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Research Papers

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GENERATIONAL DIVERSITY AND EMPLOYEES' PERCEPTION ABOUT THE USE OF INFORMATION & COMMUNICATION TECHNOLOGY (ICT)

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ABSTRACT
The study of generational Diversity is becoming increasingly relevant in the present context. The workforce in many organizations is comprised of employees from different generational cohorts. Its develop similarities and also the Diversity in their attitudes and beliefs based on shared life experiences. Due to the Diversity, different generational cohorts hold varying perceptions about various work related aspects including the use of information & communication technology (ICT) for their day-to-day functioning. The main objective of the present study is to map their perceptions about the use of ICT for various routine / non-routine tasks that they carry out. In order to study the employees' perception, the responses of the employees of different generational cohorts have been collected through a structured questionnaire using survey method. The responses have been collected personally as well as by e-mail using Google form. A non-probability judgemental sampling technique is used to select the samples. Correspondence Analysis, Crosstab and Factor analysis are the tools used. The outcome of this study may be useful in devising strategies to manage employees' perception about ICT. Moreover it can be useful to know the implications of the use of technology in organization and how different generational cohorts adapt to it.

Keywords: Generation; Generational Diversity; ICT; Employee Perception

INTRODUCTION
Modern ICT is basically use of computers and computer related devices and equipment to present and communicate information. The term, Information and Communication Technology (ICT), refers to forms of technology that are used to transmit, store, create, share or exchange information. ICT is interchangeably used with Information Technology (IT) and may combine other communication equipments like telecommunication, Internet and others.(Bidarian & Davoudi, 2011). (Beaumont, Costa, Shoal, & Purushothaman, 2004), however, reported that there is an increase in shortage of skilled workforce in the country despite the increased demand for qualified ICT employees as more and more organizations continue to rely on ICT for their effectiveness and competitive advantages (Office, 2001)

GENERATION & GENERATION DIVERSITY
(Beaven, 2014) In Mannheim's (Mannheim, 1952, p. 292) he posits "the social phenomenon 'generation' represents nothing more than a particular kind of identity of location, embracing 'age groups' embedded in a historical-social process." For Mannheim, generation is not a concrete group, but a 'similar location' of individuals in a social structure (Mannheim, 1952, p. 292). A generation is defined as a 'group of people or cohorts who share birth years and experiences as they move through time together, influencing and being influenced by a variety of critical factors. These factors include shifts in society wide attitudes, changes in social, economic and public policy and major events . . . .' (Kupperschmidt, 2000). Supporters of the notion of multigenerational theory argue that people who grow up in different time periods have very different sets of beliefs, values, attitudes, and expectations, which in turn impact their behavior generally and in the workplace (Inglehart, 1997).

EMPLOYEE PERCEPTION TOWARDS USE OF ICT
On the other hand, (Edmunds & Turner, 2005) argue against national differences in generations and suggest the development of "global generations". This is based on the notion that as technology, communication, and globalization continue to increase, nations should be affected by major global events in similar fashion. (Woodward, Vongswasdi, & More, 2015) From the review, one of the most salient ways in which generations differ appears to be their relationships and aptitudes and approaches to communication and technology.

A study by (Reisenwitz & Iyer, 2009) provides empirical evidence supporting the popular notion that young people are "digital natives" who are comfortable with Internet, and consider themselves more experienced and effective users than older generations. Likewise, qualitative research by (Gursoy, Maier, & Chi, 2008)found younger generations (Gen X and Gen Y) are technologically-savvy and see the best work environment as one that provides the latest technology. Older cohorts, on the other hand, are found to fit the "digital immigrants" stereotype of being less adept and comfortable with technology compared to younger generations (Gursoy, Chi, & Karadag, 2013).

Millennials' interactions with others in the workplace may also change the way older generations, and Millennials themselves, perceive and use CITs. Uncertainty is inherent in the diffusion and implementation of technologies in organizations, and organizational members typically look to reduce their uncertainties about these processes by consulting with influential others, or lead users (Rogers, 2010).

Helping older workers with CITs may influence Millennials' own attitudes about these technologies. They may become aware of the limitations of CITs, such as reduced social cues in mediated communication which can negatively affect outcomes (Daft, 1986).

RESEARCH QUESTIONS AND DATA

A Descriptive study was conducted in which Employees from three different generational cohorts (Baby Boomer, Gen X, Gen Y/ Millennium Z) were sample unit. Questions regarding working in a Background variables (Age, Designation, Experience), and their individual perception and usage patterns of modern communication technology were posed to each individual. Age data were categorised based on birth year or cohort of generation.

This was pilot based study. Seventy questionnaires were mailed by design in Google Doc. Total sixty one responses were considered for further research. Not properly filled questionnaire were removed. Total sample were 61. 14 sample from Traditional Generation, 14 sample from Generation X and 33 from Generations Y/Z.

RESEARCH QUESTION 1

Custom Table was used to know the first three priorities were given by Employees on the basis of Age Cohort. Count in bold were indicating first three priority given by Generation of Age. Tool1- first priority, tools 2 – Second and Tool 3 – Third Priority to use ICT tools at workplace.

Table-1: Priority of ICT tools accordingly Age cohort

Table 2- Age Group				
		18-36	37-51	52-65
		Count	Count	Count
Tool1 used for Communication	Desktop Computer	11	5	9
	Landline Phone	0	3	0
	Fax	0	0	2
	Mobile/cell phone	17	2	3
	Laptop computer	2	2	0
	PDAs with phone and internet	3	2	0
	Social Networking	0	0	0
Tool2 used for Communication	Desktop Computer	8	2	0
	Landline Phone	10	4	6
	Fax	0	0	1
	Mobile/cell phone	6	6	3
	Laptop computer	2	2	2
	PDAs with phone and internet	1	0	1
	Social Networking	6	0	1
Tool3 used for Communication	Desktop Computer	7	0	3
	Landline Phone	6	0	3
	Fax	4	4	3
	Mobile/cell phone	5	2	4

	Laptop computer	1	3	0
	PDAs with phone and internet	3	5	1
	Social Networking	7	0	0

RESEARCH QUESTION 2

To evaluate the relationship between Background variables and ICT tools, Correspondence analysis were used. From Summery table it was seen that p - value (0.027) and chi-square (23.124) values said that among background variables, only Experience is statistically significant model for further interpretation and findings.

Table-2: Relationship between Experience and tools used for Communication (ICT)

Correspondence Table				
Tool1 used for Communication	**Experience Category**			
	Up to 10 years	**From 10 to 20 years**	**More than 20 years**	**Active Margin**
Desktop Computer	8	4	13	25
Landline Phone	0	0	3	3
Fax	0	0	2	2
Mobile/cell phone	15	2	5	22
Laptop computer	0	2	2	4
PDAs with phone and internet	3	2	0	5
Social Networking	0	0	0	0
Active Margin	26	10	25	61

Table – 3: Summary

Dimension	Singular Value	Inertia	Chi Square	Sig.	Proportion of Inertia		Confidence Singular Value	
					Accounted for	Cumulative	Standard Deviation	Correlation 2
1	.512	.262			.691	.691	.087	-.163
2	.342	.117	23.124	.027a	.309	1.000	.145	
Total		.379			1.000	1.000		

a. 12 degrees of freedom

RESEARCH QUESTION 3

Factor analysis has been used to know the perception of Employees about general thinking for ICT at workplace. All questions were asked in the survey instrument with 5 type Likert scale of items ranging from 1=strongly disagree to 5= strongly agree. KMO and Bartlett's are statistically significant. The principal components method, using varimax rotation was done. In the study, the explanatory variables were reducing to seven factors out of twenty one.

FACTOR ANALYSIS

If KMO test value is less than 0.5, factor analysis will not be useful. Bartlett's test of sphericity indicates whether correlation matrix is an identity matrix, which would indicate that variables are unrelated. (Parinet, Lhote, & Legube, 2004). In this study KMO is 0.638 and Bartlett's test is also statistically significant as evident in Table-4 below:

Table-4: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.638
Bartlett's Test of Sphericity	Approx. Chi-Square	207.453
	df	66
	Sig.	.000

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The rotated component matrix using factor analysis showed four underlying factors that described the reasons / perception of employees about the use of ICT at workplace. These four factors are labelled as *Time convenience, Place convenience, Multi tasking,* and *Work-life balance by setting pace of work.* The list of variables and their factor loading are given in Table-5 below:

Table-5: Variables and their Factor Loading

	Component			
	1	2	3	4
Used for collecting information	.730			
Use smartphone for formal communication	.680			
Can carry out office routine during training	.639			
Help in managing time	.635			
Use ICT to build relationship with colleagues	.599			
Allows to work when away from office		.781		
Different mode of communication for different age		.767		
Can consult colleagues		.595		
Can attend major global events			.913	
Allows multi-tasking			.660	
Affects work-life balance				.754
Can decide pace of work				.675
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.				
a. Rotation converged in 9 iterations.				

FINDINGS AND DISCUSSION

- ✓ It is found (table 1) from the statistical data analysis about priority to use ICT tools for communication cohort wise.

Priority (from One to Three)	Age (Generation Cohort)		
	18-36 (Gen. Y/Z)	37-51 (Gen. X)	52-65 (Traditional Generation)
Tool 1	Mobile	Mobile	Desktop Computer
Tool 2	Landline Phone	Desktop Computer	Landline Phone
Tool 3	Desktop Computer	Fax	Mobile

- ✓ Traditional Generation are the one who are witnessed of an era of Globalization in India. During this era business boundary of India expand. New technology of Computer (IT) can India by efforts of Sam Pitroda (India has witnessed a telecom revolution in the last 35 years and it all began with a body called Centre for Development of Telematics (C Dot) established in 1984. It was due to this organisation that PCOs and STDs were seen in every nook and corner of the country in the early 80s. At that time computer which were used Desktop. From this it can be concluded that by hanging exposes of working by more than 15-2- years, they are accustomed to Desktop and reluctant to Mobile based application.

- ✓ Summary Table: 2,3 indicate the finding about relationship of Experience and ICT tools, as Experience is statistically significant model,

Experience	Up to 10 years	From 10 to 20 Years	More than 20 years
Usage of ICT tools at Workplace	Mobile	Desktop Computers	Desktop Computers

- ✓ Traditional Generation working at Top management in company. They are involved in Decision making, DSS etc. which is highly related with Data base management work of Company. Based on result after survey and discussion it has been observed that majority of Business data are confident and secure to firewalls.
- ✓ So, allowing in access to mobile for such data valuable and viable, may cause business security threat to company. Hence due to these limitations Traditional Generation are forces to work on Desktop computers and not to Mobile. As statistical data also showing the same result.
- ✓ Form Table: 4, 5, KMO and Bartlett's test are allowed to further define components. Looking at the table it can be said that Use of ICT related information are loaded on Factor (Component) 1, while variety of usage by different age group for different purpose are loaded on Factor 2, Factor 3 is loaded by Multiple usage of ICT and remaining variables are substantially loaded on Factor 4. These factors can be used as variables for further analysis.
- ✓ Age Generation has close coordination with Generation of Information and Communication Technology. Advancement in Mobile is recent area. So those who are working at younger age they have seen android base application poly tech (School life) life.

In case of Gen X and Traditional Generation (20 years back only) their era of Desktop computers, so their mindset are according to technology of that particular time. Generation Y/Millennium are not habitual to work with high security data they are mobile savvy generation, directly moving to android base phone like Paytm, E-Banking, E- Commerce etc.

CONCLUSION

It comes out very prominently that the preference for use of communication tools varies across three generations under study. Based on the findings, it may be concluded that the younger generation (18 – 36 years) has a strong preference for communication tool that is fast, convenient and offers delivered / read receipt (mobile phones). The preference is completely opposite among the old-age respondents (52 – 65 years). This also shows the level of comfort respondents felt based on their age group. Such preference was further confirmed through their work experience also. The factor analysis revealed four underlying factors that the employees perceive about the use ICT at work. These four factors are: Time convenience, Place convenience, Multi tasking, and Work-life balance by setting pace of work. Thus, they perceive use of ICT to be offering them convenience (time and place) and allow them to do multi-tasking and set the pace of work so that they could achieve a desired work-life balance. The present study has considered employees working in the manufacturing sector which limits its outcome to be applicable to more generalized context. Hence, further studies may be carried out considering services as a context. Further studies may include emerging applications of ICT at work to capture employees' perception in more appropriate manner.

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HIGHER EDUCATION IN 21ST CENTURY: OPPORTUNITIES & CHALLENGES – "A CASE STUDY OF ST. JOSEPH COLLEGE OF ARTS & COMMERCE, WHICH BEARS SUSTAINABLE GROWTH AND DEVELOPMENT"

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INTRODUCTION

Knowledge is the driving force in the rapidly changing globalised economy and society. Quantity and quality of highly specialized human resources determine their competence in the global market. It is now well recognized that the growth of the global economy has increased opportunities for those countries with good levels of education. The benefits of globalization accrue to the countries with highly skilled human capital and it is a curse for the countries without such specialized human capital. Developing and transition countries are further challenged in a highly competitive world economy because their higher education systems are not adequately developed for the creation and use of knowledge. Converting the challenges into opportunities depend on the rapidity at which they adapt to the changing environment.

HIGHER EDUCATION IN INDIA

India's higher education system is the second largest in the world, after the United States. As of 2015, India has 42 central universities, 275 state universities, 130 deemed universities, 90 private universities, 5 institutions established and functioning under the State Act, and 33 Institutes of National Importance. Other institutions include 33,000 colleges as Government Degree Colleges and Private Degree Colleges, including 1800 exclusive women's colleges, functioning under these universities and institutions as reported by the UGC in 2012. Indian higher education system has expanded at a fast pace by adding nearly 23,000 colleges and more than 10 million students in a decade from 2000-01 to 2014-15. A case study

A case study of St. Joseph College of Arts & Commerce , which despite of a rural college at the outskirt of the Mumbai and run by a trust known as Dnyandeep Mandal,Uttar Vasai Bears Sustainable Growth and Development in their journey of 25 years.

OBJECTIVES OF THE STUDY

The objectives of the study are as follows

- To Understand the journey made by an institution under case study.
- To Highlight and spread the message about will power, dedication of a common man under case study.
- To Create awareness about the significance or benefits of quality in higher education through a case study.
- To Focus on Challenges and Opportunities in higher education through case study.
- To Suggest the measures for nurturing quality in higher education

RESEARCH METHODOLOGY

Sources of Data

The study being a case study is mainly based on primary sources of data. However, secondary sources of data is also been utilized wherever necessary.

FINDINGS OF THE STUDY

Brief History of St. Joseph College

St. Joseph College is located at Virar(w),Palghar,Maharashtra and it is run by a trust known as Dnyandeep Mandal, Uttar Vasai. The seed of Dnyandeep Mandal was sown by a great visionary Late Fr. Bernard Bhandari. It was established on 1st June,1993 with an aim of providing education to students in the nearby vicinity, especially those who are economically challenged. In other words the objective of the Dnyandeep Mandal was to impart higher educational facilities to the economically challenged students residing in rural and coastal areas of North Vasai Tahsil of Paghar district for which they were deprived for the years.St. Joseph College is permanently affiliated to the University of Mumbai and recognized by UGC Act, 1956 under section 2(F) and 12(B). It has also been given the status of minority institution from the Government. St. Joseph College offers various courses from Junior College to Post Graduation level which are aided as well as self-financed. The college campus occupies 5 acres of land and has an excellent infrastructure for students not only to complete their graduation but also hone their life skills.

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➢ Structure of Dnyandeep Mandal

Dnyandeep Mandal has 34 Trustees who have contributed Rs.1.25 lacs each at the time of its inception and without their substantial monetary support the task to start St. Joseph College would have been incomplete. There are More than 1000 life Members of Dnyandeep Mandal who have also contributed Rs. 1110/- as their life membership fees. Interestingly all the trustees and members are either ordinary working people or businessmen. Being catholic minority institution a person from catholic religion can become trustee or member. As per its constitution, Dnyandeep Mandal has its election at every three years period and members elect Managing Committee and Office Bearers.

➢ Vision, Mission & Objective of St. Joseph College

Vision

To make social and economic upliftment of the students in the surrounding vicinity by providing value-based education.

Mission

To serve rural youths by offering them higher education which would provide them numerous job opportunities thus to make students responsible citizens of our nation.

Objectives

To impart quality education and help students in their area of interest.

➢ Progress & Growth of St. Jospeh College

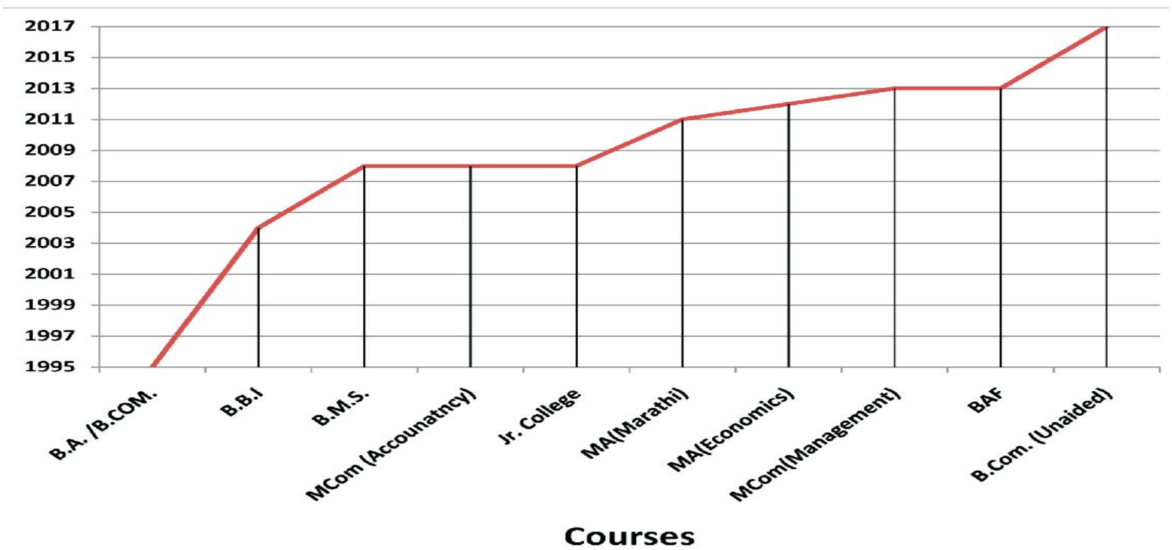
St. Joseph College was started with two traditional streams mainly Arts and Commerce. Since the college was located in rural area, the college could provide all the required infrastructural facilities to the students in phased manner. It is praiseworthy to note that today the college has Degree,Junior college, Self Financing streams like BBI, BMS, BAF etc. and Post Graduate master degree courses like M.A. (Economics), M.A. (Marathi) , M.Com. (Accountancy), M.Com. (Management).

YEAR WISE COURSES INTRODUCED (1995 TO 2017)

Year of Starting	Name of Course	Aided /Self Finance	Specialization
1995-96	B.A	Aided	Arts
1995-96	B.COM	Aided	Commerce
2004-05	B.B.I	Self Finance	Banking and Insurance
2008-09	M.COM	Self Finance	Accountancy.
2008-09	B.M.S.	Self Finance	Management studies.
2008-09	M.A	Self Finance	Economics.
2008-09	Junior College	Self Finance	Arts and Commerce.
2009-10	M.A.	Self Finance	Marathi.
2013-14	M.COM	Self Finance	Management.
2013-14	B.A.F.	Self Finance	Accountancy and Finance.

Source: Office of St. Joseph College

Course-wise Growth from 1995 To 2017



Year	Arts & Commerce	B.B.I	Jr College	B.M.S	M.Com	M.A	B.A.F	Total
1995-1996	80							80
1996-1997	297							297
1997-1998	494							494
1998-1999	639							639
1999-2000	664							664
2000-2001	667							667
2001-2002	696							696
2002-2003	614							614
2003-2004	632							632
2004-2005	595	17						612
2005-2006	485	32						517
2006-2007	529	33						562
2007-2008	595	32						627
2008-2009	605	32	59	12	60			768
2009-2010	588	31	114	17	71			821
2010-2011	523	27	155	25	74			804
2011-2012	532	24	164	27	90	60		897
2012-2013	557	19	269	49	95	82		1071
2013-2014	585	9	336	56	125	85	28	1224
2014-2015	665	5	320	99	125	46	87	1347
2015-2016	605	44	314	143	134	27	154	1421

Source: Office of St. Joseph College

- **Students Strength**

At the initial stage the strength of the students was hardly 80 students, but today in 2018 it has reached to 1950 students which is further growing. Admission is given to all the students from Vasai Taluka of Palghar district on first come first seat basis.

STUDENTS' STRENGTH (STATISTICS)
Source: Office of St. Joseph College

- **Teachers Profile**

In the year 1995, only few teachers were highly qualified, but today 90% of the teaching staff have completed M.Phil., Ph.D., and NET/SET qualifying exams . All the appointed staff members are now highly qualified to teach at degree, Junior level and Post Graduate courses.

- **Teaching, Learning and Evaluation**

The college has consistently produced excellent results over the years. Infact, two students of this college have topped the university examination in recent past which could be the greatest achievement for this institution located in rural area

- **Infrastructural Facilities**

The college infrastructural facilities were completed in phased manner and constructed modern facilities viz. Auditorium, Gymkhana, Canteen and sufficient classrooms, and has specious Library .

- **Social Involvement Programme(SIP)**

A dimension to an education is in place which aims of making education more socially relevant & to give a real life experience by organising social visits of the students so that when their heart is touched by the direct experience the mind may be challenged to change.

- **Ex - Students Status**

It is interested to note that more than 5000 Students have been Graduated & Post Graduated from this institution from 1997 till today. The Ex-Students of St. Joseph College are now serving as Teaching & Non Teaching Staff in the same college. Most of our Students are Salaried Employees & Successful Entrepreneurs.

- **Grievance Redressal Forum**

The college has effective grievance redress cell in order to address the grievance of the students both academic as well as personal.

- **Women Development Cell**

This has been formed to coordinate programmes for awareness and action on women's issues.This cell organises various women related events on regular regular basis

- **The Personality & Human Values Programme(P.H.V)**

This is the value education programme of the college which helps students to tackle with important issues of life. Various techniques are used to fulfil the same.

- **NAAC Accreditation**

Considering the standard, excellence and enrich quality in higher education achieved by St. Joseph College , the National Assessment and Accreditation Council (NAAC) which is apex body in higher education for assessing the quality, after visiting all the departments, facilities and units of St. Joseph College and intensive interaction with all the stakeholders of the College, the Peer Team is pleased to record its sincere appreciation of the enthusiasm and cooperation extended by the entire St. Joseph College the NAAC first accreditation process in the year 2004 and reaccreditation process in 2014. The overall analysis of this NAAC process conducted by the Peer Team has subject to certain recommendations and suggestions awarded B+ Grade to the college during both the cycles.

CHALLENGES BEFORE ST. JOSEPH COLLEGE

St. Joseph College being situated in a rural area and run by ordinary people has achieved a lot in last 2.5 decades. However it has long way to, go to achieve its goal and objectives as follows. Some of the significant challenges faced by it as on date are as follows:

1. **Research & Extension work**: The research activities being important area needs to be consolidated and teaching faculties should be motivated in that direction and proper infrastructure should be made available.
2. **Faculty Development Programs**: There should be Faculty Development Programs at the regular intervals in order to enhance the knowledge and enlighten the minds of faculty members which would lead in bringing more quality in higher education.
3. **Strengthening Alumni Association** : Despite of consistent, dedicated and collective efforts by the college authorities several times , Alumni Association has not been able to take proper shape and yield the desired results. There is urgent need to Strengthen the Alumni Association which has tremendous potential to contribute for the growth and development of college.
4. **Add on Courses** : Introduction of various Add on courses as per the demand of the time is one of the major challenge before college.
5. **Collaboration on campus :-** St. Joseph College is in infantry stage as long as tie ups and collaborations with well known national & international institutes are concerned for organising seminars, publications, workshops, courses etc. It has hardly such tie ups and collaborations.
6. **Placement Cell :** The Placement Cell of the college is not very active. However, an organised efforts are being taken to put students in touch with reputed employers and also to train them in the writing of resumes and to acquaint with the selection process of corporate. Indeed, it is one the major grey area.
7. **Centre for Audio Visual Instruction**:- It is not yet designed and equipped for placing advanced audio visuals instruments and techniques at the service of staff and students .
8. **The Multi Media Room :-** This full fledged centralised facility is yet to be made available for Multimedia based instructions and presentation for our staff and students.
9. **Sports & Gymkhana :-** The institute is not yet furnished with well equipped and sophisticated gymkhana for recreation, indoor games and physical fitness though college has its own play ground for the use of students. Students haven't performed remarkably in various sports events organised at university, inter university ,national level etc. The achievement has been restricted to inter collegiate events.
10. **Library Automation :** Being heart and soul of the college Library Automation i.e. on line data base of books needs to be maintained in the library so that search and retrieval is easy to the readers. Further online database of books is not yet made available through a link on college website.
11. **Expansion of Computer Laboratory:** With the increase in the students strength year by year basis, the computer lab has not been expanded and the proportion of computer to students is quite low.

12. **Transportation Facility :** Since the students travel to college from far flung areas in the radius of 10-15 km. and the frequency and availability of the public transport is not so frequent. The college authorities are struggling hard to overcome this obstacle to provide better transport facilities by having dialogue with concern authorities.

OPPORTUNITIES TO GRAB BY ST. JOSEPH COLLEGE

Numerous opportunities are available to St. Joseph College which are listed as follows

- The college being situated in rural area and on the coastal belt, most of the students are caste based having either farming or fishing background and still are first generation students who have very low self esteem therefore more and more students could be brought in mainstream by spreading the message of higher education.
- Women empowerment and job opportunities to women is another key area which can be addressed through higher education. As the proportion of female student to male student is more which shows large number of girls students and inclined towards higher education.
- Most of the students are still from vernacular medium who have poor English communication skill hence there is a scope to organize English speaking courses. Measures have been taken in recent past to overcome this issue.
- Majority of the students being casted based have golden opportunity to pursue their career in Civil services through UPSC/MPSC hence college can come up with the centre for competitive exams in its premises.
- Skill development is yet another very ambitious project of Prime Minister of India which can inculcate skill among the students to prepare them for job or start their own venture.
- Although the result of the college is excellent throughout, more efforts could be poured in to achieve 100% result by increasing dialogue with parents through Parents Teachers Association (PTA) meeting and more emphasize can be given for discipline and attendance.
- There is a potential to set up counseling cell in a college premises to facilitate the students to deal with various issues related with family or other relevant problems due to which come into depression

CONCLUSION

In the era of global village nurturing quality in higher education is the need of the hour. It is the collective responsibility of all the stakeholders viz. Government, University, Institution owners, Teachers, Parents, Students to fulfil their role and responsibility honestly & create conducive environment to shape and mould the future of India. In nutshell, the success story of .St. Joseph College lies in following parameter :

- Rural College
- Run by Ordinary People
- Qualified Teaching Staff
- Low Self Esteem of the Students
- Consistency in Excellent Results
- Sustainable Growth of the College
- Recognised and Appreciated by NAAC.

