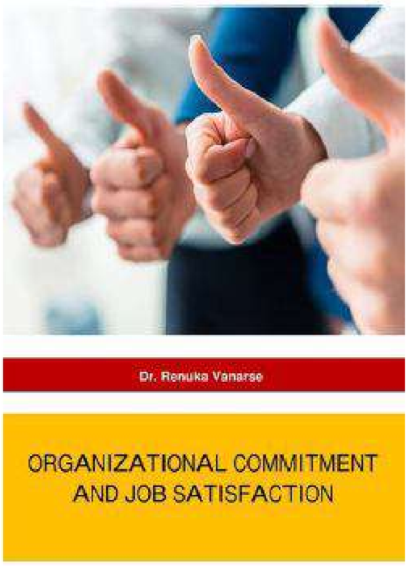

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