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A STUDY OF EFFECT OF ATTITUDE ON WORK COMMITMENT OF TEACHERS TOWARDS TEACHING HISTORY SUBJECT

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ABSTRACT

The main objective of this study was to investigate the effect of attitudes of teachers towards teaching of History teaching on their commitment. The researcher used already constructed and standardized scales for assessing attitude of teachers towards teaching of History and commitment of them. The both scales measurement then was subjected to comparisons between different groups of high school teachers. The researcher has examined attitude and work commitment of teachers as per gender, type of Schools they worked, Experience and locale of schools. The study has also investigated the relationship between the teachers' attitude and its influence on their commitment. The result shows that the significant difference and significant positive relationship between attitude and work commitment among high school teachers towards teaching of History.

Keywords: Teaching, History, Attitudes And Work Commitment, High School, Gender, Experience, Etc.

1. INTRODUCTION

The quality of the teacher, his general and professional education, knowledge and interest, personality, character and attitude towards work and pupils are highly significant in the total educational situation. It is sometimes presumed that success of a teacher depends in part on the ability of the teacher to get along with the pupils in interpersonal relationships. There is also another assumption that a successful teacher is the one who is to some degree satisfied with teaching as a profession. Teaching profession demands a clear set of goals, love for profession, good interpersonal and intrapersonal skills and obviously a favourable attitude towards the profession. As teachers they will be required not only to acquire proficiency in planning of the lessons and delivery but also must have good personality and good attitude towards their teaching.

2. NEED OF THE STUDY

Teachers are not mere knowledge providers as in the earlier days. Today the role of the teachers has changed. Earlier the education was teacher centered which has changed now to student cantered. Today's teachers are the guide, philosophers, facilitator of information, motivator, and counselor and also the confidant of the students. The teachers are responsible for creating a positive attitude in the minds of the students.

Teachers, school divisions and professional associations are interested in enhancing teacher commitment to specific aspects or combinations of organization, profession and union. Such commitment may be viewed as an assumed requisite for increasing the effectiveness of the educational enterprise..

3. OBJECTIVES OF THE STUDY

1. To study the attitudes of male and female teachers towards History teaching.
2. To study the attitudes of more and less experienced teachers towards History teaching.
3. To study the attitudes of urban and rural school teachers towards History teaching.
4. To study the attitudes of Graduate and post graduate teachers towards History teaching.
5. To study the attitudes of Govt., Private and Aided school teachers towards History teaching.
6. To study the attitudes school teachers towards History teaching and their commitment.

4. REVIEW OF RELATED LITERATURE

Sumangala, V; Ushadevi V.K, (2009): "Role Conflict, Attitude towards teaching Profession and Job Satisfaction as Predictors of Success in Teaching". The survey was carried out in Kerala among 300 secondary school women teachers working in government and private-aided secondary schools of 10 districts..

Niloufar Mohammadtaheri (2011): in the studies "The study of effective factors on the teachers' work commitment in High Schools" investigated effective factors on teachers"

5. DESIGN OF THE STUDY

The Descriptive survey method is used.

SAMPLE

Samples of around 300 teachers teaching History Subject in high schools of Hassan district

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Tool used for data Collection

1. Teacher Attitude Inventory towards teaching History Subject by prepared by Investigator himself and
2. Teacher Commitment Scale by Allen and Meyer

DATA COLLECTION

Investigator personally visited schools collected the data from selected teachers. After collection of data, all data have been tabulated and interpreted according to objectives.

STATISTICAL TECHNIQUES USED FOR DATA ANALYSIS

In this study, t-test, f-test and r-value statistical techniques are used. SPSS has been used for this purpose.

6. ANALYSIS OF THE STUDY

Comparison of attitude of high school teachers towards the Teaching of history subject

Table No-1: The attitudes of Male and Female Teachers towards History teaching

Variable (Gender)	(N)	Mean	SD	SE	Difference	df	t-value	p
Male	150	250.8	29.53	2.41	100.8	298	29.82	<0.001
Female	150	150.0	29.00	2.36				

F From the above table it is shown that the Male teachers are having more positive attitude (250.8±29.53) than that of female teachers (150.0±29) which was statistically significant ($p<0.05$).

Graph-1: The attitudes of Male and Female Teachers towards History teaching

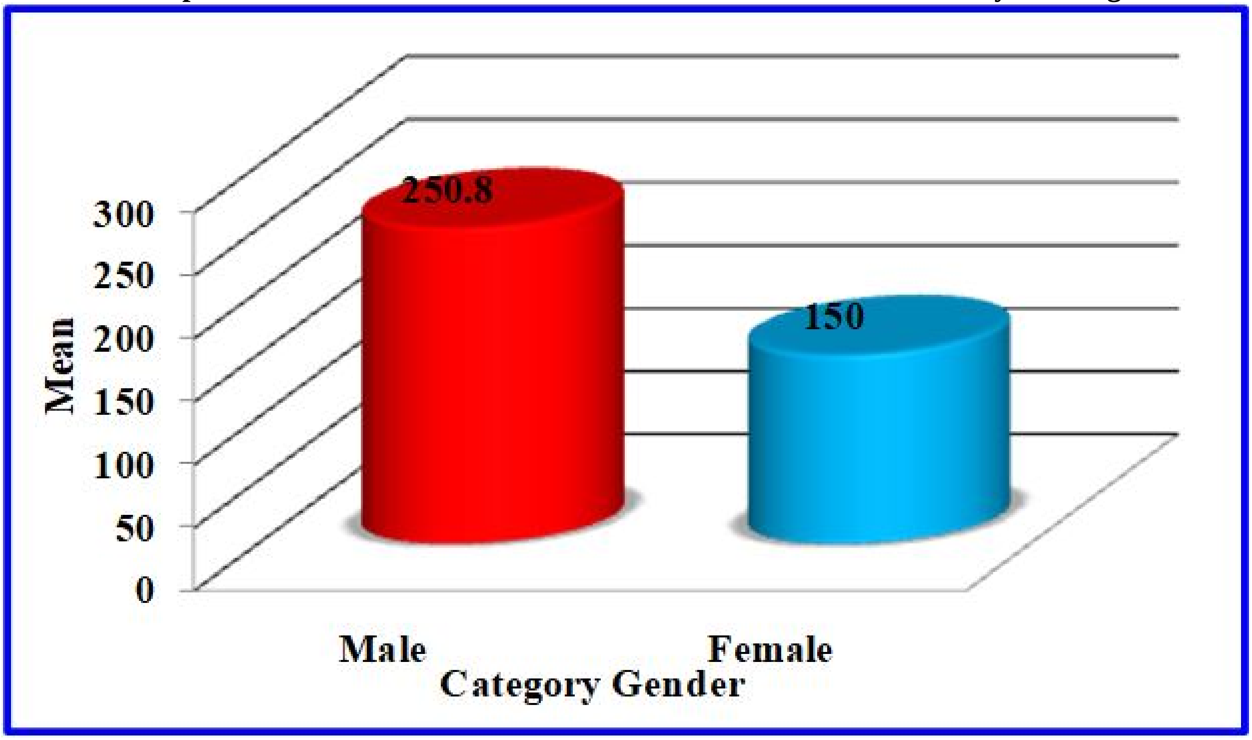

Table No - 2

Variable (Experience)	(N)	Mean	SD	SE	Difference	df	t-value	p
(More than 10 Years)	150	212.6	56.77	4.63	24.4	298	3.697	<0.001
(Less than 10 Years)	150	188.2	57.54	4.69				

The attitudes of more and less experienced Teachers towards History teaching

From the above table it is shown that the More experience teachers are having more positive attitude (212.6±56.77) than that of less experience teachers (188.2±57.54) which was statistically significant($p<0.05$).

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Graph-2: The attitudes of more and less experienced Teachers towards History teaching

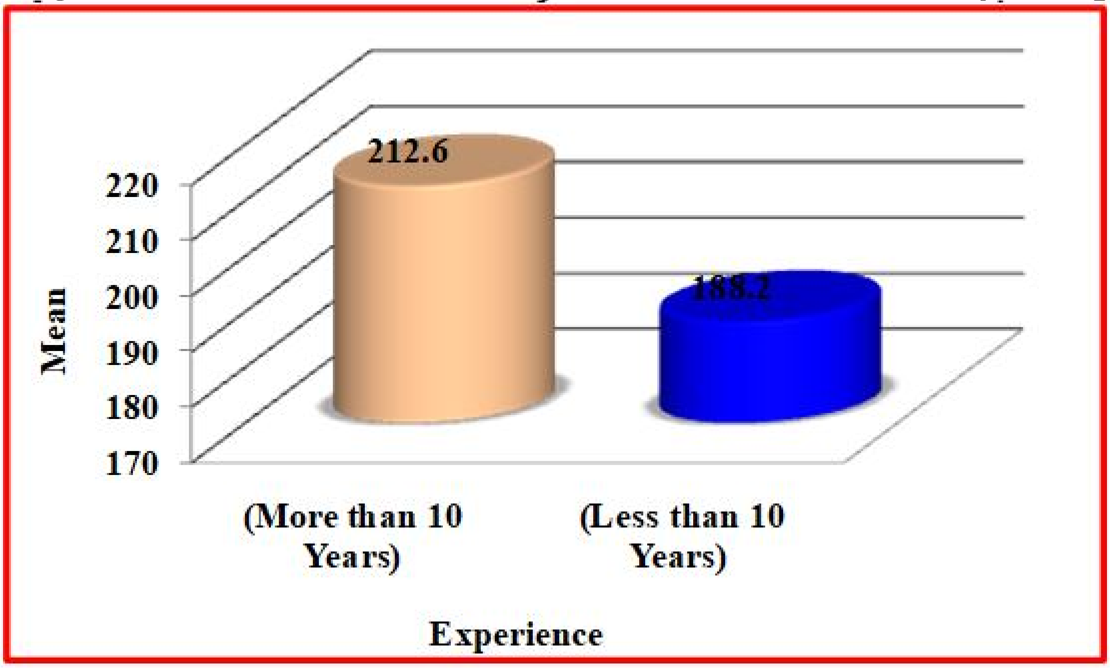

TABLE No-3: The attitudes of urban and rural school Teachers towards History teaching

Variable (Locale)	(N)	Mean	SD	SE	Difference	df	t-value	p
Urban school Teachers	150	203.6	61.05	4.98	5.49	298	0.949	0.343.
Rural school Teachers	150	197.2	55.56	4.53				

From the above table it is shown that the Urban school teachers are having more positive attitude (203.6±61.05) than that of rural school teachers (197.2±55.56). Which was not statically significant (p=0.343).

Graph-3: The attitudes of urban and rural school Teachers towards History teaching

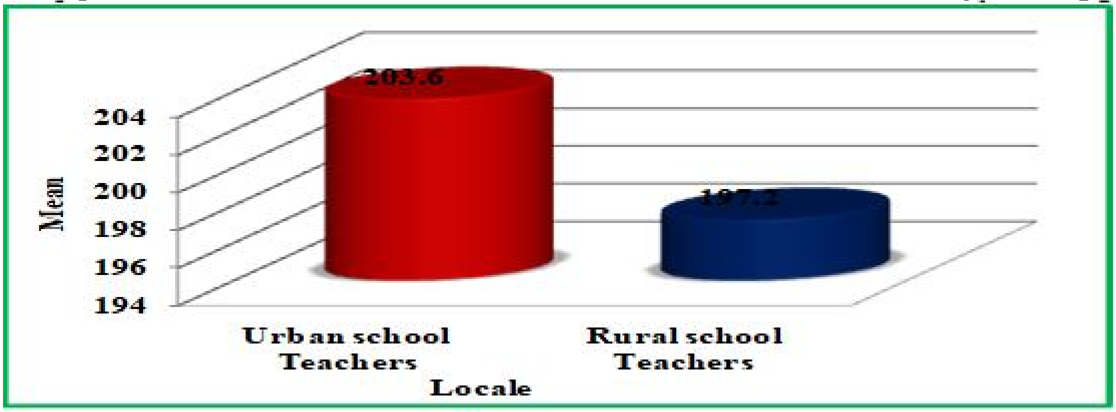

Table No – 4: The attitudes of Graduate and post graduate Teachers towards History teaching

Variable (Education level)	N	Mean	SD	SE	Difference	df	t-value	p
Graduate Teacher	150	194.2	58.29	4.75	**11.8**	298	**1.847**	0.065
Post Graduate teacher	150	206.6	57.96	4.73				

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FFrom the above table it is shown that the Post Graduate teachers are having more positive attitude (206.6±57.96) than that of Graduate teacher (194.2±58.29). Which was not statistically significant (p=0.065).

Graph-4: The attitudes of Graduate and Post Graduate Teachers towards History teaching

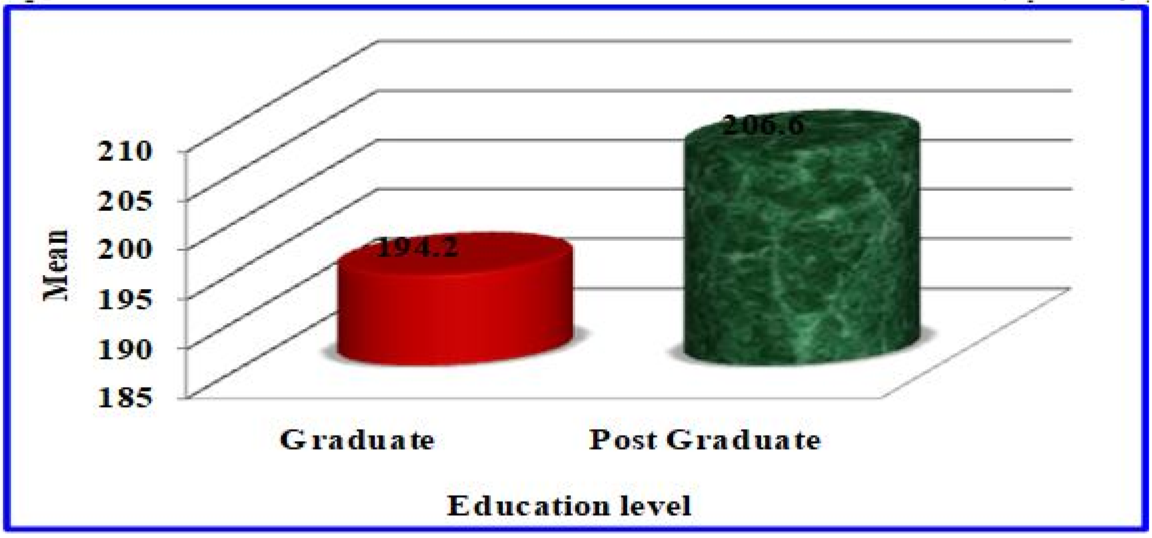

Table No-5: The attitudes of Govt., Private and Aided school Teachers towards History teaching

ANOVA			
Variable	**Category**	**Mean**	**p**
Type of School	Govt. (100)	268.7	<0.05
	Aided (100)	199.3	
	Private (100)	133.1	

Mean attitude score of govt teachers was 268.7, aided school teachers was 199.3 and private teachers was 133.1 there was statistically significant difference (p<0.05)

Table-6: High school Teachers' attitudes towards teaching History and Commitment

Variable	Correlation(r)
Positive Attitude	0.936
Commitment	

From the above table there was a strong positive correlation between positive attitude and commitment (r=0.936) which was statistically significant (p<0.05) level of significance.

FINDINGS

1. There is significance difference between mean attitudes of male and female teachers towards History teaching.
2. There is significance difference between mean attitudes of more and less experienced teachers towards History teaching.
3. There is no significance difference between mean attitudes of urban and rural school teachers towards History teaching.
4. There is no significance difference between mean attitudes of Graduate and Post Graduate school teachers towards History teaching
5. There is significance difference between mean attitudes of Govt., Private and Aided school teachers towards History teaching.
6. There is significance correlation between mean attitudes towards teaching History and commitment of high school teachers.

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EFFECTIVENESS OF GREAT TEACHER ACTIVITY ON TEACHER EDUCATORS OF AICESR (B.ED) COLLEGE

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INTRODUCTION

Ashoka Education Foundation is committed to impart need based, practical education to the students to be determined for holistic development of students with the help of highly qualified & proficient faculties fully dedicated to empower learners for self-exploration. Institute gives more emphasis on endeavor to keep students abreast with Technical & Skill Specific knowledge to provide opportunities to develop abilities so as to contribute to global development in knowledge based technological era and to achieve students' satisfaction with our high ethical standards, professional integrity & shall strive for excellence to create responsible global citizens with deep rooted ethos of Indian culture & tradition. To achieve above mentioned objectives Ashoka education foundation have implemented various best practices innovative program and creative activities such as Mentorship program, Micro-plans, reflective assembly, flipped class etc. Visionary of Ashoka Education Foundation Hon. Ashokji Katariya (Chairman AEF) is very innovative, creative and constructivist educational leader.

Great teacher characteristic activity is one of the important activities run by higher education department of foundation. In the year 2012 Hon. Ashokji Katariya came across the great article by Dr. Maria Orlando about nine great teacher characteristics which enticed his heart. Educators of Ashoka worked on it by self introspection and experience. GTA is the product of plenty of brainstorming, group discussions, problem solving and meetings. Finally Institution came out with package of great teacher activity including scientific implementation, evaluation and assessment procedure.

GREAT TEACHER CHARACTERISTICS

Dr.Maria Orlando, EdD in Philosophy of Teachin. Dr. Maria Orlando is a core faculty member in the doctoral Educational Leadership and Management Specialization at Capella University. She also serves as an adjunct professor at Lindenwood University in St. Charles; Missouri.She has published her article about Great Teacher Characteristics in it she has mentioned following characteristics:

1. A great teacher respects students. In a great teacher’s classroom, each person’s ideas and opinions are valued. Students feel safe to express their feelings and learn to respect and listen to others. This teacher creates a welcoming learning environment for all students.

2. A great teacher creates a sense of community and belonging in the classroom. The mutual respect in this teacher’s classroom provides a supportive, collaborative environment. In this small community, there are rules to follow and jobs to be done and each student is aware that he or she is an important, integral part of the group. A great teacher lets students know that they can depend not only on her, but also on the entire class.

3. A great teacher is warm, accessible, enthusiastic and caring. This person is approachable, not only to students, but to everyone on campus. This is the teacher to whom students know they can go with any problems or concerns or even to share a funny story. Great teachers possess good listening skills and take time out of their way too busy schedules for anyone who needs them. If this teacher is having a bad day, no one ever knows—the teacher leaves personal baggage outside the school doors.

4. A great teacher sets high expectations for all students This teacher realizes that the expectations she has for her students greatly affect their achievement; she knows that students generally give to teachers as much or as little as is expected of them.

5. A great teacher has his own love of learning nd inspires students with his passion for education and for the course material. He constantly renews himself as a professional on his quest to provide students with the highest quality of education possible. This teacher has no fear of learning new teaching strategies or incorporating new technologies into lessons, and always seems to be the one who is willing to share what he’s learned with colleagues.

6. A great teacher is a skilled leader.Different from administrative leaders, effective teachers focus on shared decision making and teamwork, as well as on community building. This great teacher conveys this sense of leadership to students by providing opportunities for each of them to assume leadership roles.

7. A great teacher can "shift-gears" and is flexible when a lesson isn't working. This teacher assesses his teaching throughout the lessons and finds new ways to present material to make sure that every student understands the key concepts.

8. A great teacher collaborates with colleagues on an ongoing basis.Rather than thinking of herself as weak because she asks for suggestions or help, this teacher views collaboration as a way to learn from a fellow professional. A great teacher uses constructive criticism and advice as an opportunity to grow as an educator.

9. A great teacher maintains professionalism in all areas—from personal appearance to organizational skills and preparedness for each day. Her communication skills are exemplary, whether she is speaking with an administrator, one of her students or a colleague. The respect that the great teacher receives because of her professional manner is obvious to those around her.

GREAT TEACHER ACTIVITY

Hon. Ashokaji Katariya had read the article of Dr. Maria Orlando about Great Teacher Characteristics. We often use the word good or best teacher but we should work on to be a great teacher. By this thought Great teacher characteristics was implemented in AEF. It was not implemented blindly, it is the product of plenty of brainstorming, group discussions, problem solving and meetings. Finally Institution came out with package of great teacher activity including scientific implementation, evaluation and assessment procedure.

STATEMENT OF RESEARCH

Effectiveness of Great Teacher Activity on Great Teacher Characteristics of Teacher Educators of AICESR College Nashik.

Operational Definitions

1. **Great Teacher Activity**: Best practice implemented by Ashoka Education foundation for teacher educators on the basis of Great Teacher Characteristics given in the article published by Dr. Maria Orlando.
2. **Great Teacher Characteristics**: Characteristics given in the article published by Dr. Maria Orlando.
3. **Teacher Educators:** Asst. Professors teaching to B.Ed. course of AICESR

Dependent variables: Great Teacher Characteristics of teacher educators

Independent variables: Great Teacher Characteristics Activity

Null Hypothesis

1. There is no significant difference between mean scores of Pre test of and post test.
2. There is no significant difference between the mean scores of Pre test of and post test of achievements of Great Teacher Characteristics teacher educators.

Declarative Hypothesis

1. There is significant difference between mean scores of Pre test of and post test.
2. There is significant difference between the mean scores of Pre test of and post test of achievements of Great Teacher Characteristics teacher educators.

OBJECTIVES OF RESEARCH

1. To study the origin, meaning and nature of great teacher activity implemented by AEF for teacher educators of Ashoka College of Education
2. To Study implementation great teacher activity for teacher educators of Ashoka College of Education
3. To examine the effectiveness of great teacher activity on the great teacher characteristic of teacher educators of Ashoka College of Education

RESEARCH METHODOLOGY

Research procedure

In the present study, Experimental research method was adopted for its suitability and accuracy. One group of fifteen 8 Teacher Educators of AICESR was taken for the study. Pre evaluation and post evaluation was taken. In pre evaluation teacher educator was introduced with great teacher characteristics by orientation program it was conducted for year 2016-2017. In post evaluation teacher educator was oriented with great teacher characteristics it was conducted for year 2017-2018. Both time teacher educated were evaluate.

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Tools Used
Accuracy of measurement in turn depends on the precision of the instrument or tool. The tools are of many types. The researcher has selected the following tools and used them to collect the data for this study

I) Evaluation sheet for great teacher characteristics was constructed and standardized by Ashoka Education Foundation

Sample
The sample selected for this experiment was purposive sample. 8 Teacher Educators were selected from AICESR (B.Ed.), Nashik.

Experimental Procedures
To find out the effectiveness of Great Teacher Characteristics Activity, Pre evaluation and post evaluation was taken. In pre evaluation teacher educator was introduced with great teacher characteristics by orientation program it was conducted for year 2016-2017. In post evaluation teacher educator was oriented with great teacher characteristics it was conducted for year 2017-2018. Both times teacher educated were evaluated.

Statistical Techniques
The data obtained were analyzed by using appropriate statistical techniques such as mean, standard deviation and t test.

Research Design: Single group pre test post group design is used

Academic Year 2016-17

Sr.No.	Name of faculty	GTC 1	GTC 2	GTC 3	GTC 4	GTC 5	GTC 6	GTC 7	GTC 8	GTC9	TOTAL out of 90	OUT OF 10
1.	A	9	9	9	9	9	8	9	9	10	81	9
2.	B	9	9	8	9	9	9	8	9	9	79	8.78
3.	C	8	9	9	9	9	9	8	9	9	79	8.78
4.	D	9	9	8	9	9	9	9	8	9	79	8.78
5.	E	9	9	9	8	9	9	8	9	9	79	8.78
6.	F	9	9	9	9	9	9	8	9	9	80	8.89
7.	G	9	8	8	9	9	9	9	9	9	79	8.78
8.	H	8	9	9	9	9	8	9	9	9	79	8.78

Academic Year 2017-18

Sr.No.	Name of faculty	GTC 1	GTC 2	GTC 3	GTC 4	GTC 5	GTC 6	GTC 7	GTC 8	GTC9	TOTAL out of 90	OUT OF 10
1.	A	9	9	10	9	9	9	9	9	10	83	9.22
2.	B	9	9	8	9	9	9	9	9	9	80	8.89
3.	C	9	9	10	9	9	9	9	9	9	82	9.11
4.	D	9	9	8	9	9	9	9	9	9	80	8.89
5.	E	9	9	9	8	9	9	9	9	9	80	8.89
6.	F	9	9	9	9	9	9	9	9	9	81	9
7.	G	9	8	8	9	9	9	9	9	9	79	8.78
8.	H	8	9	9	9	9	9	9	9	9	80	8.89

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Explanation of results

Group 1	Group 2
81 79 79 79 79 80 79 79	83 80 82 80 80 81 79 80

Result

The means of Group 1 and Group 2 are significantly different at $p < 0.05$.

Summary		
	Group 1	**Group 2**
Mean	79.375	80.625
Variance	0.5536	1.6964
Stand. Dev.	0.744	1.3025
n	8	8
t	**-2.3569**	
degrees of freedom	**14**	
critical value	**2.145**	

Result

The means of Group 1 and Group 2 are significantly different at $p < 0.05$.

FINDINGS

There is significant difference between the mean scores of Pre test of and post test of achievements of Great Teacher Characteristics teacher educators.

HYPOTHESIS TESTING

1. There is significant difference between mean scores of Pre test of and post test.

2. There is significant difference between the mean scores of Pre test of and post test of achievements of Great Teacher Characteristics teacher educators.

Declarative hypothesis is accepted.

RECOMMENDATIONS

1. New activity can be introduced.

2. Teachers should be involved in great teacher activity..

3. Teacher should be motivated to implement great teacher activity.

4. Teacher should use GTA in daily classroom interactions.

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A STUDY OF EMPLOYEE ATTRITION AND TALENT RETENTION CHALLENGES IN PRIVATE LIFE INSURANCE SECTOR

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ABSTRACT
The growth and performance of any organisation depends substantially on its talented employees. Therefore life insurance sector also have the challenge to acquire, retain and maintain the best possible talent in the organisation. Researchers report that Indian Insurance sector is expected to be amongst the top three in the world by 2020. The insurance sector is rising rapidly to bring in growth and employment opportunities in India. However the major challenge faced by insurance companies is high attrition or employee turnover. According to Deloitte talent 2020, a survey form all sectors predicted that 34% of these workers expect to leave within a year, and for Insurance this number reaches an alarming 60%. Effective management of attrition problem is the major challenge faced by insurance sector. Therefore this study is undertaken to find out the reasons for attrition in life insurance sector, retention challenges, strategic measures available to manage attrition and to offer some suggestion to retain talented employees in this sector.

Keywords: Life Insurance, Attrition, retention, employees.

INTRODUCTION

The insurance industry in India has seen an array of changes in the past two decades. Satisfied and committed employees are the most significant assets of any organisation including life insurance sector. The efficient management of workforce and the maintenance of higher job satisfaction levels influence the performance and growth of the entire organisation. There is a variety of factors that can influence a person's level of job satisfaction. Some of these factors include the level of pay and benefits, the perceived fairness of the promotion system within a company, the quality of the working conditions, leadership and social relationships, the job itself. While an organisation with more number of dissatisfied workers will always face a problems of frequent friction, low productivity, high rate of absenteeism, attrition etc.

The high attrition rate plays a significant role in an organization. High attrition rate of employees in an organization is a serious concern because the employees are the human capital. Employee retention is important in almost all the cases. It is senseless to allow good people to leave insurance company, because when they exit they take away the intellectual property, relationships, investments made on them, and a chunk of the organisation's future. Employee Retention Strategies helps organisations provide effective employee communication to improve commitment and enhance workforce support for key corporate initiatives.

Retention of key employees is critical to the long-term survival and success of any life insurance companies. It is a known fact that retaining the best employees ensures customer satisfaction, increased sales, effective succession planning and increased employee productivity.

REVIEW OF LITERATURE

Abbasi and Hollman (2010), it was sought to determine the impact of employee turnover on an organization and found that excessive employee turnover often engenders far reaching consequences and at the extreme may jeopardize efforts to attain the organizational objectives.

Singh and Monga (2012) found that most insurance workers are working under tension and due to stress no one can perform their optimum work according to their ability. Occupational stress totally disturbs the life of subjects at workplace as well as at their home. Stress affects the interactions and dealing with the friends, relatives, family members and with the customers.

Suman Pathak & Vibhuti Tripathi (2010) in their study addresses issues of recruitment, retention and turnover of sales force in insurance companies. The survey revealed that 60% of the employees left the insurance sector in less than 1 year; 22% employees remained in the same sector for 1–3 years; 8% of employees worked in this sector for at least 4–6 years; 5% of employees remained in the same sector for 10 years, and 5% had been in the insurance industry for more than 10 years.

According to **Abhishek Roy Chowdhary (Dec, 2011),** people quit early due to poor compensation , no recognition ,no rewards , no benefits and when they don't find appropriate growth prospects in the company. Other reasons for high retention could be due to Micro management – constraint to employee. Poor relationships and biasness could also be one of the major factors behind. He had concluded that employee decides duration of his stint in the company depending upon his personal perception and outlook about employee.

Rajesh Verma and Anchal Aggarwal (2012), in their research work titled "A study on Attrition rate among sales force of life insurance Company in Delhi", identified that, employees are dissatisfied with their salary and compensation provided, which are the main reasons of high attrition in the insurance sector.

OBJECTIVES OF THE STUDY

1. To understand the factors that influences the high attrition rate in life insurance sector.
2. To identify the strategic measures available to manage attrition problem.
3. To offer some suggestion to retain talented employees in life insurance sector.

RESEARCH METHODOLOGY

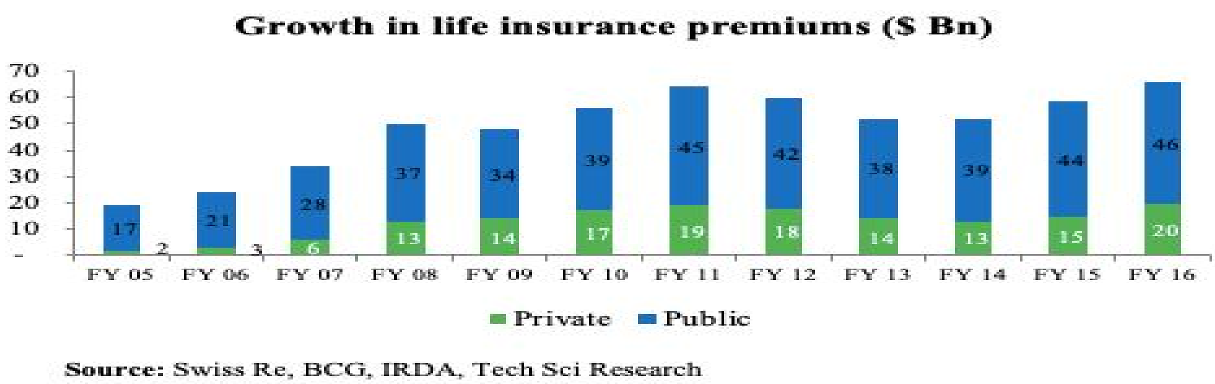
This study was conducted through a questionnaire survey. The sample was taken from the employees of 4 private sector insurance companies. The sample comprised employees from the different level of the companies and was drawn by using random sampling. In addition to questionnaires personal interview method also used for the collection of primary data. The sample was drawn from the employees of Bajaj Allianz Life Insurance Company Limited, ICICI Prudential Life Insurance Company Limited, Birla Sun Life Insurance Company Limited and from HDFC Standard Life Insurance Company Limited of Mangalore Taluk. Analysis and interpretation of the data is made by using tabular format.

OVERVIEW OF INDIA PRIVATE INSURANCE SECTOR

The insurance industry of India consists of 57 insurance companies of which 24 are in life insurance business and 33 are non-life insurers. Among the life insurers, Life Insurance Corporation (LIC) is the sole public sector company. As on 30th September, 2013 there are 24 insurance companies are operating in the Indian insurance market and out of which 23 are in private sector and one is in the public sector that is Life Insurance Corporation (LIC). With the development of the Insurance Regulatory and Development Authority the (IRDA) Act in 1999 was a clear signal of the end of the monopoly of LIC in the insurance sector. It has become imperative for LIC to face the competition posed by the entry of new private players.

Private sector life insurance companies posted a 23.2 percent growth at Rs 40,197.86 crore in their new premiums for April-November 2018, compared to a year ago. Life Insurance Corporation of India (LIC), on the other hand, posted a 7.9 percent YoY drop in new premium collection to Rs 83,148.64 crore leading to a mere 0.33 percent overall premium growth. Among the listed insurers, HDFC Life Insurance saw a 40 percent YoY premium growth at Rs 8,518.69 crore. ICICI Prudential Life Insurance saw a 3 percent YoY growth in first year premium collection to Rs 5,870.03 crore. SBI Life Insurance posted a 30.6 percent YoY growth in new premium to Rs 7,728.44 crore during the period. In September 2018, National Health Protection Scheme was launched under Ayushman Bharat to provide coverage of up to Rs 500,000 (US$ 7,723) to more than 100 million vulnerable families. The scheme is expected to increase penetration of health insurance in India from 34 per cent to 50 per cent.

During April 2015 to March 2016 period, the life insurance industry recorded a new premium income of Rs 1.38 trillion (US$ 20.54 billion), indicating a growth rate of 22.5%. India's life insurance sector is the biggest in the world with about 360 million policies, which are expected to increase at a Compound Annual Growth Rate (CAGR) of 12-15% over the next five years. The insurance industry plans to hike penetration levels to 5% by 2020.



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Whatever may be the growth and opportunities to survive in highly competitive insurance market, every company needs to achieve high rate of profits and a large market share. Therefore, private life insurance companies are setting very high targets for their employees and in order to achieve these targets, employees are pressured to work overtime. With long working hours and heavy workloads, employees suffer from anxiety and stress, which cause poor work performance, poor job satisfaction and poor health. All these factors ultimately reduce the employee's productivity level and leads to attrition.

DATA ANALYSIS AND INTERPRETATION

Table-1: Personal Profile

Characteristics of the Respondent	No of Respondents	% No of Respondents
Age		
20-30	10	20
30-40	21	42
40-50	14	28
Above 50	05	10
Sex		
Male	33	66
Female	17	34
Family Type		
Nuclear	39	78
Joint	11	22
Education Level		
PUC & Diploma	11	22
Graduates	27	54
Postgraduate	12	24
Religion		
Hindu	32	64
Christian	13	26
Muslim	03	06
Others	02	04
Marital status:		
Married	28	56
Unmarried	22	44
Type of Residence		
Own house	12	24
Rented	12	24
Parents House	24	48
Company accomodation	02	04
Monthly Income:		
Below 20000	21	42
20001-30000	13	26
30001-40000	11	22
40001-& above	05	10
Personal indebtedness:		
Nil	16	32
Less than 500000	08	16
500000-1000000	10	20
1000000 & above	16	32

Source: Field Survey

From the above table it is analysed that Majority of the respondents were in the age group of 30-40 years of age (42%), 40-50 years of age (28%), followed by. 20-30 years of age (20%) and only 10% of respondents were in the age group above 50 years of age. Males constituted 66 per cent and females 34 per cent of the respondents, 78% of the respondents with nuclear family and 22 per cent in the joint family. 48% of respondents are residing in their parental house, 42% of employees get salary below 20000 per month and 32% pf the respondents are having personal indebtedness of Rs.1000000 and above.

Table-2: Factors influencing the high attrition rate

Reasons (Multiple answer)	No of Respondents	% No of Respondents
Better remuneration packages on offer at other firms	32	64
Long hours/overtime work	18	36
Target Pressures/ Target to be achieved	39	78
High level of expectations from the superior	23	46
Remuneration and promotion policies deemed to be in-transparent or unjust	23	46
Job insecurity	31	62
Workplace bullying (Unreasonable behaviour from employer)	19	38
Role demands (Pressure to perform the role assigned)	29	58
Quality of work life in the organisation	15	30
Family/Personal reasons	26	52

Source: Field Survey

Table-3: Opportunities for employee's growth (in %)

Attributes	Very High	High	Medium	Low	Very Low
Chances of getting promotion	20	28	38	10	04
Growth opportunities provided by the company	26	36	30	08	0
Recognition for the work done/Organisational recognition	22	32	36	08	02
Opportunities for higher studies	04	10	16	60	10

Source: Field Survey

Table-4: Employee's Policies and Procedures (in %)

Attributes	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied
Administration of Employee Policies	10	28	34	24	04
Employee Policies and Procedures	16	26	30	16	12

Source: Field Survey

Table-5: Employee's opinion about Salary (in %)

Attributes	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied
Standard annual increment in the company	12	20	16	48	04
Satisfaction level in Salary & Increment	08	24	16	44	08
Performance incentives	16	16	20	40	08
Salary compared with Competitor company	10	20	46	14	10
Regularity in payment of salary	40	48	04	08	00

Source: Field Survey

Table-6: Strategic measures to manage attrition problem

Attributes	No of Respondents	% No of Respondents
Attractive salary and incentives	20	40
Promotional Opportunities	04	08
Welfare Measures and Social security	04	08
Job security	20	40
Working environment	02	04

Source: Field Survey

It is learnt that Target to be achieved (78%) , Better job opportunity (64%), Job insecurity (62%) constitute a major problems of attrition in the Indian life insurance sector. It is found that chances of getting promotion, Recognition for the work done/Organisational recognition and Opportunities for higher studies are low in the sector. Majority of the respondents have shown neutral tone in terms of Employee Policies and Procedures. In terms of Employee's opinion about Salary it is understood that majority of the respondents are dissatisfied specially with standard annual increment in the company, satisfaction level in Salary & Increment and with their salary as compared with Competitors organisation. It is studied that attractive salary and incentives and job securities are the major strategic measures to manage attrition problem. Majority of the respondents feel that there is no job security and promotions are depending on the targets achieved. The life insurance sector should work towards maintaining a favorable working environment for stable growth, increasing the employee productivity, providing adequate salary and other perks to keep employee motivated and satisfied.

CONCLUSION

In the modern business environment retention of competitive human resource is the major challenge for Indian insurance sector. Impact value which suggests that monetary benefits and job security is the prime important factors for any organisation. Attrition of employee is not a new phenomenon in any sector. Insurance sector should try hard to retain their employees so that their resources can be used effectively and productively. Insurance company should pay attractive and competitive remuneration and should provide good career opportunities to their employees. Therefore human resource management department should give more attention to retain and reward high performer employees. Proper and right selection of employees also a major factor for reducing attrition in the organisation.

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CSR IN INDIAN BANKING SECTOR: PRESENT SCENARIO

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ABSTRACT
Corporate social responsibility (CSR) refers to strategies that Corporations or firms employ to conduct their business in a way that is ethical, society friendly and beneficial to community in terms of development. It is a concept where Business organizations apart from their profitability and growth show interest in societal and environmental welfare by taking the responsibility of impact of their activities on stakeholders, employees, shareholders, customers, suppliers, and civil society. Indian banking sector is well organized and regulated. In the recent trend, many banks in India have created their individual brand in Corporate Social responsibility (CSR) by contributing towards the society and involving in welfare activities, the public and private sector banks concentrate on various activities like health, eradicating hunger and poverty, education, empowering woman, environmental sustainability, training, national heritage, disaster and relief management etc. to spend the CSR amount. The company's act of 2013 under the clause of 135 has been made for Corporate Social Responsibility. This paper attempts to analyze the present CSR practices in Indian banking sector.

MEANING OF CSR
Social Responsibility of business refers to what a business does over and above the statutory requirement for the benefit of the society. The word "responsibility" emphasizes that the business has some moral obligations towards the society. CSR, also known as Sustainable Responsible Business (SRB), or Corporate Social Performance, is a form of corporate self-regulation integrated into a business model.

The word "corporate social responsibility" means that the business has some moral obligations towards the community. CSR also known as Corporate Sustainable Responsible or Corporate Social Performance, is a form that corporate self-regulated into the business. The integration of CSR in the business operations is very much essential for the development of the economy and growth of the company. The concerns for community development, environmental sustainability, managing of natural resources has given a high recognition to the concept of Corporate Social Responsibility (CSR) (Dhingra et al., 2014).

LITERATURE REVIEW
Corporate Social Responsibility realizes that corporate firms has not only one responsibility but also the economic and legal responsibilities. Holmes and Watts (1999) defined CSR as the continuous commitment by business to behave in ethical manner and contribute to the development of economy by improving the quality of life and society at most. Some proponents argued that the companies make long term profits by performing the CSR activities while others argued that CSR distracts from the economic role of business.

The largest bank in India is State Bank of India and the regulator is the Reserve Bank of India. The RBI in 2007 stated that the CSR involves the combination of social and environmental concerns by the companies in their operations and also about the interactions with their stake holders (Dhingra et al., 2014).

According to Friedman (2006) "There is one and only one social responsibility of business to use its resources and engage in activities designed to increase its profits so long as it stays within the rules of the game, which is to say, engages in open and free competition without deception or fraud".

In contrast to Friedman's statement, Robbins and Coulter (2007) explained that the management‘s social responsibility goes beyond making profit to include protecting and improving social‘s welfare of its stakeholders and the environment in which the firm carries out its operations. They also have the responsibility to the society that allow their formation through various laws and regulations and support them through purchasing their products and services. (Carroll,2008).

Zain (2008) extending the Carroll's statement said that ethical standards play an important role in a firm's success in the long-run. The social responsibility standards and moral activities by a firm can create a positive rapport between the firm and all its stakeholders.

Sharma (2011) made an attempt to analyze CSR practices and CSR reporting in India with special reference to banking sector and concluded that banking sector in India is showing interest in integrating sustainability into their business models but its CSR reporting practices are far from satisfaction.

CSR CONCEPT IN THE CLAUSE 135, THE COMPANIES ACT, 2013:
According to Companies Act 2013, by clause 135 is applicable to the companies to spend the partial net profit on the companies whose:

a) An annual turnover of Rs.1,000 crores INR or more (or)

b) A net worth of Rs. 500crores INR or more (or)

c) A net profit of Rs. 5crores INR or more

And companies should set-up the committee consisting of their board members, including atleast one independent director. This act is applicable to all the companies incorporated in India. Such companies should **spend at least 2% of their average net profit in the previous three years on the CSR activities.**

Here Net Profit is defined as the profit before tax excluding profits arising from the branches outside India (www.pwc.in, 2013).

Although banks have not been directly indicated by Clause 135 of the Companies Act, 2013, still quite a handful of banks have practiced CSR activities.

CSR PRACTICES IN INDIAN BANKS
Since independence, banking in India has evolved through four distinct phases:

1) Foundation phase (1950s till the nationalization of banks in 1969),

2) Expansion phase (mid-60s to 1984),

3) Consolidation phase (1985 to 1991) and

4) Reforms phase (since 1992).

OBJECTIVE OF THE STUDY
The Present study aims to evaluate the different dimensions of Corporate Social Responsibility by studying the following Objectives:

i) To Study the concept of CSR;

ii) To Study the Major areas of CSR initiatives in Indian Banking Sector.

iii) To Focus on the Present Status of CSR in Banking.

METHODOLOGY
Research methodology is the blue print of the research which is going to be conducted. The Research design in this study is Descriptive research design, Random Sampling technique is used for selecting the Banks for this Study in which the major players from Public Sector and from Private Sector have been selected for the study i.e. SBI,BOI,UBI,HDFC and AXIS. The Data is collected from secondary sources particularly from concerned Banks Annual Report, Web sites, newsletters and data from various journals.

DIFFERENT KEY AREAS OF CSR
The major key areas of CSR like, children welfare, community welfare, education, environment, healthcare, poverty eradication, rural development, vocational training, women empowerment, protection to girl child, and employment.

Education: Almost all the banks in India have given due importance to education. Some of the banks have donated money whereas some have helped the schools in other different facilities such as Allahabad Bank is providing fans in each classroom and staffroom in Primary Schools and helping schools in providing the drinking water to children.

Rural Development: Similarly like education most of the banks of India have invested in Rural Development. Some of them are educating rural people by Financial Literary Centers whereas some of them have given financial help to villages. Union Bank of India's Adarsh Gram is the example of Rural development.

Children And Women: For the encouragement of women empowerment or girl child many government and non-government organizations are working in India. GOI has introduced "beti padhao, beti bachao" similarly banks are giving scholarships for girls' education.

Social Community Welfare: This category includes the welfare activities for society welfare as whole. In this category all the welfare activities can be included like Axis Bank work for Armed Forces veterans and Union

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bank of India's Union Social Foundation. In this category they talk about the different social issues to be taken care of in India.

Health: Health is the last category where different banks offer various health facilities to the deprived people. Axis bank have started health and trauma care centres in different areas. Bank of India also have different schemes like Ambulances to Hospitals catering to economically challenged sections of the society, rural areas, etc. ultra-modern medical equipment's to Family Planning Centers and other hospitals.Wheel chairs to physically challenged sportspersons and others. Genets for running equipments in hospitals for the Cancer patients.

MAJOR CONTRIBUTIONS OF DIFFERENT BANKS TOWARDS SOCIETY

STATE BANK OF INDIA (SBI)

SBI is committed to environment protection and contributes positively to reduce the carbon footprint. Major initiatives in this area are, (i) Waste to gold: A project that aims to motivate and develop the skills of youth to address waste management in the city; and develop small sustainable businesses for their livelihood as well, and (ii) SBI Corbett: Under this project, SBI Foundation is providing villages with a sustainable waste management system and conducting trainings of SHG Workers to provide awareness in nearby schools and hotels. Responsible interaction with environment to avoid depletion and degeneration of natural resources and maintaining long term quality of the environment is a priority for your Bank. Your Bank has contributed 2.05crore towards the following: (a) Acquiring solar power plant, solar water heater and solar street lamps, (b) Tree plantations and maintenance of parks and gardens, and (c) Donating battery operated vehicles. SBI has shown its commitment in the renewable energy space not only by taking up renewable financing but also by building its own captive renewable capacity through wind energy and solar roof tops. SBI has so far installed 151 solar roof top sites with a capacity of 6.23 MW.

HDFC BANK

At HDFC Bank, CSR is all about developing a business model that not only creates economic value but also contributes to a healthy ecosystem and strong communities. Our endeavor is to evolve and develop appropriate business processes and strategies to achieve a common goal which contributes to greater good. Major initiatives are sustainable livelihood, sanitation, education and skilling.

AXIS BANK

At Axis Bank, Corporate Social Responsibility & sustainability are not mere obligations but are vital pillars of continual success for present and future. The bank's philosophy on CSR & sustainability stems from their strong belief in doing good for the organization by doing good for the society. The result is a positive cycle of company growth & community development which leads to prosperity that endures. Focus areas are Education, Vocational Education & Training, Livelihood Enhancement & Rural Development, Medical Relief & Trauma Care, Environment Sustainability, Sanitation, Humanitarian Relief, Armed Forces Vaterans, Capacity Building of Personnel & NGO Partners.

UNION BANK OF INDIA(UBI)

Union Bank of India has developed CSR initiatives in place. The focus is on the rural sector is through village knowledge centers and farmers' clubs etc. we also have schemes for the girl child, where we take care of education expenses. Initiatives are in place in other areas such as providing drinking water for schools, providing bus shelters etc. Focus areas are Farmers' Clubs, Union Mitr, Village Knowledge Centre, Union Adarsh Gram, Union Bank Social foundation.

BANK OF INDIA(BOI)

Bank of India believes that it is its foremost duty to contribute towards impacting the lives of various stakeholders like customers, employees, shareholders, communities and environment in a positive manner through all aspects of its operations, thereby serving the interest of the society at large. Bank of India has a policy to give back a part of what it has received from the environment and society and is contributing / participating on a sustainable basis in activities and projects for facilitating the same.

Major initiatives are Solar street lights and Hand pump sets in Rural areas, Rain water harvesting mechanism / equipments agriculture / drinking water / development of the area, Ambulances to Hospitals catering to economically challenged sections of the society, Wheel chairs to physically challenged sportspersons and others, Support to orphaned / blind students requirements, Vehicles for institutions providing food / mid-day meal to government /local bodies schools catering to poorer sections of the society.

AMOUNT OF NET PROFIT SPENT BY DIFFERENT BANKS FOR THE YEAR 2017-18

Banks	Rs in Crores
Bank of India	**2.18**
Union Bank of India	**4.67**
HDFC	**374.00**
Axis Bank	**133.77**
State Bank of India	**112.96**

Source: Annual Report 2018-18

CONCLUSION

The study shows that all the banks in India are focused towards the Social Responsibility now-a-days. Thus we can conclude that these days the banking industry in India is giving due importance to the Social Responsibility and they try to cater all the important areas to be focused like health, education, sanitation, etc. In a nutshell, it can be said that the state of mind of the Indian banking towards CSR is changing due to tough competition at the national level. Conclusively, there are two suggestive measures which are advisable for a better CSR in these banks. First is to enhance and accelerate government's involvement in CSR activities and secondly media should increase its interest and play a vital role in the era of CSR.

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TRANSFORMING EDUCATION THROUGH TECHNOLOGY

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ABSTRACT
This article emphasizes upon the role of technology in transformation of education. Technology, slowly but surely, is transforming education and making teaching more than just a one-to-many session by improving engagement between the teacher and the students. Whiteboards have replaced the conventional blackboards in many schools today. Technology is transforming education in a manner that dynamically involves students by replacing a teacher-centered model with a student-centered one. In the 21st century, technology is a tool which can be used to fundamentally transform what a classroom is. Integration of technology with learning as a tool provides you with a scope to explore what you can do with knowledge, what you can make of it and what you will allow your students to make of it.

Keywords: Education, technology, transforming

INTRODUCTION
Technology is transforming every aspect of our lives. Everything in our daily routines, from the way we socialize and communicate, to the way we handle our money and finances, and even how we interact with our home appliances is changing. But the impact computers are having in our society is not superficial. New technologies like automation and artificial intelligence have the potential to disrupt the very fabric of our culture, changing forever the way we work, we create wealth, and even the role of humans in the world. In this context, it is only logical that education begins to change as well. In part, this change can be understood in the same context as other advancements; new technologies allow us to build new tools that make work in the classroom more effective.

Students are able to produce more data through internet research where a myriad of information could be found that helps them multiply their knowledge. The equipment has transformed classrooms; it has developed commitment and reduced student discipline. Schools are installing wireless hotspots in order to make schools wireless and give the power of information. Teachers and students are starting to bring their own devices, and we can see Tablets are popping up everywhere.

We are in the 21st century; 21st century learning is student-centered and engaging. And teachers today are using different classroom technologies like smart boards, tablet computers, smart phones, projectors, digital videos, and games which are great tools for helping students learn in the 21st century.

Digital transformation in schools begins with the way students learn. Technology impacts everything in classrooms from the way we collaborate, share ideas and connect with each other, to how we leverage content generated daily by students and teachers. This new way of collaborating has created a new learning context and paradigm for schools, students and teachers. The impact is far-reaching; as it teaches students imperative skills needed to master the changing dynamics of the modern and digitally transforming workplace.

SIX WAYS TECHNOLOGY IS TRANSFORMING EDUCATION

1. Blended Learning
Blended learning is a novel methodology that combines digital content and exercises with the advantages of face-to-face lessons and activities. There is no single recipe for adopting this mix, and it is up to each teacher and school to determine how each of the available tools is used within a lesson. This way, students could get their content in the form of an online lesson, do a few exercises on their computers and devices, and then hold an open discussion, guided by the teacher, on the topic at hand. Teachers, on the other hand, could introduce the subject, relay some of the content, and have students look for further information online, before using their computers to do some exercises or projects and prove how well they understood the topic.

This method expands the many benefits of the current models of education, by incorporating the endless possibilities offered by digital learning – like personalization, gathering instant metrics, and access to a wide set of content sources, among many others – without relinquishing any of the advantages of having an actual person acting as a guide, forcing the students to commit, and making of learning a social experience.

1. Flipped Classrooms
Very much like Blended Learning, Flipped Classrooms are a groundbreaking education methodology that allows teachers to add the benefits of online learning to the mix, and to transform the classroom into a more practical experience.

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When they flip a classroom, teachers distribute their lesson in the form of videos and interactive materials before the actual date and time of the class. This allows students to get acquainted with the material and to do the actual learning before getting to the classroom, when they participate of a guided debate on the topic, along with the teacher, or participate in other kinds of research or activities that allow them to apply the new knowledge.

The most important advantages of this methodology are that it allows teachers to allocate more time to each student, and to offer a personalized experience to those who don't understand or have questions, it also allows students to go back to the lesson, and go through it as many times as possible, it fosters collaboration in the classroom, and it helps students acquire social skills. Additionally, this technique is that it allows students who miss the classes to get the lessons and keep up with their classmates.

2. Second Generation Video Lecture Capturing

One of the greatest benefits of technology is that it allows classrooms to expand beyond their physical walls. Not long ago, the only way for a professor to reach a student was to stand in front of him and a small group of his classmates. This made access to certain educators and content extremely difficult, and often expensive. New methods, however, are changing this. Be it in the form of closed platforms and LMSs, through special prearranged lectures, or even in the form of lessons embedded into MOOCs and other online courses, it is becoming more frequent for professors to record (or broadcast) their lessons to a wider audience. And video lecture capturing hardware and software facilitate this.

Second generation video capturing technology, created especially for education, are changing this. This new set of tools includes automatic cameras that follow the professor throughout the room, simultaneously capture the information on the blackboard, an electronic board, a projector, and even a microscope, is now available making recording any class seamless and painless.

3. Online Learning

Online learning tools are becoming increasingly popular both among students who wish to learn a new particular set of skills, and among universities, which find that the web is a great channel to widen their academic offering to new audiences which were outside of their scope, either for their limited capacity, or because of the costs involved in attending one of their programs.

Massive Open Online Courses (or MOOCs) have become the most popular expression of this form of learning. So much so that, according to the National Center for Education Statistics, a 25% of university students in the United States are enrolled in one of these programs.

4. Free Platforms for Distance Education

More and more schools are adopting flipped classrooms, blended learning, or some form distance education methodologies. These involve providing at least some parts of their lessons, exercises and activities outside of the classroom by the means of a digital platform that allows teachers to distribute the material, and often to communicate with students in real time, to send them quizzes and questions, to get reports and essays handed in, to correct such work and grade it, and to keep track of students' performance, among other things.

5. Digital Assessments

Digital assessment tools are software applications that allow teachers to rely problems, polls, questions and exercises in real time to their students' computers or mobile devices, and get instant results in a dashboard that let them know how well the class as a whole, and how each individual student has performed. By allowing teachers to easily probe how well their students understand different topics, it can help them grasp, at all times, how to manage their lessons, and to detect which kids require further explanations or tutoring.

These tools often include features such as a real time chat, or comments forums that allow students to communicate with one another, as well as with teachers, in order to ask questions, make comments, or request further explanations. This way, educators can have a permanent understanding of how advanced their students are in each topic, to determine when move on to the next one, and to determine which students require extra help, before they fail the course and it becomes too late to do something about it.

SIX WAYS TECHNOLOGY IS CHANGING HOW OUR STUDENTS LEARN

1. Technology enriches the learning experience by making it more interactive and dynamic. Where textbooks are dry, computers and tablets are dynamic. A digital device connected to the internet via broadband no longer limits student learning to his or her zip code. Technology allows learners to connect, collaborate and create globally, enabling students to experience what they're learning.

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2. Using devices for their studies increases students' technological literacy, preparing them to compete and contribute locally and globally. Technology has already transformed nearly every profession.

3. One-to-one technology programs remove financial barriers to learning and places students on a level playing field. Many students already have access to technology in the home; unfortunately, many do not. And those who lack technology are in danger of falling behind their peers.

4. Technology in the classroom improves retention and graduation rates. Studies show that students who use devices for learning have higher achievement rates than those who do not. By providing technology to connect every student, every classroom and every school, we're giving our young people the competitive edge they need to compete globally.

5. Learning technology links students and teachers to make education more efficient and interactive. Technology doesn't just help students; it also helps educators. It will enable teachers to track how students are doing in real time and interact with them more effectively. It will make them more responsive to student needs and give them more resources in the classroom.

6. Parents can use technology to better assist their students and track their progress. Even parents can get in on the act. Technology allows them to check students' grades and help them with their studies in a more interactive manner. Just as devices engage students and teachers, they also empower parents, who are the most important resources in a student's learning experience.

CONCLUSION

The role technology is playing in making education a motivating business is noteworthy. The usage of equipment like the document camera or the digital overhead in classrooms aids in visual learning. Teachers are able to effectively organize and present lessons enabling students to understand concepts better.

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ETHICS AND MORAL VALUES IN HIGHER EDUCATION

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ABSTRACT

The purpose of this paper is to discuss ethical values in higher education, focusing on the Reasons for and the Effects of Ethical Challenges in Higher Education. Like pressure, finance, privatization, technology. Ethics in Higher Education When most people think about ethics they think of how actions are determined to be either right or wrong. Higher education is leadership education. The values and virtues practiced in universities heavily influence the future leaders. And discussing some of professional codes of ethics. Ethics in Higher education seeks exactly to become a vehicle to make people original and whole in thought and belief. In order to educate, we need to present the past in a suitable form. If young people are not taught about the past and tradition, they shall have a future without guide and may grow up either unbalanced or skeptical. In educating the youth, the past is presented within the context of life where experience speaks for itself.

Keywords: Ethics, Moral value, Higher Education

INTRODUCTION

Higher education is leadership education. The values and virtues practised in universities heavily influence the future leaders. Many institutions of higher education show excellence not only in academic subjects, as green campuses, with manifold ethics curricula and in their community engagement, but also in the value-orientation of the Board and teaching staff as well as students. But, additionally, in many universities and schools around the world, fundamental values and virtues are violated: cheating, plagiarism, unethical research, nepotism in staff recruitment, corruption in exams, sexual harassment or simply the lack of ethics curricula give then the signal to the future leaders that 'this is how the world functions' and only with unethical behaviour can one achieve profession. . In the media reporting on local and international cases of scandals around the themes of corruption, bad governance, abuse of public trust, value-less lifestyles, unethical behaviour, conflicts of interest and insider dealings, The education of the heart of man in its originality as creation made it is one that calls for a genuine concern. Unfortunately, the opposite is the case as many modern societies through education destroy the human heart and innocence. Higher education in general can and has to play a key role in this process of balancing global and contextual perspectives in building identities through research, teaching and training. Even if open and distance education seems to be delocalised and disconnected from a specific context, it can and has to promote contextual identities by reflecting and researching on it.

"The education of all children, from the moment that they can get along without a mother's care, shall be in state institutions." – Karl Marx

ETHICS MATTERS

Worldwide, information is multiplying at a phenomenal rate. Globalization has increased the social space, leading to borderless boundaries on the financial, economic, social, ecological, political and cultural dimensions of traditional societies.

Ethics in Higher education seeks exactly to become a vehicle to make people original and whole in thought and belief. In order to educate, we need to present the past in a suitable form. If young people are not taught about the past and tradition, they shall have a future without guide and may grow up either unbalanced or skeptical.

In educating the youth, the past is presented within the context of life where experience speaks for itself. For the purposes of emphasis therefore, education must be critical. The young student must be exposed to the past through the experience that can propose that past and Justify it through life experience.

Man is like a rough diamond and requires filling and polishing before all his faculties can function. Education is polishing and filling of human personality, so that it reaches its fullest development. It enables one to lead a better physical, intellectual and spiritual life. According to Socrates –*"Education is bringing out of the ideas of universal validity which are latent in the mind of every man."* Concept of Ethics, Moral values and Education: Ethics is a branch of philosophy. That deals with the morality; the word ethic has been derived from the Greek word 'ethos' which means character. Aristotle was one of the first great philosophers to define the ethics.

But additionally, in many universities and school around the world, fundamental values and virtues are violated; cheating, plagiarism, unethical research, nepotism in staff recruitment, corruption in exam, simply the lack of ethics curricula gives then the signal to the future leaders that “this is how the world functions” and only with unethical behaviour can one achieve professional success.

Ethics education is opportunity for a new value orientation. Such education ensures the training of both the teacher and the student, develops new technologies and conclusively allows a new vision, a new policy, a new market new resources and a new system.

REASONS FOR AND THE EFFECTS OF ETHICAL CHALLENGES IN HIGHER EDUCATION

What are the reasons for and the effects of this development? Let me just mention four of them:

Pressure: For many parents and societies, higher education seems to be the only valuable goal. The pressure is so high that young persons and their parents use all means at their disposal to get a bachelor or master degree. The effect of this pressure and of one sided public educational strategies is that we have millions of jobless academics and not enough young people with vocational training. But studies show that innovation of a country does not only depend on a strong academic sector, but on balanced educational instruments.

Finance: In many countries, academic staff is not well paid compared to other sectors such as the private sector. With the minimum income, teachers are tempted to increase income by receiving bribes in the form of money and sexual services.

Privatisation: The boom of new, mainly private institutions of higher education in many countries is a positive sign that there is a need, a market and entrepreneurs and investors who are willing to make the most of the opportunity and to take the risk. But strong competition leads also to the temptation of fast success, cheap solutions, lack of qualified teaching staff with integrity and a lack of a sustainable ethical foundation of these institutions.

Technology: Information and Communication Technologies (ITCs) represent a huge potential for higher education and are obviously the back bone of open and distance learning education. The advantages and future potential are still huge. But each technology is ambiguous when looked at from an ethical perspective.

The context of a new vision for education which calls for mindset shift from reading and writing to skills acquisition with relevance for daily life and society becomes imperative. Ethics education is opportunity for a new value orientation. Such education ensures the training of both the teacher and the student, develops new technologies and conclusively allows a new vision, a new policy, a new market, new resources and a new system.

Ethics in Higher Education When most people think about ethics they think of how actions are determined to be either right or wrong. Ethics in Higher Education When most people think about ethics they think of how actions are determined to be either right or wrong. The questions that spring from this reflective process rely on the systematization, justification, and application of various guiding theories (Deigh, 2010). Many in western society are influenced by Aristotle’s thought that equals should be treated as equals.

“Education should train the child to use his brains, to make for himself a place in the world and maintain his rights even when it seems that society would shove him into the scrap-heap.” – Helen Keller

PROFESSIONAL CODES OF ETHICS

In addition Watson (2007, pp. 372-373) distills “ten commandments” for academe:

1. Strive to tell the truth.
2. Take care in establishing the truth.
3. Be fair
4. Always be ready to explain.
5. Do no harm.
6. Keep your promises.
7. Respect your colleagues, your students, and especially your opponents.
8. Sustain the community.
9. Guard your treasure.
10. Never be satisfied.

Higher education in general can and has to play a key role in this process of balancing global and contextual perspectives in building identities through research, teaching and training. Even if open and distance education seems to be delocalised and disconnected from a specific context, it can and has to promote contextual identities by reflecting and researching on it. In a more specific way, ethics in higher education is a central part of this objective.

CONCLUSION

Man is like a rough diamond and requires filling and polishing before all his faculties can function. Education is polishing and filling of human personality, so that it reaches its fullest development. Concept of Ethics, Moral values and Education: Ethics is a branch of philosophy. That deals with the morality; the word ethic has been derived from the Greek word ‘ethos’ which means character. The purpose of this paper is to discuss ethical values in higher education, focusing on the Reasons for and the Effects of Ethical Challenges in Higher Education. Like pressure, finance, privatization, technology.

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CHARITY AS ADVERTISEMENT STRATEGY ADOPTED BY BUSINESS

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ABSTRACT

Trust plays an important role in charity sector, as for donors it is difficult to assess whether their money has been used as directed. If the public has little confidence in charitable organisations, they will be less willing to support the organisation and therefore businesses should try to gain public confidence in their activities. As a consequence, for charities it is of importance that their advertisements create trust in order for the donors to donate and to continue donating. One way to possibly influence potential donors to contribute to charitable organisation is through communicating the successes of the organisation to the public. Another way is by emphasizing what goals the charity yet wants to accomplish in the future. This also contributes to examine the effectiveness of different charity advertisements in relation to public trust and donation intention. The study provides insight into the effects of evidence combined with different advertising strategy scenarios in charity fundraising messages, which charitable organisations should take into account when developing advertising messages. This research paper examines the several message factors and their influence on people's trust and intentions to donate to a charitable organisation along with various strategies and benefits of charity as advertisement strategy adopted by business. It also focuses on the relationship between the business and its stakeholders, along with the philanthropic work.

MEANING

According to Oxford Dictionary Charity is defined as "a system of giving money, food or help free to those who are in need because of poor condition and leading to various helpless circumstances or any organisation that has the purpose of providing money or help in this way or in other words 'A body of organisation viewed collectively as the object of fund raising or of donations.

An organisation or economic system where goods and services are exchanged for one another or for money. Every business requires some form of investment and enough customers to whom its output can be sold on consistent basis in order to make a profit. It is well said that take care of the community and the community will take care of your business. Most corporations give to charity for one of the three reasons with philanthropic, feel good intent, to support a cause they are passionate about or that aligns well with the mission of the company or as part of the company's overall marketing strategy. An ideal partnership can and should satisfy all three. We all know that it feels good to donate to charity. The donations made by the philanthropist make immediate, lasting difference on the charity they donate to. These donations can be made in any form that is time, cash or goods and services. Business owners contribute towards charity where their personal passion and mission of business intersect.

BENEFITS OF CHARITABLE MARKETING BY BUSINESS

As well as helping to do good, supporting a charity can help a business in many ways here's why you need to find a charity to work with and how to start. Most consumers think businesses should support charity when faced with a choice between two companies that offered a same product or service for the same price majority of the consumers decision could be affected based on whether a company is engaged with charity or not and accordingly the companies making charity have greater influence on profit and sales.

There are several others benefits which can be mentioned below

- Builds goodwill for your business and establishes positive associations for your brand.
- The charitable element of a company can be a cornerstone of its brand showing the world that the business is ethical and trustworthy. It also differentiates itself from its competition and creates brand image.
- Business can Sponsor and co sponsor a charitable event this is one of the standard ideas to create brand recognition by having business name on sponsor list
- Sharing stories can benefit a company on many levels. Visitors to the company's website can have a closer look to the charitable activities done by the company, coverage of these activities in the media can reinforce to current employee that they made a good job choice also demonstrate to client's customers and business partners that the organisation is dedicated towards charity. This helps in building better public relation.
- Many people want to volunteer or raise money, but cannot find time in their busy lives to do it or may be scared to try an opportunity on their own. Participating in employer sponsored activities allows employees

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the opportunity to do things which they don't feel like they are taking time away from their work or families to help others, or trying to squeeze yet another item into their jam-packed schedules.

- When raising money together employees are able to partner across divisions and come together to work in team out of their direct work groups. Thus, charity helps in team building in an organisation develop inter-personal relation among employees.
- Giving employees a chance to give back to their communities also helps to instil a sense of pride in themselves and their organisation. They are proud to work for a company that supports philanthropic program, which can lead to increase loyalty and better employee retention.
- Networking opportunities being a part of a charity can belong to a powerful network of like-minded business owners that meet regularly for a joint cause.
- Tax deduction is one of the most immediate benefits of corporate donations. Businesses may not instantly see how their contributions benefit to a community, but they will quickly notice the tax savings. Of course, businesses should not donate with a sole expectation of financial gain, but there are fiscal rewards for helping a charity in need businesses can usual receive tax deductions from sponsoring charities or events but they should make sure to follow the rules and go about the process in the right way to comply with all tax requirements.

STRATEGIES USED BY BUSINESSES

Giving in its self is a noble act regardless of motivation or approach. It can be one of the most personally rewarding experiences however; the seriousness, scale and complexity of India's social problems require philanthropists to go beyond personal satisfaction. Between 2004 and 2015, India recorded 2.24 million crimes against women, and 1.08 million children died before their 50th birthday in 2017 alone. These ongoing problems underscore the need for individuals not only to contribute greater resources but also to ensure that their contributions are strategic enough to have a marked effect on key social development indicator.

Businesses create a special limited-edition product for a cause – seek out a charity in the community that the business could think to make a product for. The product manufactured would be dependent on two aspects that is product to be sold by charity itself or something that the business would sell on their behalf. An example might be a personal care soap making special edition pink soaps to support breast cancer charity, P&G's corporate social responsibility programme 'Shiksha' is a global philanthropy program.

Business donates their product or service to a charity auction- business can create an excitement and conduct auctions either silent or otherwise. Consumers in attendance will get to hear about the product or service being offered by the auctioneer. And hearing people bid on the products will make those unfamiliar with the products of the business to think that they are pretty great.

Providing the business premises for a charity event- after the business closes the operation for the day and before commencement of business for the next day it can let out its property for a charity event for which it is already paying and through this it promotes charity and also builds a public image.

CONTRIBUTION OF PHILANTHROPISTS IN THE WORLD

Contribution of philanthropists in the world has led to sustainable development by delivering economic, social and environmental benefits to all. The most well know philanthropists in Asia are as follows:

- The ninth edition of Forbes Asia's annual philanthropy in the Asia pacific region, Azim Premji, the chairman of information technology major Wipro, has the face of Indian philanthropy for years. He was named the 'Most Generous' Indian for all famous Indian philanthropists by China's Hurun Research institute in 2016. Azim Premji, who donated rupees 27,514 crores (Rs 275.14 billion) for education. The Azim Premji foundation is working for empowering education in India. The foundation works in 8 states and has more than 3,50,000 schools.
- Three co-founders of Infosys- Senapathy Gopalakrishna, Nandan Nilekani and SD Shibulal are among the Indian philanthrophists on Forbes Asia's list. They made their way to Forbes as philanthropists for their individual contribution to the health and education sector. This list also featured another Infosys co-founder NR Narayana Murthy's son Rohan. Rohan donated a whopping $5.2 million to Harvard University Press for the purpose of promoting ancient Indian literary classics. He represents this father NR Narayana Murthy as philanthropists.

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- Bill Gates- the Billionaire is the leader of the philanthropist's pack having founded the Giving Pledge along with wife Melinda and friend Warren Buffett. While the serial giver has been making headlines for his seven-figure donation since setting up the Bill and Melinda Gates Foundation, he outdid himself in 2019 with a hefty gift of $4.6billion by endowing 64 million Microsoft shares. The couple donated $16billion worth of shares in 1999 as well. Bill and Melinda Gates Foundation is the largest private foundation in United States, holding $50.7 billion in assets. The main aim of the foundation is globally to enhance healthcare and reduce extreme poverty, and in the US, to expand educational opportunities and access to information technology.
- Reliance foundation led by Mrs. Nita Mukesh Ambani. The foundations main objective is to promote sustainable growth in India. It does so in the following spheres namely rural transformation, the Bharat-India Jodo is a program for marginal farmers. Education- the foundation grants scholarship under Dhirubhai Ambani Scholarship Program. Health- the foundation sponsors Drishti program. Reliance Jio did so much of philanthropic work by giving free mobile data for approximately one year and bringing other telecom companies on ground.

LIMITATIONS OF CHARITY AS ADVERTISEMENT STRATEGY USED BY BUSINESSES

The charity must have exclusively charitable purpose. Organisations undertake charitable activities to promote their business and not for the cause of helping the needful. Thus, the objective of charity is not well recognised.

The use of sympathy and empathy is a key tool in conveying the message and persuading people to support different causes, empathy creates an understanding of another person's circumstances and issues, and sympathy creates a feeling of pity or sorrow seeing another person's misfortunes. Insurance and banking firms are most common examples for using emotional appeal in marketing.

Businesses need to avoid any situation where charitable and personal interest conflict. There are also limits to the extent of political or campaigning activities which a charity can take on.

CONCLUSION

The research paper is also the first to examine charity advertisement that focuses on past successes in comparison to future goals. The study provides insight into the effect of evidence combined with different advertising strategy scenario in charity fundraising messages, which charitable organisations take into account while developing advertisement. Although no significant results were found regarding this effect, this offers new ways of presenting charity advertisement. Thereby this study has laid some ground work for future research in this area. As mentioned above we can conclude that charity as advertisement strategy can help business organisations to build reputation, create public image, brand recognition, to help the needful, sustainable development of economy, eradicate poverty and also providing network opportunities and this helps in differentiating a business from its competitors.

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ENVIRONMENTAL CONSCIOUSNESS IN "THE UPHEAVAL" AND "THESE ARE MY CHILDREN"

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ABSTRACT

This paper presents the importance of Environmental consciousness in the novel The Upheaval and short story "These are my children". It portrays the nature, as how it was in the past, present and will take another form of destruction if not conserved for the future. The novel and short story showcases the fragrance of the Goan soil, which portrays the lives we lived in the past and are living at present in the advanced developed world, where development is surely existing but at the cost of the degradation of the environment. Life in the contemporary scenario has taken an upward lead. All the glittery side of development which is camouflaged and poses to bring about a change, has actually transformed humans into mere materialistic fools who have lost all moral ethics at the hands of monetary greed. Goa which is located on the western coast and a small state or a pimple on the map of India has seen developments through the years with mining in the past and casinos in the recent times, but the questions regarding the impact of these developments on the people and environment has been neglected all together. This paper has the modest aim of analysing the specificities of the issues seen as manifested in the select works of the novel and short stories which will throw light on the slow degradation of the environment, human values and in a way arise environmental consciousness .

Keywords: Ecocriticism, Environment, Consciousness, Degradation

INTRODUCTION

The modern advanced world is in a flux which is witnessing global crisis, which in a way has led to the depletion of major natural resources not merely because of a degrading ecosystem but more so due to a erosion of human values and ethics. The selfishness and greed of mankind playing with its natural habitat like a toy to meet the ever increasing need, has brought the environment a step closer to an impending disaster. In such a dull and threatening scenario for ecological sustenance and biotic survival, literature is the best answer as it brings forth the beauty of nature, boon to humans and the further degradation brought upon the nature by the ruthless man

Literature has given rise to the path-breaking work The Ecocriticism Reader by Cheryll Glotfelty and Harold Fromm, which describes ecocriticism as "the study of the relationship between literature and the physical environment". Ecocriticism in a way takes on an earth-centred approach to literary studies which addresses various issues like the way in which nature is represented in a literary work, the part played by the physical surrounding in a literary work, the ecological sensibility and wisdom displayed in the work and the interaction of the biotic and abiotic worlds (Mendonca, 2016). Ecocriticism looks at the representation of the environment in cultural texts, giving particular importance to the attitudes towards nature and the rhetoric employed when speaking about it. It aligns itself with ecological activism and social theory with the assumption that the rhetoric of cultural texts reflects and informs material practices towards the environment ,while seeking to increase awareness about it and linking itself (and literary texts) with other ecological sciences and approaches (Maral, 2013). The current developments in science and technology has its effects on all the countries in the world. In the race of proving its hegemony among the other countries, India along with its states has always developed from time to time, but these developments have come at the cost of the loss of nature. In a similar way the developments in the State of Goa has come at the cost of neglecting the issues that have to be met immediately. All the glittery sides of development is portrayed at all ends, but the cost at which it has come to existence is totally overlooked.

In order to understand this connection between man and the world he inhabits and to create in a way environmental consciousness a novel and short story is used for this analyses. The novel includes "The Upheaval" by Pundalik Naik and Damador Mauzos short story namely "These are my children" from Ferry Crossing.

ECOCRITICISM IN THE NOVEL AND SHORT STORIEY

Goa, a small state on the map of India has seen developments through the years with mining in the past and casinos in the recent times, but the questions regarding the impact of these developments on the people and environment has been neglected. Goa is often heard to be an eco-friendly and peaceful place to be at, but with the recent times, it is now losing its charm. Though we have all the material needs to comfort us, still we have something missing. What is it? Peace? Happiness? Seeking the rich past and presently facing issues we live our lives in Goa.

In the novel *The Upheaval*, Pundalik Naik has depicted the beauty of nature minutely, where seasons, paddy fields and the agricultural activities are synchronized with the changing seasons. The beautiful imagery of the nature of Kolamba is magnificently described thus:

The nip in the air set tiny buds sprouting among the lush foliage of the jackfruit, and the mango by the lake seemed to come of age as its crown of fresh green leaves gleamed softly in the sun. The wispy curls that sprouted on the cashew soon unfurled into leaves which grew bigger by the day and the clusters of blossoms swaying from every bough cast their fragrance into the morning mist. The santon stood proud and erect by the lake casting its benevolent gaze on the rows of hutments and the raat ki rani flowers that bloomed in every crevice by the lake, filled the night air with their heavy perfume (Naik, 2002).

Beautiful descriptions such as these are presented before the reader in the first half of the novel. As the action of the story moves, the author unearths the devastating impacts of mining on the nature and people, one followed by the other. The author has been successful in conveying that the lust for wealth destroys man ultimately. Naik has carefully outlined, the adulteration of nature due to the pollution caused by the mining. Dr. Devdutt Pattanaik, a writer and interpreter of Indian mythologies, writes about the natural destruction caused due to the process of urbanization, “Growth of human civilization involves the domestication of nature, the uprooting of forests and destruction of ecosystems” (Yardi, 2013). If extractions are not done in moderation it leads to disasters such as the following description through the eyes of Shankar who foresees the eco-destruction of Kollamba due to mining hazards:

Our wretched fate! Even grass does not grow in these fields any longer…That road there that goes up to the mine at Shenori …during the rains, water gushes down that road into the lake bringing with it dust and stones and ore and the whole lake turns red like the paint we use on our walls. This is the water that runs into the fields leaving behind a thick layer of mud … mud that destroys the earth so no amount of manure or fertilizer can have any effect. The fields around Surla village were destroyed in this way. Now it’s our turn (Naik, 2002).

The concluding part of the novel, by and large, meets Buell’s suggestions as human accountability to the destruction of Nature is shown through the moral lesson learnt at the end when Nanu dies in an accident on the mines, lying buried in the very ore he transported. His body is lacerated by the mechanised shovel standing nearby. Mining claims the life of a youth while the elders are left to mourn. Tampering with Nature hits back with sordid repercussions, and thus the ‘human accountability to the environment’ (as stated by Buell) is reinforced. His death is symbolic of degradation and decay which befall those who defile nature (Mendonca, 2016).

While in the short story of Damodar Mauzo titled “These Are My Children” in Ferry Crossing portrays the pain and retaliation of Rosalina, a widow with three children who have settled abroad while she was living alone after her husband expired. She had lovingly tended three coconut saplings in the name of each of her children: Abel, Angela and Anthony and over the years the trees had grown tall and robust like her own children (Shetty, 1998). Rosalina had watered them with pitchers drawn from the well, taken good care of them and spoken to them as if they were really her three children. So close was her bond to these three trees that when a railway line was passing through her land and these three coconut trees came under the axe of the authorities, Rosalina was up in arms to protect her trees. She hugged Anthony (the first palm) tightly and screamed at the labourers:

“Come on! Raise your axes. Cut me first! Then kill my children!” (Shetty, 1998)

Though her children whom she had raised as a mother had migrated, married and settled in foreign lands, these non-human trees seem more faithful to her being rooted in the soil where they were planted. Rosalina had showered all her maternal affection and care for them and they appear (to her) to sway gleefully in the breeze as if in response, when she spoke to them. Mauzo has never claimed to be an environmental writer, but stories such as these are reminiscent of the eco-feminist Chipko movement where women like Rosalina (ordinary and uneducated) showed great energy and love for Nature which made them cling to tree trunks.

In the light of the above observation, the obstinate act of Rosalina hugging the coconut trees refusing to allow them to be felled can be seen as a ‘feminist political act’, by default and implication, an act of Green activism, to defy the masculine powers representing the state, who trample tradition and have scant respect for nature. Her emotional attachment to the trees whom she calls ‘my children’ is a clear indication of ‘anthropomorphism’. There is the overt display of sentimentality and emotional attachment shown to the coconut trees by a widowed

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mother who is ready to give up her house and property, but begs to save her three coconut trees (Mendonca, 2016). She refuses the compensatory amount for the trees and remarks:

"Mister, aren't you ashamed to put a price on my trees? Would you put a price on your children's head?" (Shetty, 1998)

When the furious government officials summon the police and take her away by force, she strongly objects saying:

'The Government has a right to kill my children? Please tell them that they can take my land, even take my house. But tell them to spare these trees…' (Shetty, 1998).

But sadly, the patriarchal polity overpowers Rosalina and she is left with a 'painful awareness of the fate of her trees'. She blanks out on seeing the 'stark sight of the fallen trees, broken trunks', and with the help from neighbours regains consciousness only on the third day. This very connect is noticeable in the story "These Are My Children", where non-human trees are humanised and given the place of human children. Sadly, the politics of patriarchy and obstinacy of bureaucracy gets the better of Rosalina's anthropomorphism and she is left a loser—she loses her trees as well as her children in the anthropomorphic sense. Later, when her son Anthony who fails to understand her emotional predicament and cannot even come from Bombay to meet her in her moment of crisis, saying he has to rush back for official work to Kuwait, she is left utterly aggrieved. She can only pray that 'her eyes be shut eternally' (Shetty, 1998), a helpless longing for death because life cannot redress either her ecological or her psychological losses anymore.

CONCLUSION

The Novel and Short story portrays the contemporary issues that we face in the modern developing world. The state of Goa might be small in size but the issues rising are slowly spreading like cancer, degrading the picturesque of the nature. The issues put forth is an initial step to create environmental consciousness, so that we can reflect and take these issues with some seriousness.

Goa is truly developing. But if these issues aren't checked or prevented in the long run, then it won't take much time that Goa will loose its charm. Goans have to raise and stand for this cause and if they don't, then the future generations might face some very serious issues which may have no solutions at all. The past menace of mining is still looming over Goa even after its closure which could pose a threat in the near future along with the contemporary issue of deforestation, which has been at a rise and taken a new face on the name of development. These aren't only the issues that are attacking the nature at present in Goa, there are numerous other issues that needs the support and unity of the people to save the nature.

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PLAGIARISM DETECTION TOOLS / SOFTWARE: A SURVEY

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ABSTRACT
The Plagiarism plague has definitely infected the field of research and academics. With the advent of technology various plagiarism detection tools, softwares and techniques have come into existence.The paper aims at conducting a survey of some of the open source and commercial plagiarism detection tools and softwares.

Keywords: Plagiarism, Plagiarism detection software and tools

INTRODUCTION
Plagiarism is a new evil that have sprung out of the Pandora's Box plaguing the field of research and academics. Just like in the Greek mythological story of Pandora and her mysterious box, all the evils like sickness, sadness etc. were released into the world due to Pandora's curiosity which led her to open the box. But along with the worldly evils also the last thing to come out of the box was 'hope'. Similarly Plagiarism is the evil in the world of research and academics and the emergence of various plagiarism detection tools, software's and programs to combat plagiarism resembles hope.

Plagiarism is nothing but taking somebody else's work and presenting it as his or her own by either directly copy pasting large chunks of information or paraphrasing without giving due credit to the source of information. Using one's own previously done work also constitutes plagiarism.

THE IMPORTANCE OF PLAGIARISM DETECTION:
Detecting plagiarism has kind of become a challenge in the field of academics. The plagiarism offence is not only committed by the students but also by faculty of an institute. Plagiarism committed by the students is mostly due to the lack of knowledge or research skills which can be corrected through proper orientation. But, when plagiarism is committed by a faculty or a research scholar it effects the academic integrity of the institute even more. Hence, Plagiarism detection have gained even more attention so as to help curb it and maintain the academic integrity of the institute. Plagiarism detection is also important when it comes to publishing in research journals, conferences or even writing a book for that matter.

PLAGIARISM DETECTION SOFTWARES / TOOLS:
With plagiarism on the rise in different forms, many software companies or software developers have ventured into developing plagiarism detection software's.Plagiarism can be broadly classified as **textual plagiarism** and **source code plagiarism**.

The plagiarism detection software's available in the market may be categorized as

i. Free or open source online plagiarism detection software/ tool

ii. Paid or commercial online plagiarism detection software/ tool

iii. Free desktop plagiarism detection software/ tool

iv. Paid desktop plagiarism software/ tool

Most of the plagiarism detection software's or tools available has both the free and paid version. The free version contains less features or comes with various limitations as compared to the paid version where we can access and utilize all the features of that particular software.

For the purpose of the study, a survey was conducted of various available software's, free as well as paid.

TOOLS
Viper
This anti plagiarism software is very easy to use. It is not a freeware. Here first you need to create an account. One can get the document scanned for plagiarism by buying credits. It provides results very quickly. It is only compatible with Windows XP or older and is available only in English. Viper supports TXT, HTM, DOC, RTF formats. The document can be checked against 10 billion+ sources.

https://www.scanmyessay.com/

DupliChecker.com:
DupliChecker.com is on more online plagiarism detection tool and is completely free to use. One has to register onself to make use of all its features and if one requires to submit for then one document for plagiarism check. The cons of this tool is that it allows you to submit only 1000 words at a time. One can also upload the document here but also only first 1000 words of the document will be analyzed.

https://www.duplichecker.com/

Dustball:
This online plagiarism detection tool is available as a free version as well as paid premium version. It was developed by Brian Klug while attending the University of Maryland at College Park in the early 2000's. One can subscribe to the premium version by paying $8 per month for upto 50 uses and 25 cents for each additional use.

http://www.dustball.com/cs/plagiarism.checker/

Plagiarisma:
This is an easy and free online plagiarism detection tool which can be used online or by installing the program to your computer system. It can be directly used online by just copy pasting matter into the window or by uploading the file. One can also create an account to use its other features. It supports RTF, TXT, HTML, MS Word DOC, DOCX, PPTX, XLSX, XLS, PDF, ODT, EPUB, FB2 formats. Plagiarisma supports 190+ languages.

http://plagiarisma.net/

Copyleaks:
This online plagiarism detection tool offers different pricing plans for education and business purpose. One can opt for the free plan where you get 10 credits per month for free. One credit equals 250 words. One can also opt for the paid plans. You need to register yourself to avail the services.

https://copyleaks.com/

PlagScan:
This is a paid online plagiarism detection tool. Plans are available for private use, educational use, business use and institutional use.

https://www.plagscan.com/en/

Quetext:
It is an easy to use online plagiarism detection software for the students and teachers. It supports multiple file uploads. It is available as a free version and also the paid version. The free version does not include the innovative Deep Search Technology.

https://www.quetext.com/

PlagiarismCheck.org:
This is a paid online plagiarism detection service. One can upload multiple files. It supports DOC, PDF, RTF and more formats.

https://plagiarismcheck.org/

SmallSEOTools Plagiarism Checker:
SmallSEOTools offers a wide range of useful SEO tools including plagiarism checker. You need to register yourself to avail the various tools. It offers various pricing plan including a free plan where one can submit 20 documents per month for plagiarism check. Plagiarism check can be done without registering also but the disadvantage is that it accepts only 1500 words per search.

https://smallseotools.com/

TurnItIn:
TurnItIn is an annual subscription based plagiarism check service. The number of documents that can be uploaded is unlimited. The number of license's provided is for 100 students and 10 faculty. The subscription amount is based on the licenses opted for. It is good for instructors to check their students work. This software is not very economical for small higher education institutes.

https://www.turnitin.com/

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iThenticate:
iThenticate is also an annual subscription based plagiarism check service. This software is good for big R&D institutes where a lot of research data is generated. Economically it is not feasible for the educational institutes.

http://www.ithenticate.com/

Plagiarism Checker X:
Plagiarism Checker X is a desktop plagiarism check software. This requires only a one time purchase. Plagiarism Checker X comes with 1 license for personal use or with 5 or more licenses for Institutional or business use. There is no limit for uploading documents. The price is also very feasible. One can check for plagiarism, do side by side comparison and also conduct a bulk search. It is very effective when it comes to checking the documents for plagiarism across the web. One can generate the plagiarism report as a document as well as a chart. Free version of this software is also available online, but the features are limited.

https://plagiarismcheckerx.com/

Check-For-Plag:
Check-For Plag is an Indian origin plagiarism check software and based on annual subscription. The subscription is customizable. Economically, it may not be feasible for small institutions.

https://www.checkforplag.com/default

Plagramme:
This software supports multiple languages. It is available as free and paid version. It generates a downloadable plagiarism report. It accepts matter in Doc and DOCX for free version and supports more formats for paid version.

https://www.plagramme.com/

Grammarly:
This is a paid service and supports formats like DOC, DOCX, ODT, TXT and RTF. It checks for plagiarism, grammar, spelling and punctuation. It gives suggestions for synonyms. The report that it generates is downloadable.

https://www.grammarly.com/

10. CONCLUSION

Firstly, it is very difficult to detect plagiarism and to top it off we have been served with so many plagiarism detection software's on our plate making it difficult to choose the right one. Selecting plagiarism detection software from such a wide platter of available software's becomes easier when we first determine our needs and requirements. There are various factors that needs to be taken into consideration before selecting the software like the cost involved, how efficient and effective the software is, the various features that are available etc.

Having a plagiarism detection software for the institute will definitely boost the level of academic integrity and honesty, will increase the time efficiency and support learning outcomes by instilling ethical research and writing skills in the student community as well as researchers.

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JANE AUSTEN AS A NOVELIST: A STUDY

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ABSTRACT

The present paper try to focus on the major contributions of Jane Austen during the Romantic Age. This period was a revolutionary period in literature and rebellion against the old standards of Classicism. The writers of this period tried to establish individual freedom in the world of imagination. In the present paper the focus is on the discussion of the features of Jane Austen's novels. As a novelist of Romantic Age, she wrote her novels to please herself. The novel was a popular form of literature during this period. She wrote domestic and realistic novels like – Pride and Prejudice, Sense and Sensibility, Emma, Mansfield Park, Northanger Abbey and Persuasion. There was a growing demand for sentimentality and realistic literature. There was increase in the number of women readers. After the death of Jane Austen, the demand of sentimental novel was increased. She wrote several novels before she was twenty five but no any novel was published before her death. She was not influenced by the current fashion in fiction or by the revolutionary ideas. The present paper focuses on the most important features of her novels and also discusses her major contributions.

Keywords: imagination, sentimentality, craftsmanship, purity, simplicity…

INTRODUCTION

Jan Austen had written several of her novels before she was twenty five she began to write earlier but unfortunately not a single novel was published before her death. She wrote only novels, but these novels are highest in quality. She had the qualities of purity, simplicity and sensitivity which made her popular. She wrote domestic and realistic novels which focused the real characters of life. She discussed the domestic problems though womanist view, so there was a large increase in the number of women readers during the Romantic Age. She discussed the problems of woman in her novels through the point of view of woman she was not attracted by revolutionary ideas. Though her novels became popular. Her well known works were pride of prejudice 'sense and sensibility' and 'Emma'. The present paper will discuss some of the feature of her novels, like 'pride and prejudice' and sense and 'sensibility'.

Silent Features of her Novel: during the romantic Age, the writers were influenced by revolutionary ideas and they wrote for pleasing themselves. But unlike all those writers of Romantic Age, Jane Austen was not influenced by these ideas. She wrote her novels with realistic approach. Some of the main features of her novels are as follows:

- Limited Range of her Novels: Jane Austen wrote very limited number of novels. She obeyed the first rule of imaginative composition. She stayed within the range of her imaginative inspiration, it was very limited one. It was confined to human beings in their personal relations. Man in relation to God, to politics to abstract ideas, passed her by. It was only when she saw him his family and his neighbors that her creative impulse began to stir activity. She described Mrs. Brown not as a soul or as a citizen but only as the wife of Mr. Brown. Her view was towards Mrs. Brawn was limited by the fact that in general she describes Mrs. Brown in only one perspective i.e. of satiric. Her first literary impulse was humorous. It was her integral part to end of her life of her creative process. The smile was one of the feature which began to spread across her features of imagination. So smile was the signature on her finished work. Due to her angle of satiric vision, she could create the light of wit to the works of literature in the world. Her characters were live character. They belonged to middle class society. They were not described as very adventurous. There was presence of very limited range of events in the life of characters. All male characters were shown with female characters. No men were left alone in her novels. All the stories were told from the point of view of a woman. All the stories dealt with such person and events which could naturally came under the observation.

- Realistic Approach: As there was a limited range, in all aspects, there was reference of convincing delineation of characters. Her humoristic approach, ordinary experience, fine discrimination of human personalities and the development of personality under stress made her novels more readable with joy and countless number of readers. We did not find too much sentimentality in the novels of Jane Austen. It is the range of everyday experience, with which everyone is familiar, and her interpretation of individual personalities and happiness is as fresh today as ever. In her novel, 'Pride and Prejudice', there are two sins as conspicuous in everyday affairs as when she delineated their effect so humorously that bears their names. In the novel, 'Emma', the character tells of a delightful girl who is as essentially true to life today as she was in

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the years when Napoleon was emperor. She is not like other women novelists. She is a new woman, a competent, self-reliant, likes to manage other people's affairs and able to learn from experience. In all her novels, we find the examples of fine individual personalities with the brush of master artist. They are described realistically. All these characters are wonderful. She had a gifted mastery of simplicity, purity and the craftsmanship. She had the art of creating more interesting characters with live experiences.

- Her Plots: In all her novels the plots are skillfully constructed. In the novel, 'Pride and Prejudice', the plot is very unromantic though it is an excellent example of an ideal novel. The elopement scene appears very unromantic in the novel. But in her later novel, 'Emma', we have fine examples of everyday existence. Her characters are described with easy decorum, very little description of emotion or passion. She had the highest quality of arts that makes her plots so attractive and very interesting. She was the master in structuring the plots. She had the humor and technique like Shakespeare. In the novel, 'Pride and Prejudice', Elizabeth first meets Darcy at a village ball. She at once becomes prejudiced against him on account of his behavior with Bingley. Elizabeth is though tolerable, she is not handsome enough to tempt him to dance with her. Jane Austen displays a very great skill in handling events to the deepening of Elizabeth's prejudice and to the awakening of Darcy's love, in spite of his pride. When prejudice and proud love reached the proper degree of intensity, Jane Austen brings Elizabeth and Darcy to gather with an arrogant and insulting proposal of marriage and an indignant refusal. By marriage of Elizabeth and Darcy, the problem is not completely solved. It is inevitable conclusion of the properly constructed plot of the novels.

- Her Characters: All characters of her novels are developed with minuteness and accuracy. They are common people and alive. She introduced cletgymen as teal clergymen. All her characters are first class like the servile, Mr. Collins in 'Pride and Prejudice', the garrulous, Miss Bates in 'Emma' and the selfish and vulgar, John Thrope in 'Northanger Abbey'. Her characters are individual personalities. She described the characters through her minute observations and quiet but incisive irony. Her male characters have a certain softness of thaw and temper but her female characters are almost unexceptional in perfection of finish. She represented man's reaction to his wife as his relation to his beliefs and career and reveals him fundamentally.

- Place in the History of Fiction: She had the qualities of dramatist like Shakespeare. She is the greatest women novelist of the Romantic Age. All her novels are sensational, but there are no more flawless works of art in English. She represents the enduring quality of English society, with the thread of clergymen and social groups. She represents the remarkable psychological studies of men and women, avoiding passion and prejudice. She gives her experience of life with delicacy of touch and sweet reasonableness. The moral purpose is a product of her inherent wisdom.

Conclusion: From the above discussion, we can conclude that Jane Austen is a great women novelist in English literature. She contributed the major novels which represents the real individuals of middle class society of England. Her major works 'Pride and Prejudice', 'Sense and Sensibility', 'Emma' and other novels made her a greatest novelist of English literature in the Romantic Age. All her qualities represents the qualities of great dramatist like Shakespeare. She is the most remarkable writer of Romantic Age and memorable as a great novelist.

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RECIPROCITY NORM CAN BE A MAGIC WAND FOR FACILITATED GIVING FORM OF CAUSE RELATED MARKETING

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INTRODUCTION

Giving, can in turn prompt giving among individuals. One good deed or kindness shown towards an individual may be reciprocated. Reciprocity norm is considered by researchers as one of the norms that triggers altruism among individuals. "People will help not hurt, those who have helped them" (Gouldner,1960). Reciprocity in the context of social networks helps in defining social capital (Myers, Sahajpal & Behera,2012). This reciprocity norm can be effectively used in Facilitated Giving Form of Cause Related Marketing (CRM).

It was American Express that paved the way for CRM in 1983, when it launched CRM in aid of the renovation of the Statue of Liberty. Through this initiative American Express promised to donate a penny to the renovation for each use of its credit card and a dollar for new card issued in the US.

American Express witnessed a 28% increase in its card usage in 1983 in comparison with the same period in 1982 and 10% jump in new card member application. This resulted in a $1.7 million contribution by American Express to the Statue of Liberty (Varadarajan & Menon, 1988).

CRM campaigns appear to be successful, as evident from the fact that a number of enterprises have adopted CRM over the last decade. The popularity of CRM is rising, as an effective promotional tool for marketers and fundraisers (Demetriou, Papasolomou, & Vrontis, 2010).

DEFINITIONS AND FORMS OF CRM

Cause-Related Marketing is "the process of formulating and implementing marketing activities that are characterized by an offer from the firm to contribute a specified amount to a designated cause when customers engage in revenue-producing exchanges that satisfy organizational and individual objectives" (Varadarajan & Menon, 1988, p.60). This definition is sales specific (Docherty & Hibbert, 2003).

"A commercial activity by which a business with a product, service or image to market builds a relationship with a cause or a number of causes for mutual benefit" (Adkins, 2011).

BENEFITS OF CRM

The organization/ firm gains with regard to favourable customer attitudes towards the sponsoring firm (Brown & Dacin, 1997); favourable purchase intentions towards company brands (Webb & Mohr, 1998); emergence of a differential image due to association of a product with social causes (Meyer, 1999; Barone, Miyazaki & Taylor 2000); enhancement of corporate image (Meyer, 1999; Bronn & Vrioni, 2001); reduction in employee turnover (Meyer, 1999); the company secures a competitive edge (Bronn & Vrioni, 2001); increased sales, customer loyalty and enhancement of corporate reputation (Docherty & Hibbert, 2003).

The customer gains in terms of feel good factor as the purchase made serves an additional value (Webb & Mohr, 1998); customers are in a better position to differentiate between competing brands (Barone et al., 2000).

LIMITATIONS OF CRM

A tie up of a charity with a company, may have an adverse effect, on the attitude of charity donors towards the charity, when charity donors dislike the company. This will result in reduced non-CRM related charity donations (Basil & Herr, 2003). The benevolence is seen as non-genuine. Negative publicity and charges of cause exploitation exists (Docherty & Hibbert 2003). Scepticism exists about a company's motivation for participating in CRM, more so when the company gives publicity to its participation (Webb & Mohr, 1998).

According to Andreasen (as cited in Wu & Hung, 2007, p.773) CRM can be divided into three types.

"Transaction based- promotion, wherein consumers are solicited to purchase the product or service of the enterprise through promotion activities staged jointly by the enterprise and the non-profit organization; and, on the premises of the achievement of sales target, a certain portion of the sales proceeds is appropriated to the non-profit organization.

Joint issue promotion, wherein the enterprise and one or plurality of non-profit organizations take advantage of a social issue in the operation of strategic marketing. That is, both the business enterprise and the non-profit organization work together to control and prevent a certain social issue by means of distributing product, propaganda materials or placing advertisements, while there is not necessarily any financial transaction between the enterprise and the non-profit organization.

Licensing – i.e., the non-profit organization licenses its trade name or mark to the enterprise in exchange for a return of a fixed fee or a certain percentage of the profit while the enterprise has its sales targeted at the supporters of that non-profit organization".

Among the forms of CRM mentioned above Purchase Triggered Donations (PTD) appears to be more popular in India as many business units like P&G, ITC, Tata have adopted this form of CRM. In Purchase Triggered Donation (PTD) form of CRM the business organization takes the initiative of contributing a specified amount to a designated cause, when the customer engages in the purchase activity. Effective CRM programs are known to have a positive impact on company's reputation, brand image and through this marketing initiative customers are exposed to simple and convenient ways of contributing to social causes linked to their purchase decisions (Saxena, 2011). When small donations are linked to the purchase of products, marketers provide an opportunity to the consumers to experience a feel good factor related to their contribution, without feeling bad that they (consumers) are not contributing/ giving more. This is likely to happen as the amount to be donated is determined by the seller of the product rather than the buyer. Thus the consumer is not likely to feel accountable for the amount contributed, only for the fact that the consumer was engaged in purchasing a charity-linked product (Strahilevitz 1999). Thus in the case of PTD, the product gains in terms of greater customer support (Brown & Dacin, 1997): customers' likelihood of purchasing company's other products (Barone,et al, 2000); customers' willingness to pay premium prices for the products and customers' willingness to switch brands in favour of such products (Meyer, 1999).

One example of PTD form of CRM is ITC- For every four classmate notebooks purchased by the customer ITC contributed Re. 1 to its rural development initiative that supports among other projects, primary education in villages. CRM strategy, has been used as a tactical marketing tool by the above mentioned FMCG companies to differentiate themselves in a competitive market place (Agarwal, Kumar, Gupta, & Tyagi, 2010).

Tata tea "Jago Re Campaign" fight against corruption is an example of joint issue.

In the case of "licensing, a non-profit licenses a company to develop, produce and market/distribute a mission related product that is promoted either with the organization's brand name or co-branded with both the company's and nonprofit's name for a fixed number of products produced or for a fixed time period, for example, WWF logos on stationery" (Agarwal, et al, 2010).

CRM alliances should be formed carefully. These alliances not only have an impact on immediate purchase decisions, but tend to affect attitudes towards the partners. Most studies in CRM focus on PTD.

Adkins (2011), in his book mentions that the above mentioned types are only part of the CRM arena. There exists other forms including advertising, PR or sponsorship led programmes. The author acknowledges that marketing is developing at a fast speed and similarly the potential forms of CRM. CRM is all about "marketing related to a cause and within that, the limits of CRM are created or defined only by the limitations of one's imagination".

CRM can also assume the form of Facilitated Giving whereby "the business partner provides a vehicle to facilitate customer donations to charity" (Adkins, 2011). This form of CRM has received less attention of researchers.

Enhancing consumers' awareness of crucial social issues is a relevant objective for practitioners of CRM and corporations should promote the same through their marketing initiatives (Arnold, Landry, & Wood, 2010).

Facilitated Giving Form of CRM is pursued by British Airways through its "Change for Good" example. British Airways makes inflight appeals vide envelopes and on-board announcements to its customers requesting them to donate their unwanted foreign currency. This currency is then donated by British Airways to UNICEF. Similarly Sheraton Hotels requests its guests to add $1 (or local currency equivalent) to their bill as donation to UNICEF. Guests have the freedom to increase, decrease or opt out of the donation request (Adkins, 2011).

In recent times Facilitated Giving Form of CRM is evident at many commercial units in India like restaurants/fast food joints, chemists, apparel stores, plant nurseries. There appears to be a lot of scope to study Facilitated Giving Form of CRM as it is a more simple and convenient form of CRM compared to PTD.

In recent times, business units prominently display a donation box of some Non-Profit Organization (NPO) associated with a social cause at the billing desk. The social cause could be supporting differently abled persons/children, blind persons, orphan children etc. Thus, through such initiatives the customers can connect with a cause easily. The customers can voluntarily perform simple acts of charity by simply dropping their change exchanged as a result of the purchase made by him or her, at the store or merely donating some amount of money after he/she has made purchases or simply donating irrespective of the fact that he/she has made some purchase at the store he/she had visited.

The reciprocity norm could be used in the context of Facilitated Giving Form of CRM. This would mean a business unit could give/offer a product of a NPO (skill based, made by differently abled person, blind persons, orphan children etc.) to an individual which in turn could prompt him/her to give/contribute towards the NPO. This would mean giving, to promote further giving. People tend to "invest" in others and in return expect dividend (Myers, Sahajpal & Behera,2012)

Initiatives like Facilitated Giving Form of CRM ensure win-win situation to all the three parties involved; the commercial unit, the NPO and the customer. Such CRM initiatives appear to be more simple. It only provides the business unit an opportunity to act as a good social citizen while at the same time providing an opportunity to the customer to connect to a worthy cause. The NPO gains with regard to the availability of a new source for funds required and greater public awareness (Varadarajan & Menon, 1988).

This form of CRM provides opportunity to customers to perform acts of charity without any restriction or ceilings with regard to the amount to be donated. Customers need not purchase the product of the business unit. The customers who walk in the store and happen to see a donation box are likely to donate some amount of money voluntarily. Unlike, in the case of PTD where a fixed amount is contributed by the company towards a social cause when a product is purchased by the customer (Tata Salt where 10 paise on every kilo of salt sold during a specific time frame was contributed to educate underprivileged children). As per Charities Aid Foundation (2014) World Giving Index, India ranked 52nd with regard to giving money to charity in 2013.

Considering the fact that India ranked 52nd with regard to giving money to charity, there is a possibility to investigate novel and simple dimensions of Facilitated Giving Form of CRM involving a business unit, NPO and customers.

Business units and NPOs could work on such tie ups which are simple and do not involve complex relationship but work on understanding, in a manner that benefits all.

Marketing basically is about the co-operative efforts on the part of a business unit and NPO undertaken for mutual gains. The scope, design and the nature of alliance between these two entities may vary from campaign to campaign, but among the most popular type of relationships, a company is likely to donate a portion of every purchase made by the customer during a specified period to the non-profit partner.

Thus, the term CRM is broadly used to refer to any type of marketing efforts directed towards social, charitable causes, including in-house marketing initiatives undertaken by the non-profit organizations (Agarwal, et al., 2010). Simple and new forms of CRM can be effectively used by marketers in a competitive business environment to capture the customers' attention.

CONCLUSION

Facilitated Giving Form of CRM is proving to be an effective medium of boosting donation behaviour among customers. It provides a feel good factor to the consumer as he/she makes some contribution (irrespective of the amount contributed) to a worthy cause and it confers on the business unit the status of a good citizen. It also meets the economic endeavours of the NPO. Application of the reciprocity norm can serve as a magic wand for Facilitated Giving Form of CRM. The gift offered by a business unit to its customers, could prompt the customer to reciprocate by dropping some amount of money in the donation box (of NPO) maintained by the business unit.

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EFFECTIVENESS OF ENGLISH LANGUAGE LEARNING PACKAGE ON ACHIEVEMENT IN ENGLISH AMONG SECONDARY SCHOOL STUDENTS

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INTRODUCTION
Scientific advancements have produced a number of innovative products to assist the learning process. Innovative products such as digital multimedia control, wireless headsets and microphones, the interactive response pad, etc. are very useful for students learning languages for communication. These interactive tools are designed to enhance not only language teaching but also class room grading and distance learning. The English language learning package (ELLP) is a technological break for imparting skills in English. The ELLP offers an exclusive result oriented and efficient to enrich the English language learning process. The multimedia based ELLP helps to learn and enhance the language proficiency by sharing the course materials with in a second where the teacher and the students involved effortlessly.

Foreign language learning lends itself naturally to the use of media. The content that is now used in the new language labs is much richer and self-authored or free: now not just audio, but video, flash based games, internet etc. and the speed and variety of the delivery of media from teacher to student, student to teacher, is much quicker and therefore much more engaging for both teacher and student. The students feel different when they learn in different atmosphere. Apart from the traditional classroom, lab creates an easy atmosphere. ELLP plays a pivotal role in learning the spoken English. The basic proficiency in spoken English is imparted to students through the ELLP.

NEED AND IMPORTANCE OF THE STUDY
It is required of any learner to have a good command of the language for communication purposes, with clarity and accuracy being vital for effective and efficient communication. It helps one to acquire such proficiency in a language is the process and the method of learning that language.

The curriculum of the present educational system in India does not have an ELLP session especially for the arts subjects. Hence, ELPP is something new to Indian students, whereas it is very common in Western countries to train children in the school to enrich their language learning experiences.

The ELLP is very useful for assessing students' speech. It provides students with the technical tools to get the best samples of pronunciation of the language. The electronic devices used in the ELLP will stimulate the eyes and ears of the learner to acquire the language quickly and easily. The ELLP’s collection is designed to assist learners in the acquisition and maintenance of aural comprehension, oral and written proficiency, and cultural awareness. The ELLP offers broadcasting, television programmes, web-assisted materials and videotaped off-air recordings in the target language. In short, a learner can get the experience of having interaction with native speakers through the ELLP. Hence, the ELLP has become the need of the hour in any language learning process for communication.

OBJECTIVES OF THE STUDY
The objectives of the present study are
1. To develop and validate the English Language Learning Package (ELLP) in English for 9thstandard students.
2. To construct and validate pre-test and post-test to measure achievement in English for 9th standard students.
3. To find out the effectiveness of English Language Learning Package (ELLP) on achievement in English for 9thstandard students.

STUDY DESIGN
For present study the “***pretest-post test equivalent groups experimental design*** **”** will be selected to know the cause-effect relationship of problem. The experimental group had been treated with English Language Learning Package and control group had been treated with conventional method of teaching.

SELECTION OF THE SAMPLE
For the present study, eighty students of a secondary school from Davangere city were selected as sample and these IXth standard students were selected using randomized equivalent group sampling technique. The students were selected on the basis of the achievement in the VIIIth standard English subject annual examination. Groups were framed as experimental groups and control group. Two experimental groups consist of forty students and two control groups consist of forty students.

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TOOLS USED

Development of English Language Learning Package (ELLP) for the experimental group: The researcher developed ELLP on the instructional objectives of the topic on IXth standard textbook with the assistance of experts (technical and subject) in the field of developing ELLP.

Construction of Pre-test and Post-test in English: The researcher constructed Pre-test and Post-test on the topic on IXth Standard Textbook of English for experimental and control group to know the effectiveness of ELLP on achievement in English.

Statistical Techniques used

The collected data had been analyzed with mean and SD of pre-test and post-test achievement in English among 9th standard students according to different characteristics like gender (male and female) and groups (control and experimental).

ANALYSIS AND INTERPRETATION

Descriptive Analysis

In this section, mean and SD of pre-test and post-test achievement in English among 9th standard students according to different characteristics like gender (male and female) and groups (control and experimental) were calculated and presented below:

Table-1: Mean and SD of Pre-test and Post-test Achievement in English Language Learning Among 9th Standard Students in Control and Experimental (English Language Learning Package) Group

Time	Summary	Control group	Experimental group	Total
	N	**40**	**40**	**80**
Pre-test	Mean	10.05	10.03	10.04
	SD	2.84	1.99	2.44
Post-test	Mean	18.48	23.53	21.00
	SD	2.21	2.34	3.40
Difference	Mean	8.43	13.50	10.96
	SD	3.79	3.04	4.26

The above table represents the Mean and SD of pre-test and post-test achievement in English language learning among 9th standard students in control and experimental (English language learning package) group. It shows the followings:

- The mean pre-test scores of achievement in English language learning among 9th standard students is 10.04±2.44, in which the 9th standard students of control group have slight higher on pre-test scores of achievement in English language learning (10.05±2.84) as compared to 9th standard students of experimental group (10.03±1.99).
- The mean post-test scores of achievement in English language learning among 9th standard students is 21.00±3.40, in which the 9th standard students of control group have lesser post-test scores of achievement in English language learning (18.48±2.21) as compared to 9th standard students of experimental group (23.53±2.34).
- The mean difference from pre-test to post-test achievement scores in English language learning among 9th standard students is 10.96±4.26, in which the 9th standard students of control group have smaller achievement in English language learning (8.43±3.79) as compared to 9th standard students of experimental group (13.50±3.04).

Table-2: Mean and SD of Pre-test and Post-test Achievement in English Language Learning among 9th Standard Boys and Girls as a Whole

Time	Summary	Boys	Girls	Total
	N	**40**	**40**	**80**
Pre-test	Mean	9.78	10.30	10.04
	SD	2.19	2.66	2.44
Post-test	Mean	20.10	21.90	21.00
	SD	3.22	3.37	3.40
Difference	Mean	10.33	11.60	10.96
	SD	4.23	4.25	4.26

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The above table represents the Mean and SD of pre-test and post-test achievement in English language learning among 9th standard boys and girls as a whole. It shows the followings:

- The mean of pre-test achievement scores in English language learning among 9th standard boys and girls is 10.04±2.44, in which the 9th standard girls as a whole have higher on pre-test achievement scores in English language learning (10.30±2.66) as compared to 9th standard boys as a whole (9.78±2.19).
- The mean of post-test achievement scores in English language learning among 9th standard boys and girls is 21.00±3.40, in which the 9th standard girls as a whole have higher on post-test achievement scores in English language learning (21.90±3.37) as compared to 9th standard boys as a whole (20.10±3.22).
- The mean difference from pre-test to post-test achievement scores in English language learning among 9th standard boys and girls is 10.96±4.26, in which the 9th standard boyss as a whole have smaller achievement in English language learning (10.33±4.23) as compared to 9th standard girls as a whole (11.60±4.25).

CONCLUSION

The curriculum of the present educational system in India does not have an ELLP session especially for the language subjects. Hence, ELPP is something new to Indian students, whereas it is very common in Western countries to train children in the school to enrich their language learning experiences. ELLP can be used for teaching/learning through teacher's Console and Language Learning Software. It acts as a platform for learning, practicing and producing language skills through interactive lessons and communicative mode of teaching. Learners can act and respond in a variety of ways at their own pace. The present study reveals that the achievement in English among secondary school students is very much depending on instructional strategies. From the present study it is empirically evidenced that English Language Learning Package (ELLP) has a positive impact on achievement in English among secondary school students. So it motivates them to learn and achieve best in English subject. Hence, it will be highly useful to students if the teacher adopt English Language Learning Package instruction for teaching English.

IMPLICATION OF THE STUDY

- The present study helps to know the effectiveness of English Language Learning Package (ELLP) on achievement in English of secondary school students.
- The present study helps to enhance learning facility for the specific needs of individual learner.
- ELLP help the learners to acquire mastery over the fundamental language skills mainly listening, speaking, reading and writing
- The present study enables teachers to provide a way by which learners can experience their subject in a vicarious manner.
- The present study enables the students to learning through exploration, discovery and experience.
- The present study helps to review the material at his or her own pace and in keeping with his/her own individual interests, needs and cognitive processes.
- The present study helps to follows the principles of learning i.e. Learning by Observation and Learning by Doing.
- The present study helps the teacher or learner to update knowledge and acquire new skills to handle technology.
- The present study helps in making the learning highly individualized and self-dependent.

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DIVIDEND POLICY AND CORPORATE SOCIAL RESPONSIBILITY PRACTICES OF COCHIN INTERNATIONAL AIRPORT LIMITED: AN EVALUATION

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ABSTRACT

Meeting the needs of both shareholders and the society at the same time is really a challenging task for any organization. Cochin International Airport Limited (CIAL) is the first public private partnership airport venture in the history of Indian aviation sector. Being one of the best infrastructural projects Kerala has ever developed, CIAL is well known for keeping its balance in serving the needs of the shareholders and the society. So this study peeps into the trend and growth of dividend distribution and Corporate Social Responsibility (CSR) activities of CIAL. The findings reveal that in the distribution of the dividend, CIAL has exhibited a steady growth over the years. While maintaining a satisfactory level of dividend distribution, it also managed in promoting and conducting CSR activities there by contributing to the development of the society.

Keywords: CIAL; Dividend; Corporate Social responsibility; Diversification

1. BACKGROUND

Infrastructure is a crucial sector that propels overall development of the economy. In this, airports play a prominent role in the global transport system. Cochin International Airport Limited (CIAL) is a novel venture in the history of civil aviation in India where Government of Kerala, NRIs, financial institutions, Airport Service Providers and others joined hands to raise the fund for subscribing to the equity shares. CIAL is famous for being the first public private partnership airport venture in the history of India. It is also the busiest and largest airport in the state of Kerala. It is a state government sponsored project with public participation mostly from Non Resident Indians (NRIs) of Kerala. CIAL has moved a long way since it has made right decisions regarding its finance, investments, diversifications and growth. There are over 12,000 shareholders from 30 countries who have invested in this project. The contribution of CIAL to the economic growth of Kerala is tremendous. CIAL has made a constant increase in making profits so far and has been distributing its dividend promptly to its shareholders. It has invested the surplus in its various expansion programmes and in its other ventures including CIASL ltd, CIAL Infrastructure ltd etc. Being one of the successful infrastructure projects, it has also engaged itself in performing its responsibilities to the society. So this study examines and evaluates the trend of dividend distribution, fund allocation and utilization for fulfilling the corporate social responsibility.

2. REVIEW OF EXISTING LITERATURE

2.1 On Dividend Policy

Easterbrook (1984) found out that agency cost related with separation of ownership and control can be reduced with the help of dividend. This argument starts with the observation that individual investors have less incentive to monitor managers when ownership of the firm is dispersed. He also found out that dividend payments drive the managers in financial markets to raise funds more frequently than without paying dividend. Thus, careful scrutiny of dividend must be made by outside professionals, such as investment bankers, lawyers and public accountants.

Rozeff (1982) investigated about the common trends found in corporate dividend policy. The study found out that in high growth firms and companies with higher firm specific risks, lower dividend payment levels are observed. Firms with little insider ownership and a large number of outside shareholders usually follow higher dividend payouts. The results show that dividend policy helps to eliminate agency costs due to the partial monitoring activity provided by dividend payments.

2.2 On Corporate Social Responsibility

Gures, Arslan, Yuksel, Yilmaz, & Durmuscelebi (2017) studied CSR applications in Turkish airports using Global Reporting Initiatives scale. Data has been obtained from the reports published by the companies and from other social media and analyzed through content analysis. The result showed that even though the airports are performing many CSR activities, majority of them do not disclose the details publically.

Chang & Yeh (2017) used structural equation modeling to study about the CSR activities in a leading intercity bus company in Taiwan, The study reveals that through corporate image and customer satisfaction, CSR has an indirect effect on customer satisfaction and customer loyalty. The study also highlights the importance of the mediating role played by corporate image in enhancing the effect of CSR on customer loyalty.

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3. OBJECTIVES OF THE STUDY

The study mainly focuses on identifying the trend of dividend distribution of CIAL from the year of distribution. It also attempts to identify the quantum of fund allocation and utilization by CIAL for CSR activities.

4. RATIONALE

This study aims to examine and evaluate the dividend policy of CIAL and the quantum of fund spent for its CSR activities. The study will be useful in giving an idea on the trend of dividend distribution and how much is the fund allocation and utilization of CSR activities conducted by the organization. The findings of the study will show us whether CIAL can be considered as a model for other airports or not.

5. EMPIRICAL STRATEGY

For evaluating the dividend policies, secondary data is collected from the official website of CIAL from the period of 2003-2004 to 2017-2018 i.e. from the period of distribution of dividends. For evaluating amount to be spent for CSR and actual amount spent for the purpose, data from the period of 2014-2015 to 2017-2018 has been collected from the official website of CIAL because details on CSR was available from the financial year 2014-2015 only. Data is collected mainly from the annual reports of CIAL, various publications, journals, and reports by CIAL and other agencies. As the study is descriptive in nature, simple techniques like tables, percentages and graphs were used to analyze the trend of dividend and examining CSR and other diversification activities of CIAL.

6. RESULTS AND DISCUSSION

6.1 Dividend Policy

Table no-1: Profit and dividends of CIAL from the year of distribution

Year	Profit before tax	Profit after tax	Turnover	Dividend
2003-04	36.04	21.11	85.26	8%
2004-05	48.03	28.79	100.26	10%
2005-06	38.80	31.78	110.66	10%
2006-07	44.39	37.19	111.86	8%
2007-08	51.233	46.813	138.206	8%
2008-09	68.931	59.343	173.060	10%
2009-10	96.61	77.52	211.63	12%
2010-11	116.22	90.10	245.59	15%
2011-12	134.43	102.03	275.94	16%
2012-13	142.22	111.41	306.50	17%
2013-14	157.46	124.37	361.39	18%
2014-15	179.30	144.57	413.96	21%
2015-16	234.41	175.22	524.5	25%
2016-17	298.66	179.45	669.06 *	25%
2017-18	387.93	158.42	703.10	25%

*Includes Rs.246.62 Cr from CDRSL

Source: CIAL official website

The dividend distribution of CIAL began with the year 2003-04 with 8% itself was a wonder in the infrastructure domain. A considerable increase in the growth of dividend was also made in the following years. But the 17% dividend payout made in 2012-2013 created a mile stone by giving back return more than the paid up capital of the company. The efficiency of the management and dedication of the employees was considered to be the reason behind creating this history. Shareholders in the company like public sector companies by both centre and state, nationalized and private banks and Government of Kerala, received back more than their investment. For example, Govt. of Kerala received more than a hundred Crores in dividend who was having only Rs.98.68 Crores stake in CIAL. From the year 2015-2016, maintaining a steady dividend distribution of 25% irrespective of the differences in profit before tax and profit after tax by CIAL is commendable. Even though dividend was declared from the 4th year of operation, the steadiness in the growth of dividend has created confidence in the mind of investors and the dearness of shares of the company was increased gradually.

6.2 Corporate Social Responsibility

Section 135(2) of the Companies Act 2013 says that every company having a net worth of Rs.500 crore or more or a turnover of Rs.1000 crore or more or a net profit of Rs.5crore or more during any FY shall spend at least 2% of the average net profits of the Company made during the three immediately preceding financial years in pursuance of its Corporate Social Responsibility Policy.

Table-2: Amount required to spend and actually spend for CSR

Year	Amount required to spend	Amount actually spent
2014-2015	2,89,41,564	64,27,993
2015-2016	5,44,45,508	8,45,55,400
2016-2017	3,80,78,000	4,00,00,000
2017-2018	4,46,00,000	5,89,00,000

Source: CIAL official website

It is mandatory that the Company will be required to spend annually at least two percent of the average net profit made during the three immediately preceding financial years on CSR Policy. From the above table and graph, it can be observed that, despite the year 2014-2015, the amount spend for CSR activities is more than that of the required amount spent for CSR activities by CIAL. This clearly shows the commitment of CIAL towards the society rather than that of a legal fulfillment. The CSR activities of CIAL mainly concentrated to the contribution to the trust, contribution to the Suchitwa mission, Government of Kerala, and contribution to chief minister's relief fund and so on.

7. CONCLUSION AND IMPLICATIONS

The Cochin International Airport Limited is an international airport that introduced the path breaking concept of public private partnership in Indian aviation sector. From the findings of the study, it is revealed that the company has been distributing a reasonable sum of profits in the form of dividend to its shareholders. And this is considered as one of the most attractive factor considered by investors in investing CIAL. In spite of the variations in profit before tax and profit after tax during recent years, CIAL is vigilant in maintaining a reasonable share of dividend to its shareholders. So from the investor point of view, CIAL is really performing well in terms of profit and dividend. While maintain a satisfactory level of dividend distribution to the share holders, It has also managed to invest the surplus to various expansion programmes and in its other ventures including CIASL ltd, CIAL Infrastructure ltd etc. The company is also very keen in promoting and conducting CSR activities and do participate well in developing the society. This fact can be observed from the quantum of fund CIAL is spend on CSR activities. They are performing CSR activities not for the name sake. Their interest in contributing to the chief minister's relief fund and Suchitwa mission is an example of this. CIAL also plays an important role in protecting not only their investors and society but also to the environment. Their diversification activities including solar power projects and organic farming grabbed nationwide attention. In all sense CIAL has been playing a critical role in overall development of the state and the country. The success story of CIAL is really an inspiring one to other airports throughout the country.

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DIVERSITY OF AQUATIC INSECTS IN THREE SITES OF PAMBA RIVER IN KERALA, INDIA -A PRELIMINARY STUDY BASED ON SOME ECOLOGICAL FACTORS

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ABSTRACT
The river Pamba rises at an altitude of 1650m in the Peermedu plateau in the Idukki district of Kerala and after traversing a distance of 176km falls in Vembanadu lake. Aquatic insects were sampled from three sites of the river seasonally from June to may in 2017. Riparian land use pattern, bank side depth, type of substratum or bed material etc were also noted. The study recorded the presence of aquatic insects belonging to 17 families and five orders from three sites

Keywords: Aquatic insect, Diversity, Riparian vegetation

INTRODUCTION
A river is a lotic ecosystem which is a linear body of water draining under the influence of gravity. Variations in water flow and underlying geology creates a wide range of habitats often within a short distance in a river ecosystem and because of this change in habitat different organisms are typically present in different parts of any given river system. (Sivaramakrishnan and Subramanian 2007).Natural riverside vegetation should be protected to maintain river health. A river ecosystem is degraded due to the changing land use of river habitats. The ecology of temperate streams is markedly affected by its terrestrial influences, especially its riparian vegetation (H. Hynes 1975), (Vannote, et al. 1980), (Cummins, et al. 1989). Limited studies revealed that riparian vegetation influences tropical stream communities also. (Dudgeon 1989).The deforestation of riparian zones of streams causes loss of shadings and which will result in rice in water temperature which will harmfully affect the life history characteristics of macro invertebrates (Bilby and Ward 1991).Some sensitive taxa such as Ephemeroptera, Trichoptera and Plecoptera are found more in areas with lush vegetation cover (Rios and Bailey 2006).The occurrence, survival and distribution of aquatic invertebrates depends on many factors such as current speed, temperature, altitude and season (H. Hynes 1970), (Grubaugh, Wallace and Houston 1996) and vegetation cover (Subramanian, Sivaramakrishnan and Gadgil 2005).

Studies on aquatic insects reported in India are by (Dalal and Gupta 2014), (Barman and Gupta 2015) (Gogoi and Gupta 2017). Diversity of aquatic insects in Karamana river was studied by Bismi and Pillai (2016). The present study will contribute towards the knowledge of family level diversity of aquatic insects in the selected sites of Pamba river.

MATERIALS AND METHODS
Study Area
The Pamba river which is formed by several streams which joins together in the highland and flows towards the plains, is the third longest river in Kerala. This river in its upper reaches is polluted by waste water from Sabarimala pilgrim centre and in its middle and lower reaches by free flow of sewage, domestic waste and agrochemicals. The stations selected for the present study were Site -I Kanamala, Site-II Kozhencherry and Site -III Aranmula. Tall forest trees can be seen as riparian vegetation in Site-I. Collection Site-II is in the town and so natural vegetation is scanty and the river bank is protected by stone walls in order to prevent bank erosion. Site-III is in a human settlement, grass, bamboo, etc can be seen as riparian vegetation.

METHODOLOGY
Aquatic insects were collected seasonally for a period of one year (from 2017 June to 2018 May) using D-frame dip net of mesh size 500µ and a kick net (1mx1m) having a mesh size of 500µ. Aquatic insects on water surface were collected using D-frame dip net. All out-search method was employed to collect insects from substratum in pools and cascades. Insects were collected from all the available niches, sorted and preserved in 75% alcohol. Specimens were identified using suitable keys (Morse, Lianfang and Lixin 1994). Diversity indices were calculated using PAST

RESULTS AND DISCUSSION
Insect Fauna: The present study recorded individuals from 5 orders (Ephemeroptera, Odonata, Hemiptera, Coleoptra, Diptera) and they belonged to 17 families (Heptageniidae, Libellulidae, Gomphidae, Hydrometridae, Gerridae, Nepidae, Velidae, Naucoridae Notonectidae, Pleidae, Gyrinidae, Haliplidae, Noteridae,Distiscidae,Tabanidae, Chironomidae, Culicidae).

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FAMILY LEVEL DISTRIBUTION OF AQUATIC INSECTS IN SITE I

Aquatic insects belonging to 15 families were obtained from Site -I Kanamala. Gyrinidae of Order Coleoptera was the most abundant family with 21% of the total individuals. Family Libellulidae (1%) of Order Odonata was the least abundant. Gomphidae was only 6% of the total collection. From the order Hemiptera, Gerridae 6%, Velidae 12%, Naucoridae11%, Notonectidae 4%, Pleidae 8% were collected during the study period. Coleopterans Haliplidae 3%, Noteridae 5%, and Distiscidae 3%, were obtained. Dipterans were represented by Tabanidae 2%, Chironomidae 4% and Culicidae7%.

Family level diversity was highest in this site. In Site I the bank side vegetation was forest trees. Bankside vegetation provides food in the form of leaf litter wood etc, provide shade and so influence water temperature thus greatly affects the structure and function of macro invertebrate community of a river. (Hussain and Pandit 2012).For streams with semi evergreen forests as riparian vegetation the rarefied family and generic richness and Shannon index was the highest. (Subramanian, Sivaramakrishnan and Gadgil 2005) Presence of different types of substratum or bed materials like rocks, pebbles, sand, wood etc in the bottom provides different types of microhabitats for the insects in this site. Strong association between substrate characteristics and the abundance, diversity and the species traits of benthic fauna is widely reported (H. Hynes 1970), (Donald and Maughan 1983).According to Anderson and Wallace (1995) insects are secondarily adapted for aquatic life ,they are directly depend on terrestrial environment for a part of their life cycle. Only a few exceptions are there. This dependence contributes to the presence of insects in the shallow part of the water bodies. The river bank is shallow in Kanamala than the other two sites. This may be another reason for the abundance here when compared to the other two sites. Hepatageniidae of order Ephemeroptera a sensitive taxon was collected from this site.

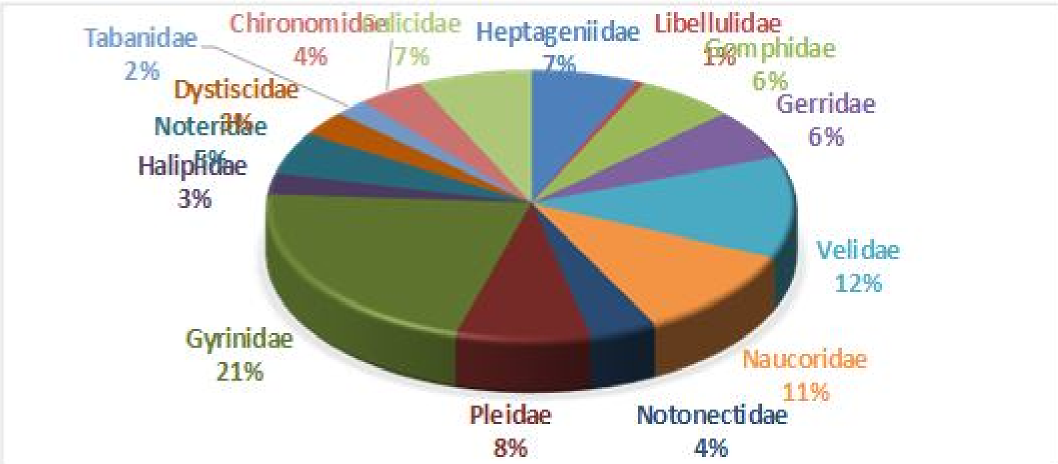

Figure-1: Pie-diagram showing the composition of aquatic insect Families in Site -I

The result of diversity indices analysis showed that aquatic insects in Site-I in all seasons show Shannon H of >2 and Simpson 1-D of 0.9 and an evenness index 0.8

SITE -I	Pre-Monsoon	Monsoon	Post-Monsoon
Taxa_S	14	12	15
Individuals	54	54	88
Simpson_1-D	0.8882	0.8793	0.8967
Shannon_H	2.389	2.274	2.46
Evenness_e^H/S	0.7785	0.8097	0.7804

Table-1: Diversity indices of aquatic insects in Site I during the study period.

FAMILY LEVEL DISTRIBUTION OF AQUATIC INSECTS IN SITE II

In Site -II Kozhencherry, aquatic insects belonging to 3 orders and 5 families were recorded and of which Culicidae of order Diptera was the most abundant (40%) and Chironomidae 29%. Haliplidae (3%) of order Coleoptera was the least abundant. Hydrometridae and Gerridae of Order Hemiptera was 13% and15% respectively. Sensitive families are absent. This site is in Kozhenchery town. Natural vegetation is limited to one or two small trees. River bank is protected by stone walls in order to prevent bank erosion. The river bank is deep here. In this site river bottom is sandy. Sand is a poorest substratum for aquatic insects (Hussain and Pandit 2012).In this site the river underwent anthropogenic disturbances. All these harmfully affects the aquatic life in this site.

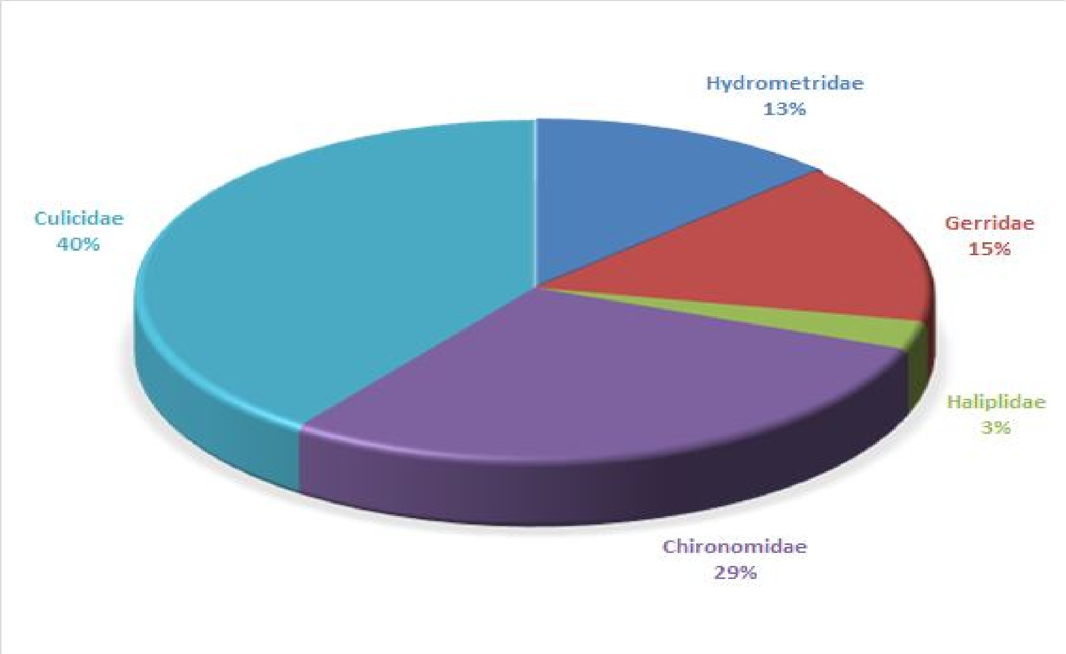

Figure-2: Pie-diagram showing the composition of aquatic insect Families in Site-II

The result of diversity indices analysis showed that aquatic insects in Site-II in all seasons show Shannon H around 1.3 and Simpson 1-D of 0.7. Evenness index shows variation in all seasons.

SITE -II	Pre-Monsoon	Monsoon	Post-Monsoon
Taxa_S	5	4	5
Individuals	39	27	44
Simpson_1-D	0.6693	0.6968	0.7366
Shannon_H	1.274	1.29	1.436
Evenness_e^H/S	0.7151	0.9081	0.8407

Table-2: Diversity indices of aquatic insects in Site II during the study period

FAMILY LEVEL DISTRIBUTION OF AQUATIC INSECTS IN SITE III

The aquatic insect diversity in site -III Aranmula was represented by 10 families belonging to 4 orders and among them Family Libellulidae of Odonata was the most abundant one (20%) and Gomphidae recorded 12%. Chironomidae (1%) of Diptera was the least abundant Family. Distiscidae of Order Coleptera was 2% and Haliplidae recorded 6%. Order Hemiptera is represented by Hydrometridae (7%), Gerridae (13%), Nepidae (4%), Velidae (17%) and Naucoridae (18%). This site is in a human settlement. Grass, Bamboo etc can be seen as riparian vegetation. River bank is shallow and muddy. All these influenced the diversity and distribution of aquatic insects here.

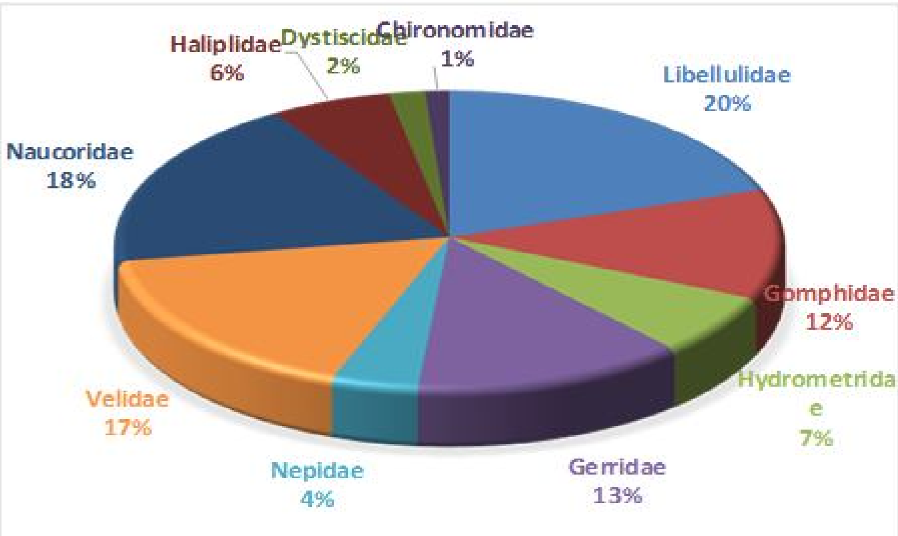

Figure-3: Pie-diagram showing the composition of aquatic insect Families in Site -III

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The result of diversity indices analysis showed that aquatic insects in Site-III in all seasons show Shannon H around 2 and Simpson 1-D around 0.8. Evenness index shows variation in all seasons.

Site-III	Pre-Monsoon	Monsoon	Post-Monsoon
Taxa_S	10	9	9
Individuals	54	42	70
Simpson_1-D	0.8457	0.8583	0.8498
Shannon_H	2.009	2.054	2.004
Evenness_e^H/S	0.7457	0.8663	0.824

Table-3: Diversity indices of aquatic insects in Site III during the study period

CONCLUSION

Individuals from 17 families and 5 orders were recorded in the study. Order Hemiptera and Coleoptera shows highest family diversity in Site-I. Insects from sensitive orders are present only in Site-I Kanamala. Site -II is poor in family diversity. In Site-III also order Hemiptera shows highest family diversity. Less abundance and poor diversity of sensitive taxa indicates a disturbed ecosystem. So detailed studies are needed in this regard.

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SCRUTINY OF THE WOMEN'S ENTREPRENEURSHIP IN VARIOUS PROSPECTUS

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ABSTRACT

Since the 21stcentury, the position of women in India has been varying as a result to rising industrialization and urbanization, occasional mobility and social legislation. Over the years, more and more women are going in for higher education, technical and professional education and their percentage in the workforce has also been enlarged. With the extend of education and awareness, women have shifted from the kitchen, handicrafts and customary cottage industries to non-traditional higher levels of activities. Even the government has laid special stress on the need for conducting special entrepreneurial guidance programs for women to make potential them to start their own ventures. economic institutions and banks have also set up special cells to aid women entrepreneurs, this has return the women entrepreneurs on the financial scene in the recent years although many women's entrepreneurship enterprises are still remained a much ignored field. However, for women there are numerous handicaps to enter into and manage business ownership due to the deeply rooted traditional mindset and inflexible values of the Indian society.

The Articles Emphasis on the obstacles and status of the women's in entrepreneurship as well as suggestion to improve their problems which is not concentrate till in the present conditions.

Keywords: Position, Challenges, Micro Analysis of the World, Responsibility of the Government.

INTRODUCTION

Entrepreneurship refers to the act of background up a new business or reviving an obtainable business so as to take recompense from new opportunities. An entrepreneur is a person who starts an enterprise. A number of definitions have been given of an entrepreneur- The economists view him as a fourth factor of production along with land labor and capital. The sociologists feel that certain communities and cultures sponsor entrepreneurship like for example in India we say that Gujaratis and Sindhis are very enterprising. Still others feel that entrepreneurs are innovators who come up with new ideas for products, markets or techniques. Thus, entrepreneurs shape the economy by creating new wealth and new jobs and by inventing new products and services. However, an insight study reveal that it is not about making money, having the greatest ideas, knowing the best sales field, applying the best advertising policy. It is in reality an outlook to create something new and an activity which creates value in the entire social eco-system. It is a state of mind, which develops obviously, based on his/ her surrounding and experiences, which makes him/ her think about life and job in a given way. Entrepreneurship has been a male-dominated observable fact from the very early on age, but time has changed the situation and brought women as today's most excellent and inspiring entrepreneurs. It is probable that women entrepreneurs presently comprise about 10% of the total number of entrepreneurs in India, with the percentage growing every year. If the popular trends persist, it is likely that in another five years, women will contain 20% of the entrepreneurial force. The Tenth Five-Year Plan (2002-07) aims at empowering women from side to side translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring endurance, Protection and growth of women and children through rights based approach.

OBJECTIVES OF THE PAPER

1) To check the positions of the women's in Entrepreneurships for their upliftment.
2) To Ensure the social benefits like educational and Government schemes.
3) To upgrade the skills and trainings for their innovations.
4) To Study the status of socio economic empowerment of women.

RESEARCH METHODOLOGY

Research is based on primary and secondary also. Taking into consideration the importance of the present in the topic related to the study, the following broad objectives have been framed and the corresponding Entrepreneurship of the women's

Positions of the Entrepreneurship

Entrepreneurship is measured as one of the most significant factors causal to the growth of civilization. India has been ranked amongst the bad performing arts countries in the area of women entrepreneurship in gender-focused global entrepreneurship survey, released in July 2013 by PC maker Dell and Washington based consulting firm Global Entrepreneurship and Development Institute (GEDI). Of the 17 countries surveyed India

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ranks 16th, just above Uganda. Countries like Turkey, Morocco and Egypt has outperformed India. Status of higher education in women in India came out to be lower than most countries in the world. At present, women's entrepreneurial role is limited in the large scale industries and technology based businesses. But even in small scale industries, the women's participation is very low.

Challenges and Lacunae of the women's Entrepreneurship

Women's family obligations also bar them from appropriate successful entrepreneurs in both developed and developing nations. As well as customary sources of funding like banks are unwilling to lend to women entrepreneurs especially if they do not have any male or family support. Most public and private incentives are distorted and do not attain the woman unless she is backed by a man.

Women's Entrepreneurship troubles faced

1) **Financial Problems** :- If one work want to start that timer finance is a great deal for successive any work so need financial for Entrepreneurship and get new and more opportunity better future.
2) **Marketing Problems** :- That's very critical problems have been arise in the market so all women's are facing the problems of the marketing even though she has no information out of the State.
3) **Socio- Personal Problems** :- Socio and Personally problems are facing by women's due family matters and also socio problems also cause she cant wander freely as per their wishes.
4) **Production Problems** :- If any person are started work they should emphasis on production as per the rules of marketing and also consumer demands so need more quantity of the production but some problems faced by women's for the production like Inability new technology, lack\ness proper working area, Problems of raw material Etc.
5) **Labor Problems** :- we have seen many problems of the women's specially in women's entrepreneurships like a non availability of the skill and also experienced, high salary demands, strained labor relations that's arising problems in Entrepreneurship.

Micro Analysis of the World related women's Entrepreneurship

Country	Percentage
India (1970-71)	14.2
India (1980-81)	19.7
India (1990-91)	22.3
India (2000-11)	31.6
USA	45
UK	43
Indonesia	40
Srilanka	35
Brazil	35

Source : www.slideshare women's Enterpreneurship.html

On above chart if we compared with other countries there are statistical data are showing 45%. USA is greater than Indonesia but Srilanka and Brazil are same data founded.

RESPONSIBILITY OF THE GOVERNMENT TO EXTEND WOMEN ENTREPRENEURS

Many five years plan implemented for women's Entrepreneurship to upliftment like prominence was placed upon qualitative aspects such as inculcation of confidence, making of awareness with regards to rights and training in skills for better employment. Empowering women through translating the newly adopted National Policy for Empowerment of Women into action and ensuring Survival, defense and Development of women and children through rights based move toward. Near about the Government of India has over 27 schemes for women operated by different departments and ministries.

CONCLUSION & SUGGESTIONS

Today we are in a improved situation in which women contribution in the field of entrepreneurship is increasing at a substantial rate. Efforts are being taken at the nation as brought assure of equality of chance in all spheres to the Indian women and laws certain equal rights of sharing in political development and equal opportunities and rights in education and service were enacted. But unluckily, the government sponsor development activities have benefited only a small section of women i.e. the urban middle class women. Women sector occupies nearly

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40% of the Indian population. At this point in time, effectual steps are needed to provide entrepreneurial awareness, direction and skill development programs to women.

The removal of obstacles for women entrepreneurship require a major modify in traditional attitudes and mindsets of people in society rather than being limited to only creation of opportunities for women. Hence, it is vital to design programmes that will address to attitudinal changes, training, supportive services. The basic requirement in development of women entrepreneurship is to make awake the women as regards her subsistence, her distinctive identity and her part towards the financial growth and development of country. The basic nature of entrepreneurship should be tried to be reaped into the minds of the women from their childhood. This could be achieve by carefully scheming the curriculum that will convey the basic knowledge along with its useful implication concerning management of an endeavor.

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SHOPPING BEHAVIOUR OF INDIAN COLLEGE STUDENTS-RATIONAL MOTIVE OR EMOTIONAL MOTIVE?

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INTRODUCTION

"The best ad is a good product" – Alan H Meyer (American Aviation Pioneer)

Consumer buying behaviour is a study that focuses on how individuals make their buying decisions. The buying decisions taken by them may be rational or irrational. Rational buying decision means a decision taken by analysing all the aspects such as whether the product is really needed or not, whether the product is overpriced or not, etc before purchasing. Irrational buying decision is defined as a buying decision backed by some emotions or due to some impulsive influence. In other words if the buying decision is taken by brain it is rational decision and if the decision is taken by heart, it is emotional buying behaviour. The rational buying decision makers will always inspect the price charged for the product, necessity of the product, durability, quality etc of the product or service he/she is going to avail. But the emotional buying behaviour drives the customer to purchase without inspecting these factors, instead they will be induced to buy just due to some emotional influence in them. These emotional factors may be such as influence of ads, products possessed by his/her friends, influence of brand etc.

Consumer's buying decision may be influenced by difference in demographical factors such as gender difference, age difference, income difference, education difference etc, geographical difference such as domicile of the customers (rural, semi-urban, and urban), cultural differences, personal characteristics, psychological characteristics, other factors such as influence of ads, friends, brand loyalty, advertisement etc. An understanding of the reasons behind the driving force of their buying decisions will be a great help to the marketers to design a suitable marketing mix to target their customers.

The present study is based on focusing the shopping behaviour or buying behaviour of college students. They are the future citizens of the country. Hence their behaviour would be a good indicator of future India's buying behaviour.

Students may be weak in managing their money and may be easily influenced by their friends. Some of the past studies based on customer buying behaviour is discussed in the next session literature review.

LITERATURE REVIEW

Gatterson and Burton (2003) made an attempt to study the shopping behaviour of US people by examining their perception towards the announcement of economic benefits such as discounts made by retailers and the findings of the study showed a sudden march to that shop for purchase. Jackoby and Chestnut (1978) analysed the buying decision process of people and find out the influence of brand loyalty. The influence of brand loyalty in decision making is an indication of influence of emotional buying behaviour or a sign of irrational behaviour. Dick and Basu (1994) find out the presence of patronage motive in the people in their purchase behaviour by inspecting the strength of relative attitude in determining the shop for purchase. This is also a sign of emotional buying behaviour because their decision will be a biased one because they may avoid the better shops or places for shopping due to the influence of strong relative attitude. Pughazhendi and Thirunavukkarasu (2011) aims to examine the influence of celebrity based advertisements in their buying behaviour towards durable products and the results proved that there is a strong influence of celebrity based advertisement and media influence on customer's buying behaviour. Bellman et al. (1999) investigate the difference in online shopping behaviour of people with respect to change in demographical factors or socio-economic status of them and the findings of the study pointed out that difference in demographical factors or socio-economic status of people in their online shopping behaviour. Kharim (2010) made an attempt to examine the difference in culture and religion of people in their purchase behaviour and the findings of the study indicate that the difference in culture and religion plays an important role in influencing the social and religion of people. Jorin (1987) inspected the rationality in buying behaviour of Swiss consumers in consumption of food and the results showed that they gave more emphasis on health and safety than price of the goods. The study also find out the loyalty towards branded goods. Trehan and Singh (2003) carried out a comparative study to inspect the difference in buying behaviour of consumers in rural and urban areas with respect to brand of goods, guarantee, warranty, availability of credit, durability of goods, foreign collaboration and availability of after sales service. The results of the study showed a significant difference in the purchase behaviour of consumers in different regions.

RESEARCH GAP

The previous studies focused on the consumer behaviour on one or two aspects like brand attitude, advertisement attitude, demographical differences etc. The present study focuses on examining the level of influence of rational and emotional motive. The consumers who was selected for the study is college students. An understanding of the reasons behind the driving force of their buying decisions will be a great help to the marketers to design a suitable marketing mix to target their customers.

OBJECTIVES

The study focuses on the following objectives:

1. To inspect the present shopping place of college students
2. To inspect the present payment method used by college students
3. To find out whether the shopping behaviour of college students is rational or emotional in nature
4. To examine whether the income of the consumers makes the difference in the buying behaviour and
5. To examine whether demographical factors has any role in influencing the customers buying behaviour

RESEARCH METHODOLOGY

A structured questionnaire has been designed to examine the shopping behaviour of college students in India. Quota sampling has been employed for selecting the respondents for the study. The reason for employing quota sampling was to collect equal number of respondents in each group to make a comparative study successful. The study collected a sample of 150 college students from the selected places. The study inspects the overall shopping behaviour of students whether it is rational or emotional and then made an attempt to compare the behaviour between male & female, whether education and the source of income makes any difference in the shopping behaviour of students. The study employed descriptive statistics such as average and percentage along with independent sample t-test and ANOVA. The factors considered for the study are price, durability, guarantee/warranty offered, necessity of the product, brand, colour of the product, herd behaviour and advertisement. Out of these factors price, durability, guarantee/warranty offered, necessity of the product etc are the rational factors that a person consider and the factors such as brand, colour of the product, herd behaviour and advertisement are the emotional factors that drive one to go for impulsive buying. The mean score of rational motive and emotional motive will be computed and compared to inspect whether the shopping behaviour of college students in India is based on rational motive or emotional motive. Here the rational motive of the consumers is compared by taking the average value of price, durability, guarantee/warranty offered and necessity of the product; whereas the influence of emotional motive of the consumers in their buying decision is measured by taking the average score of emotional factors such as brand, colour of the product, herd behaviour and advertisement. Then the difference between the rational motive and emotional motive is computed to measure the overall rationality in their buying decision. If the rational motive is more than the emotional motive then the difference will be positive meaning, investors are exhibiting overall rational motive. In other words they follow brain and not emotional feelings. But if the emotional motive is more than the rational motive, then their buying behaviour is induced by emotional feelings and not their rational analysis. The study assumes following hypotheses.

HYPOTHESIS

H_{01}: There is no significant difference between the overall rational behaviour in the buying decision of male and female consumers.

H_{02}: There is no significant mean difference between the mean score of overall rationality in their buying behaviour among the consumers with different level of education.

H_{03}: There is no significant mean difference between the overall rationality in the buying behaviour among college students who is having part time job and those who rely only on pocket money.

RESULTS AND DISCUSSION

A preliminary examination shows that out of 150 respondents, 50% of them are male (n=75) and 50% (n=75) of them are female. Before going for an in-depth study, a detailed profile of the respondents is given in table-1 below:

TABLE – 1: PROFILE OF RESPONDENTS

PERSONAL DETAILS	ATTRIBUTES	FREQUENCY	PERCENTAGE
Gender	Male	75	50
	Female	75	50

Education	Pursuing UG	50	50
	Pursuing PG	50	50
	Pursuing M.Phil/ PhD	50	33.33
Source of Money	Pocket Money only	75	50
	Part Time job or Scholarship	75	50

Source: Computed Data

From the above table it is clear that respondents are equal in every class or parameter considered for the study. This will help in getting some sound results because equal number of respondents is there in each parameter and this will eventually reduce the chance of biased result. Chronbach's Alpha test has been conducted to examine the reliability of the study. . Hair et al. (2006) and Kline (1999) recommends that a cut off point of 0.7 is suitable. The findings of Chronbach's Alpha test produced a value of 0.858 which is very much above the recommended value 0.7. Hence it is proved that the questionnaire is reliable. While studying the shopping behaviour of college students, the first thing one has to understand is their most preferred shopping place or mode of shopping. To find out the most preferred shopping place among students, percentage analysis is applied and the results are summarised in table-2 given below

TABLE – 2: PREFERRED SOURCE OF SHOPPING PLACE BY COLLEGE STUDENTS IN INDIA

SHOPPING PLACE	FREQUENCY	PERCENTAGE	RANK
Mall	50	33.33	2
Small Shops	40	26.67	3
Online Shopping	60	40	1

Source: Computed Data

The results showed in table-2 clearly explain that college students prefer online shopping than conventional shopping. The second preference of college students to shop is from malls followed by small shops. The preferred mode of payment by them is also inspected and the results are showed in the table-3 given below

TABLE-3 : MOST PREFERRED MODE OF PAYMENT BY COLLEGE STUDENTS

MODE OF PAYMENT	FREQUENCY	PERCENTAGE	RANK
Cash	60	40	1
Debit Card/Credit Card	50	33.33	2
Internet Banking	30	20	3
Mobile Banking	10	6.67	4

Source: Computed Data

To examine the factors that influence the buying behaviour, mean score of each parameter is computed and ranked and showed in table-4

TABLE-4 :SHOWS AVERAGE PERCEPTION OF COLLEGE STUDENTS SHOPPING BEHAVIOUR

FACTOR	MEAN SCORE	%	CUMULATIVE %	RANK
Durability	4.40	14.58	14.58	1
Brand	4.20	13.92	28.5	2
Necessity of the product	4.10	13.59	42.09	3
Guarantee/Warranty	4.00	13.26	55.35	4
Herd Behaviour	3.70	12.26	67.61	5
Advertisement	3.50	11.60	79.21	6
Colour	3.17	10.51	89.72	7
Price	3.10	10.28	100	8
TOTAL	**30.17**			

Source: Computed Data

The above table shows that durability is the parameter the college students give prime importance when they buy something followed by brand of the product. Necessity of the product is something which is supposed to be given the most important factor that has to be considered if the college students exhibit rational buying behaviour. But unfortunately they gave only 3rd weightage to it. Then they look for guarantee period for the product. Fifth factor they look is about herd behaviour or mimicking behaviour. It means tendency to mimic

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what others are doing. This behaviour makes the students to purchase products without considering whether it is needed or not. They buy because their friends purchase and they feel if they didn't purchase that product, they fear that others will isolate or recluse them. The role of celebrities as brand ambassador will also influence them to purchase that product. Colour of the product is not given much importance by them. Price is also one of the factor that has to be given prime importance before they go for buying decision But they gave least importance to them which indicates bad buying decision. For examining the overall buying behaviour of college students, the factors considered were divided into rational and emotional buying motive and mean score is compared. Rational buying motives include price, durability, guarantee/warranty and necessity of the product whereas irrational or emotional buying motives include brand, colour, herd behaviour and advertisement. Mean score of rational motive is 3.9 whereas mean score of emotional motive is 3.64. This indicates that overall shopping behaviour of Indian college students is rational in nature because the average difference between two is 0.26.

The third column in the table-4 explains percentage of contribution how much important each parameter and cumulative percentage describes the importance of each parameter in the purchase decision. The results showed that durability of the product is the main concern for the consumers when they buy a product. Brand of the consumers is the second most attracting factor for them in selecting a product to buy a product. The next important factor that attracts consumers in product selection is the necessity of the product. Guarantee/warranty of the product is the another parameter that influence the buying behaviour of the consumers. Herd Behaviour or mimicking tendency of the consumers is another factor that drives the consumers buying behaviour. Advertisement plays another major role in attracting and influencing the consumer's buying decisions. Colour of the product plays very less role in the buying decisions of college students. The most important and interesting finding of the study is that price which is one of the most important factor that influence the buying decision of a product plays least role in the buying behaviour of college students.

Normally college students does not earn money as they are studying and because of no job. So their source of money to spend is their pocket money given by parents. As they are getting this amount without doing any work, they may not value money and hence they may be easily influenced by emotional motives and may not give importance to the price charged for the product. But some students will be there who is availing either scholarship or going for part time job. Such students may give more value to the money. This may be the reason for giving less importance to the price factor when they go for a buying decision. Similarly the difference could appear due to the difference in level of education of the consumer. The table-5 given below shows a comparative study of difference in consumer behaviour due to the change in these moderating variables.

TABLE - 5 : SHOWING DIFFERENCE IN CONSUMER BEHAVIOUR ON THE BASIS OF DEMOGRAPHICAL FACTORS

Variable (1)	Attributes (2)	Rational Motive (3)	Emotional Motive (4)	Overall Rationality (5)=(3) – (4)
Gender	Male	3.30	2.89	0.41
	Female	4.50	4.39	0.11
Education	Pursuing UG	3.8	3.77	0.03
	Pursuing PG	3.9	3.64	0.26
	Pursuing M.Phil/P.hD	4.0	3.50	0.50
Source of Income	Pocket Money Only	3.5	4.39	-0.89
	Part Time Job/Scholarship	4.3	2.89	1.41

Source: Computed Data

The above table shows that though male are more rational than female in overall aspect, female is having more rational thinking but it is offset by their high emotional factors such as herd behaviour, advertisement. colour of the product and brand of the product. When comes to inspect the importance of education in shaping the buying behaviour, the statistical results points out that as educational level of customers is increasing, customers are exhibiting more rational buying behaviour. This is because their educational knowledge makes them to conduct a study to think before act by analysing whether the product is needed or not, useful or not to him/her etc. The students who are completely relying on their pocket money is showing less rationality and the influence of emotional influence is so high and leads to the finding that their buying behaviour is influenced by emotional motives and not rational. At the same time, students who are earning money either through part time jobs or through scholarship, value money more than others and because of this they exhibit more rationality in their behaviour. Though a difference in behaviour is reflected in these parameters is proved, whether this difference is

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significant or not has to be inspected. For this independent sample t-test has been applied for the parameters gender and source of income whereas in the case of education ANOVA is applied.

TABLE - 6 : COMPARISON OF SHOPPING BEHAVIOUR OF MALE AND FEMALE CONSUMERS

Parameter	Gender	Mean	Independent Sample t-test	
			t-statistics	P-value
Rational Motive	Male	3.3	-10.384	0.00
	Female	4.5		
Emotional Motive	Male	2.89	-11.776	0.00
	Female	4.39		
Overall Rationality	Male	0.41	2.919	0.004
	Female	0.11		

Source: Computed Data

The above table examines whether the mean difference among male and female consumers on the buying behaviour on the parameters rational motive, emotional motive and overall rationality with the help of independent sample t-test. The study assumes both male and female consumers exhibit similar buying behaviour.

As p-value is less than 0.01 in all the parameters, it is proved that H_0 is not accepted at 1% level of significance. This shows that there is a significant difference between male and female consumers and the findings shows that male are more rational than female in their buying behaviour. This is due to the influence of high emotional motive among the buying habits of female consumers.

The difference in buying behaviour of people may also differ on the basis of level of education. The table-5 already proved that education helps people to think more rationally before they take some decisions. This difference in buying behaviour is significant or not is inspected with the help of ANOVA. The study assumes there is no significant mean difference in the buying behaviour of college students with respect to change in level of education.

TABLE – 7: SHOWS A COMPARISON OF SHOPPING BEHAVIOUR AMONG CONSUMERS WITH DIFFERENT LEVEL OF EDUCATION

Parameter	Education	Mean	ANOVA	
			F-Value	P-Value
Rational Motive	Pursuing UG	3.8	0.404	0.669
	Pursuing PG	3.9		
	Pursuing M.Phil/PhD	4.0		
Emotional Motive	Pursuing UG	3.77	0.751	0.474
	Pursuing PG	3.64		
	Pursuing M.Phil/PhD	3.50		
Overall Rationality	Pursuing UG	0.03	3.854	0.023
	Pursuing PG	0.26		
	Pursuing M.Phil/PhD	0.50		

Source: Computed Data

The above table shows that though education plays a role in the rational behaviour of consumers and the influence of emotional motives in their buying decisions, the difference was not significant because P-value is less than 0.05. But the study proved that overall there is a significant difference in the overall rational behaviour in the buying decision of consumers with different level of education.

When we study the rationality and emotional motive of the buying behaviour of college students, their source of income is also a vital factor to consider. The reason is that normally students rely on pocket money for their shopping. The consumers those who rely on pocket money may not value money much because they got this without any hard work. But there will be some students who go for some part time job or through scholarship and earn money. They may know the value of money than the previous group. If a person doesn't know the value of money may spent unnecessarily, whereas the persons who know the value of money will always go for a rational analysis before they spent money for unproductive or unnecessary purposes. Hence the study makes an attempt to analyse whether the difference in the buying behaviour among consumers on the different source of money is significant or not.

TABLE – 8: EXAMINES A COMPARISON BETWEEN SHOPPING BEHAVIOUR OF COLLEGE STUDENTS WHO RELY ONLY ON POCKET MONEY AND THOSE WHO RELY ON EARNED MONEY

Parameter	Source of Income	Mean	Independent Sample t-test	
			t-statistics	P-value
Rational Motive	Pocket Money Only	3.5	-6.653	0.00
	Part Time Job/ Scholarship	4.3		
Emotional Motive	Pocket Money Only	4.39	10.726	0.00
	Part Time Job/ Scholarship	2.89		
Overall Rationality	Pocket Money Only	-0.89	-14.309	0.00
	Part Time Job/ Scholarship	1.41		

Source: Computed Data

As P-value is less than 0.01, null hypothesis is not accepted at 1% level significance. Thus this study shows that college students who rely only on pocket money doesn’t know the value of money and hence they shop without much thinking whether the product is useful or not, price charged is reasonable or not etc. They are highly influenced by emotional motives. But the college students who earn money through part time job value money and hence before they buy, they think whether the product is needed, useful etc.

CONCLUSION

The present study shows most of the college students exhibit an overall rationality in their buying behaviour. But the weightage given to the price of the product is given very less and they are preferring branded goods than non branded goods. This may be due to the source of the income they rely. This was proved by comparing the difference between the buying behaviour of college students who earn money through some means like part time jobs or scholarships etc. and the students who rely completely on pocket money. The findings of the study proved that the students who earn money with their sweat value money more than the those who rely entirely on pocket money because the first group exhibited overall rationality but the second group exhibited overall emotional motive. The students mostly prefer online shopping and malls. The findings of the study also highlighted that most of them prefer cash payments and debit cards/credit cards. Internet banking and mobile banking are still not so popular among the students. The study also find out the difference in the shopping behaviour of male and female and the results pointed out that females are showing more rationality in their buying behaviour than males but their rational thinking was offset by the emotional motives behind the purchase decision. In other words overall rationality in the buying behaviour was from males than females. The study also proved that education also plays a major role in influencing the buying process of consumers. The study also proved that education makes people to think more before they take some decision by analysing whether the product is needed or not, useful or not etc.

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GLOBAL RECESSION AND ROLE OF 4RTH INDUSTRIAL REVOLUTION IN SUSTAINABLE INDUSTRIAL DEVELOPMENT IN KACHCHH DISTRICT OF GUJARAT (INDIA)

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ABSTRACT

The Indian Economy is the 6th largest economy in the world measured by nominal GDP and the 3rd largest in PPP (purchasing Power Parity). (March-2018). Its industrial sector's 21.5% GDP growth contributes 26% to the country's GDP and 22% of the total workforce. The devastating earthquake of 2001 made the Kachchh district of Gujarat state –India a growing economic and industrial hub of Gujarat state, India. But the official reports present the faded picture of the dimensional and motivational lack in the district MSME. (Micro, Small and Medium Enterprises) The drastic decline in the number of the registered industrial units by 26% as well as the decline in the employment and investment by 29% between 2008-09 and 2010-11, clearly indicates the adverse impact of the global recession on the industrial development in the emerging economy of Kachchh. Of course the post-earthquake benefits and reliefs by the government played a key role as a booster for the industrial development. After making a post-earthquake survey of 300 families, the researcher observed that the advantages of industrialization have not percolated to the people of Kachchh but it has expanded the number of immigrant population increasing the consumers of service sector and trade and commerce. The per capita income has increased from 921 $ to 1817 $. In Industry 4.0, more and more Intellectual and Digital Capital will incrementally give rise to the job market by segregating it into "low-skill/low-pay" and "high-skill/high-pay" segments. These new technologies have made possible the new products and services resulting into increased efficiency and productivity. Customers are increasingly at the epicenter of the economy. Business leaders and senior executives need to understand their changing environment & continuously innovating. The Fourth Industrial Revolution will change not only what we do but also who we are. It will affect our identity and all the issues associated with it. The researcher believes that an ample care can bring out a change in the perception and positive practices for the longer survival through improvisation in technological transformation, ensuring the qualitative and productive aspects. In the district, the ancillary units in engineering can be developed through the government's encouragement in the expansion of the cottage industries rather than the heavy industries. Industrial houses can arrange the orientation programs for the overall development of the localities. More attentions should be paid on the Agro based industries rather than durable goods. The industries should take care to reduce and control the air pollution by shifting to the remote areas.

Keywords: Kachchh District, Industrial, Technology

INTRODUCTION

Industrial development is the key to any country's progress and development. India's has achieved great success in the field of industrial world like Automobiles, Biotechnology, Manufacturing, Technology, Dairy, Health, Power or Tourism 'or' any other field, India is understood to have adopted the right path of development in all the industrial sectors since independence. The 2nd largest country in terms of population is now the 3rd largest in terms of PPP (Purchasing Power Parity). It is also the most speedy emerging economy presently at the 10th rank with the hope to be the 3rd in the recent times. It is also a matter of pride for India that it is not only maintaining the successful status of the world's largest democracy, after a long period of colonization, which shows its commitment to emerge the probable leading country of the world a day, as reflected by various world survey data.

It should also be noticed that the process of industrial development started more than one century later than in the developed nations and if country stands behind them or feel competitive, it should be considered fair growth and be looked positively. The Indian economy is 10th largest by nominal GDP and 3rd in PP and a member of major economic groups, viz., G20, BRICS etc. the GDP growth in industrial sector is 21.5% which makes 26% of country's GDP and employs 22% of the total workforce.

INDUSTRIAL PROFILE OF KACHCHH DISTRICT

Kachchh district with an area of 45,652 sq. kms forms the north western region of Gujarat. It is the largest district in India. It was observed that Kachchh has a strong base for skills in arts and handicrafts. Household industry had a prominent place in the economic activities in Kachchh. At present Kachchh is a growing economic and industrial hub in one of India's fastest growing States-Gujarat. The key industries in Kachchh included Engineering, Power, Steel Pipes, Cement, Handicrafts. Emerging industry sectors include Construction, Chemical, Ceramics and Textiles. Kachchh contributes to over 60% of Gujarat's Salt production

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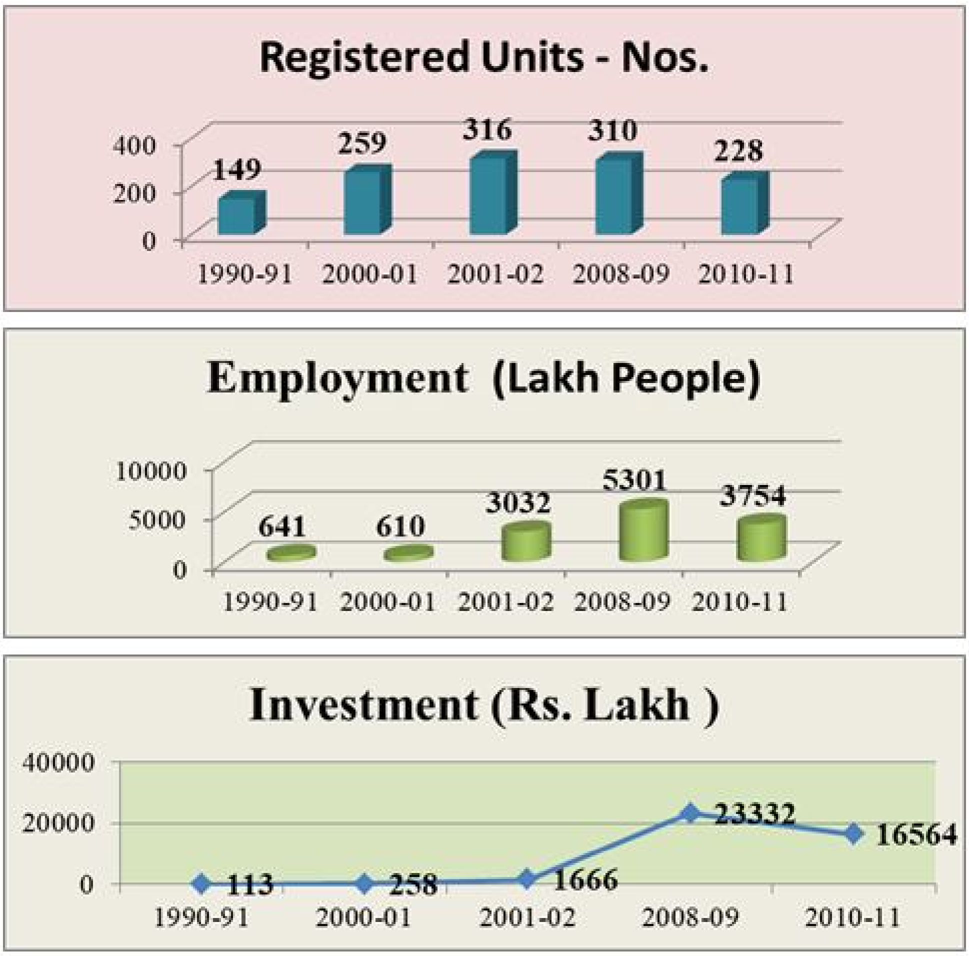
which is largely exported to countries like Bangladesh and Korea. It is the world's largest producer of Submerged Arc Welded (SAW) pipes.

Table 1: INDUSTRIAL DEVELOPMENT TRENDS IN KACHCHH DISTRICT

Year	Number of Registered Units	Employment (Lakh)	Investment (Rs. Lakh)
1990-91	149	641	112.59
2000-01	259	610	257.85
2001-02	316	3032	1666.79
2002-03	214	1815	1357.48
2003-04	200	568	522.79
2004-05	250	420	165.42
2005-06	250	687	934.26
2006-07	19	277	1822.00
2007-08	116	1954	8760.33
2008-09	301	5301	23332.38
2009-10	158	3686	19230.71
2010-11	228	3754	16564.97
2011-12	250	3070	22549.77
2012-13	263	4482	34369.62
2013-14	253	4464	26818.87
2014-15	323	3412	31,387.94
Total	**7085**	**52803**	**103941.86**

Source : DIC -Bhuj (Government of India -Ministry of Micro, Small and Medium Enterprises)

Chart : 1 INDUSTRIAL DEVELOPMENT TRENDS IN KACHCHH DISTRICT



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On analysing the above three Tables and Graphs, it can be observed that the number of registered industrial units in Kachchh district increased by 74% (149 to 259) during the decade of 1990-91 to 2000-01. This number of registered industrial units remained almost constant till 2008-09, with marginal downfall of 2 % in seven years (0.29 % average p.a.). However, between 2008-09 and 2010-11 (in two years), the number of registered units declined drastically to 26 % downfall (13% average per year). The employment had decreased by 5 % during the pre-earthquake decade of 1990-91 to 2000-01. But, during the immediate first year after the earthquake, the increase in employment is almost as big as 5 times .However, between 2008-09 and 2010-11, the employment has drastically reduced. This investment increase by 6.5 times not only this, thereafter, the investment increased phenomenally by 14 times during the next 7 years Once again, during the next two years, i.e. 2009-10 & 2010-11, the investment drastically reduced. Thus, the analysis of the above tables and graphs, clearly indicates that the global recession has severely affected the industrial development in emerging economy of the Kachchh district of Gujarat state.

OBJECTIVE OF RESEARCH

After the earthquake 2001, both the Central and the State government provided many kinds of relief and assistance to the Kachchh district for industrial development. As a result of it, the Industrial development took place in the district. In the context of the above situation, the investigator has tried to study the impact of industrial development on emerging economy of Kachchh district and role of 4rth Industrial revolution in sustainable industrial development in Kachchh district

RESEARCH METHODOLOGY

The impact of industrial development on emerging economy have been measured by the researcher through a sample survey of 300 families (150 from urban and 150 from rural areas) during January, 2017- August, 2017. Out of ten Talukas in the district, five Taluka were selected. Among the five selected Taluka, a total of four urban areas and ten rural were selected.

IMPACT OF INDUSTRIAL DEVELOPMENT ON EMERGING ECONOMY OF KACHCHH DISTRICT

Many basic and ancillary industries, shipping industry, salt industry, timber industry and educational institutions have flourished after the earthquake. Therefore, people believe that employment opportunities are better after the earthquake. But it was observed that the advantages of industrialization have not percolated to Kachchhi people.

Table:2 Occupation wise categories in samples of families in selected areas

Area	Primary sector		Secondary		Service		Total families Total
	Agriculture & allied activities	Fishing	Building/ construction/ home industries	Industrial Labour	Trade/ Business/ Transportation	Service	
Urban	03	-	04	02	59	82	150
%	02	-	2.67	1.33	39.33	54.67	100
Rural	82	5	04	01	37	21	150
%	54.67	3.33	2.67	0.67	24.66	14	100
Grand total	85	5	8	3	96	103	300
%	28.33	1.67	2.67	1	32	34.33	100
Percentage	30		3.67		66.33		100

Source : Field work

In above diagram it is observed that families of selected areas are mostly engaged in service sector Only 4% families depend on secondary sectors. The investigator tried to find out the reason of this problem. It was found the efficiency and quality required of an industrial labor are not found in people of Kachchh district. Due to industrialization, the population of immigrants has increased in urban areas and the demand of service sector has gone up. The demand for services of education, health, banking, insurance and transportation has increased. Trade and business are growing.

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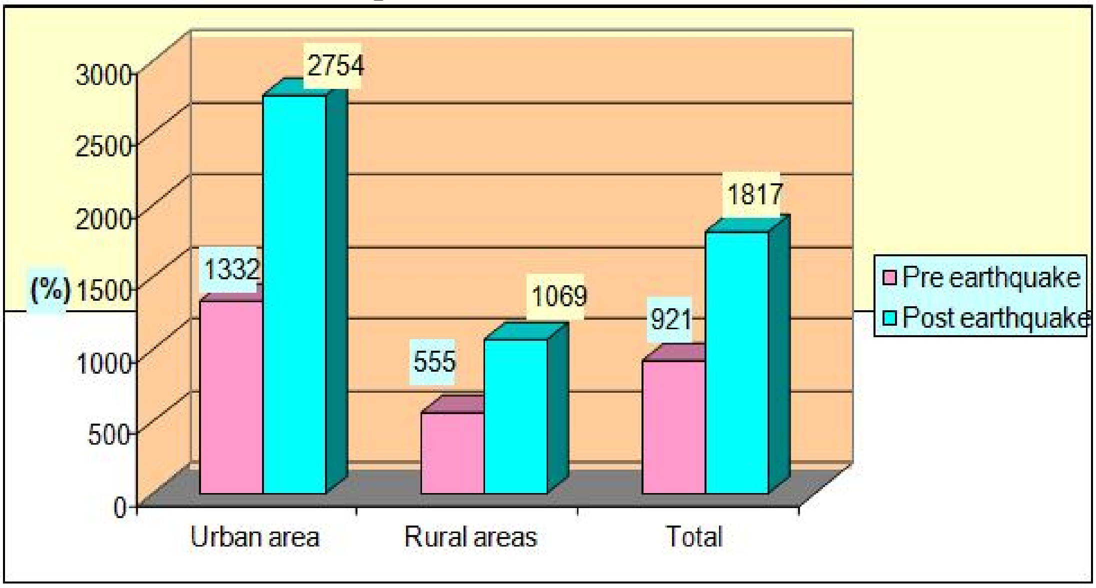
Chart – 2 : Average income in US$ in selected areas of Kachchh



Source : Filed work

It has been observed that per capita income has increased from 921$ to 1817 $ It means per capita income has doubled after the earthquake.

More improvement is observed in urban areas than in rural areas. It can be concluded that the advantages of industrialization have been received by urban people. The rural people have been deprived of the advantages of industrialization.

But at present due to global recession day by day the effective demand is slowdown . Because this demand is created by migrants not local people. This factor has also slowed down industrial growth in the district .

THE ROLE OF INDUSTRY 4.0 IN SUSTAINABLE INDUSTRIAL DEVELOPMENT IN KACHCHH DISTRICT

Industry 4.0 is marked by emerging technology breakthrough in a number of fields, including robotics, artificial intelligence, nanotechnology, biotechnology, the Internet of Things , 3D printing and autonomous vehicles. These technology breakthroughs have great potential to continue to connect billions of more people to the web, drastically improve the efficiency of business and organization and help regenerate the natural environment through better asset management.

For Intellectual and Digital Capital: - In Industry 4.0, more and more Intellectual and Digital Capital will incrementally give rise to the job market by segregating it into “low-skill/low-pay” and “high-skill/high-pay” segments. The largest beneficiaries of innovation tend to be the providers of intellectual and digital capital. The demand for highly skilled workers has been increasing. This is the basic requirement for sustainable industrial development in the Kachchh district.

For Product differentiation: Industry 4.0 is characterized by a range of new technologies. These new technologies have made possible the new products and services resulting into increased efficiency and productivity. This will help the transportation and communication costs to reduce and the cost of trade to diminish, all of which will open new markets and drive economic growth for sustainable industrial development in the Kachchh district.

For increase in effective demand and Business: On the whole, there are three main effects that the Fourth Industrial Revolution will have on business. (1) Customers are increasingly at the epicenter of the economy, which is all about improving how customers are served. (2) Physical products and services can now be enhanced with digital capabilities that increase their intrinsic values. (3) Business leaders and senior executives need to understand their changing environment & continuously innovating.

For the Governments:- Governments will gain new technological powers to increase their control over populations and the ability to control digital infrastructure.

For the People:– The Fourth Industrial Revolution will change not only what we do but also who we are. It will affect our identity and all the issues associated with it; our sense of privacy, our notions of ownership, our

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consumption patterns, the time we devote to work & leisure and how we develop our careers & cultivate our skills.

SUGGESTIONS FOR SUSTAINABLE INDUSTRIAL DEVELOPMENT IN KACHCHH DISTRICT

(1) To develop intellectual skills to cope up with the 4th Industrial Revolution, the syllabus of various management and economics related courses/subjects should revised in various higher education and management institutions

(2) It is suggested that in addition to the revision/updating of syllabus of various courses/subjects, an exclusive Institute of Technology should be established in the Kachchh district.

(3) Government should pay more attention to establishment and development of cottage industries rather than to setting up of heavy industries, so as to ensure the pace of human development. Cottage and home industries must be boosted in Kachchh, even otherwise known worldwide for its exquisite embroidery and needlework and other handicrafts. Such measures may help in a number of ways. Urbanization may be controlled, basic facilities may be made readily available to the local people, crimes can be controlled, and pollution from industries and heavy traffic can also be kept under check.

(4) Global recession of 2008 slowed down the overall growth of the MSMEs. Due to failure of banking and insurance company globally, the global credit squeeze had reasonably affected the export of textile and jewellery goods which created temporary shutdown of production in the sector. There is still huge gap among the household unit owners/weavers/artisans and the designers/engineers. There is immense need to encourage engineers and fashion designers to work out with these small unit's owners, weavers, designers, which would be mutually beneficial and help revive the sector and make it globally competitive. Information dissemination about availability of recent technologies, literature on modern machinery, contact details of suppliers of raw materials, buyers etc. are essential for the MSM

(5) The factories and industrial plants emit dangerous gases and smoke which are highly injurious to human beings. Such dangerous establishments should be shifted to remote areas in the Rann which are uninhabited..

(6) There is wide scope for development in the tourism sector in Kachchh. This may open up new avenues of employment for local people. Functions like "The Ranotsava" should be organized in a more elaborate manner,

(7) More attentions should be given to Agro based industries rather than durable goods. The development of the agro industry can help stabilize and make agriculture more lucrative and create employment opportunities both at the production and marketing stages. The global market is mammoth for sugar, coffee, tea and processed food such as sauce, jelly, honey etc. India is the second largest producer of food in the world. Whether it is canned food, processed food, food grains , dairy products, frozen food, fish, meat, poultry, the Indian agro industry has a huge potential, the significance and growth of which will never cease.

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ROADSIDE VENDORS- AN ACT BEHIND THE CURTAIN

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INTRODUCTION
Street and roadside trade is an important economic activity that sustains a significant percentage of rural and urban dwellers especially in developing countries. They are the most visible self-employed group of workers in the informal sector. The number of street vendors has been growing extensively not only in India but throughout the world, but especially in cities in the developing countries of Asia, Latin America and Africa.

OBJECTIVES
- To understand the concept of informal sector
- To study composition of workers in India
- To know the problems of roadside vendors.
- To ascertain the measure taken by government in protection of interest of roadside vendors.

METHODOLOGY
The paper is conceptual and is descriptive in nature. The information is collected from the reference books and journals.

INFORMAL SECTOR
The ministry of Labor and Employment, Government of India defines the informal sector to include "Unincorporated business that are owned and run by individuals or household; these businesses are not legally distinct from their owners, who raise capital at their own risk and have unlimited personal liability employ family members and casual labor without formal contracts.

FEATURES OF UNORGANIZED RETAIL
- Unorganized retail is unincorporated private enterprise and is owned and run by individuals and households.
- Owners raise their capital at their own risk and have unlimited liability and obligations.
- Business is run by family members and casual labor without formal agreements or contracts.
- Businesses are mostly single shop outlets and are localized.
- Businesses are traditional in nature and they lack technical and accounting standards.
- Sourcing and supplying is carried out locally keeping in mind the local needs of consumer to which they cater to.
- Personal relationship with consumers is maintained by retailers through traditional methods for generations to sustain and survive in the long run.

COMPOSITION OF WORKERS IN INDIA
According NSSO (2004-05), the contribution to net domestic product (NDP) at current prices in India has been over 60 per cent. Thus, the informal sector has crucial role in Indian economy in terms of employment and its contribution to the NDP, savings and capital formation. In India, a large portion of the workforce is dependent on the informal sector for their livelihoods.

It is revealed from data of NSSO that although the total employment had increased from 396.8 million to 457.5 million from 1999-2000 to 2004-05, the number of formal workers formal enterprise had actually registered a deadline. On the other hand, there had been an increase in the number of informal workers in formal enterprises. At the same time, the percentage of informal workers in informal enterprises has remained constant. Hence, there has been rapid increase in employment in informal sector.

Table - 1: Employment in formal and informal across organized and unorganized sectors

Nature of Employment	2004-05			2011-12		
	Organized	Unorganized	Total	Organized	Unorganized	Total
Formal	32.06 (52)	1.35 (0.3)	33.41 (73)	37.18 45.4)	1.39 (0.4)	38.56(8.1)

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Informal	29.54 (48)	396 (99.7)	426.20(92.7)	44.74 54.6)	390.92 99.6)	435.64(91.9)
Total	**61.61 (13)**	**398 (87)**	**459.61 (100)**	**81.92(17.3)**	**392.31(82.7)**	**474.23(100)**

Source: CII 2014

It is noticed from table that the workers are estimated to be in informal sector about 426 mn workers representing 92.7 per cent of the total workforce. During 2004-05, the informal sector has registered highest growth when compared to formal sector which is only 0.3 per cent. In 2011-12, 91.9 per cent of total employment is generated in informal sector as compared to formal sector. It is concluded that there is dominance of informal sector in generation of employment.

Table - 2: Sectoral distribution of formal and informal employment

2004-05	**Organized Sector**		**Unorganized Sector**		**Total**
	Formal	**Informal**	**Formal**	**Informal**	
Agriculture	0.76	0.99	0.00	56.75	58.50
Manufacturing	1.21	2.10	0.10	8.33	11.73
Nonmanufacturing	0.53	1.45	0.00	04.42	06.41
Services	0.48	1.89	0.19	16.80	23.36
Total	**6.98**	**6.43**	**0.29**	**86.30**	**100**
2011-12	**Organized Sector**		**Unorganized Sector**		**Total**
	Formal	**Informal**	**Formal**	**Informal**	
Agriculture	0.06	0.16	0.00	48.69	48.90
Manufacturing	1.48	2.79	0.06	08.28	12.60
Nonmanufacturing	0.69	3.77	0.01	07.18	11.65
Services	5.62	2.72	0.22	18.29	26.84
Total	**7.85**	**9.44**	**0.29**	**82.44**	**100.00**

Source: CII 2014

Table 2 shows interesting trends in sectoral distribution of formal and informal employment. Agriculture has predominant share in informal employment as compared to manufacturing and service sectors. Informal employment in the agricultural sector is shrinking whereas informally employed workers in the service sector have been increasing from 2004 to 2005. Within the service sector, informally employed are the predominant category in the work force. In 2004-05, 4.48 per cent of the workers employed formally in the service sector, while 16.8 per cent of the workers were engaged informally in the service sector. Similar trend is seen for 2011-12.

PROBLEMS OF ROADSIDE VENDORS

The following are the problems faced by these roadside vendors:

- They have limited space.
- Harassment is made by police or municipal authorities.
- They lack basic amenities.
- They have poor knowledge of banking.
- They make limited capital investment in business.
- They have deficiency of business etiquettes.
- The developmental activities undertaken by government such as widening of roads and laying optical fiber cables hamper their regular business.

MEASURES OF GOVERNMENT

The government has undertaken the following measures to overcome the problems of roadside vendors:

- Government has issued identity cards to these vendors which enable them to avail benefits from local authority.
- It has also launched JanDhan Yojana to bring them to main stream line of banking.
- It is providing loans to roadside vendors at subsidized rate of interest.

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- Local authorities should organize training programmes to build entrepreneurial skills.
- Local authorities should provide permanent space on footpaths at a reasonable rent without any kind of security deposits.
- The government has proposed in its interim budget 2019 to provide pension of Rs 15000 to persons working in unorganized sector.

CONCLUSION

Roadside vendors play a significant role in unorganized sector. Their efforts for their bread and butter are becoming in vain due to negligence of government though they contribute to the growth of Gross Domestic Product. They should be brought to main streamline which is the need of hour.

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A STUDY ON CONSUMER RESPONSE TO WEBSITES AND THEIR INFLUENCE ON ADVERTISING EFFECTIVENESS WITH SPECIAL REFERENCE TO FLIPKART

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ABSTRACT
This research is to measure the consumer response to websites and their influence on advertisement effectiveness. Our purpose is to test how response of consumer to web media affect the advertisement. In the project we surveyed a convenient sample of 30 respondents, asking them to explain the website used for purchasing, what was the uniqueness of that particular website, whether consumer response affect the type and number of advertisement etc. sampling method is used for collecting data. Consumers respond positively see more advantages as well as disadvantages of web advertising. The consumers highly attracted by the modern advertisement techniques and purchasing goods to satisfying their changing needs. The finding shows both negative and positive results which are useful for e- marketer's.the research has a great scope in the future due to the growth e-commerce transactions.

INTRODUCTION
The advertising world is getting bigger each day, every minute and every second of the day, people are finding creative writers or designers to show case their products in a very unique way to the final consumers to make lasting impression on the people. Advertising is the most powerful medium in the present commercial society. It helps us to get world view. It shapes our attitude and beliefs. The advertiser goal is to increase sales of these goods services by drawing people's attention to them and showing them in favourable light. The mission of advertiser is to reach prospective customer and influence their awareness, attitude and buying behaviour. The creative minds that the Indian advertising industry incorporates have come up with some mind-boggling concepts and the work that can be termed master piece in the field of advertising. Advertising agencies in the country too have taken a leap.

Advertisement are educating, updating and motivating the consumers to learn good things as well. The objective of this research paper is to know the consumer response to websites and their influence on advertising effectiveness. Each year marketers stake their reputations on digital advertising programs and websites that deliver irrelevant content to consumers and limited business value to the enterprise. The mode of purchasing, taste, preference, needs etc. have tremendous influence on advertising strategies used by advertisers to promote the product.

Consumers today are extremely aware of the various brands in the market and are conscious of the product they use or consume. Almost every one grows up in the world which is flooded with the mass media e.g. television, magazine, newspaper, internet and radio etc. for advertising. The pattern of purchasing, mode of response, cost spend for purchasing goods etc. by the consumer will definitely influence the effectiveness of advertisement. Technology innovation has developed with the change of consumer behaviour. Internet, an arguably most significant technological phenomenon today, provide completely new competitive opportunities to tourist firms. Online social media provide completely new opportunity to connect with the audience, un like traditional media.

Advertising is the main components of e-commerce strategy. Internet advertisement offers an enhanced ability to interact with desired target audience and help to established stronger links. Through this study an effort made to understand consumer response to websites and their influence on advertising effectiveness with special reference to Flipkart.

LITERATURE REVIEW
Pergelova (2004) has researched on the use of internet as an advertising tool its effect on overall advertising efficiency or any change in advertising efficiency overtimeIn Spain. The variables included in study are advertising efficiency and internet advertisement, time. Advertising expense, conventional media. the finding of the study shows that there is significant difference in advertising efficiency by using internet.

Jamazadeth et al (2012) has worked on the e mail advertisement characteristics and their influence on consumers 'attitude on email based advertisement in Malaysia. The three-independent variable i.e. entertainment, in formativeness and privacy, moderating variables are age, gender and internet experience and dependent variable are customer attitude towards internet advertising. Findings of the study indicate that entertainment and in formativeness of advertising email content is strongly and positively affected by consumers attitude about email based advertisement.

Ha (2008) has reviewed online advertising, the purpose of the review wasthree-fold: first was to analyse conceptual foundation, theoretical and practical contribution of advertising research, second was to examine state- of- art practices of online advertising and the third one was to propose agenda for future online advertising. The study has addressed various online advertising areas. The result of the study based on unsophisticated online ads, low penetration, and narrow banned connection will not be valid. Aziz and Ariffin (2012) attempted to explore web user beliefs, attitude and use of web advertising in Malaysia. The purpose of the study was to identify the major component of web ad beliefs and to determine the factors affecting consumer response towards websites. The study has used descriptive statistics, cross tabulation, factor analysis and regression for analysis of data. Questionnaire was used as research instrument and 500 is sample size of study. the findings of the study show that have appositive attitude towards web ads a good thing to look at.

Nizzi et al. (2012) have examined the relationship between environmental response, and consumer buying behaviour in Pakistan by using sample of 200 responses. This paper is based on theoretical model. Questionnaire was used for data collection and regression used for analysis of data. The study has showed that consumers purchase product by emotional rather than environmental response.

Lee et al. (2004) has addressed issue that how an attitude towards the websites influence consumer brand choice and confidence while shopping on line. The purpose of the study was to examine that how attitude towards websites affects consumer brand choice and to examine the association between consumers' confidence in choice and the effect of consumer product knowledge.

RESEARCH GAP

The previous studies focused on online advertisements mainly but the present study examines the impact of consumer response to websites on the effectiveness of advertising. In short the study examines the relationship between advertisement and consumer response.

OBJECTIVES

- To study the response of consumers towards online website
- To identify the key factors that makes consumer to purchase through online
- To study the impact of consumer response to websites on advertising effectiveness
- To study the relationship between advertisement and consumer response

To identify the advantages of Flipkart when compared to another online website

RESEARCH METHODOLOGY

The present study has designed as descriptive as well as empirical in nature. The collected first hand information is by using a structured questionnaire from people. Primary data are those which collected for first time that is why original in character. Primary data used for analysis purpose are questionnaire and interview with parents. Secondary data collected are from various published sources such as journal, text book and websites. Sampling is done to select a part of whole group of population which represents all the characteristics of the total population and truly representative in character in this study convenient sampling is used. In such convenient sampling item are chosen conveniently. Sample size means the total number of respondents selected for the study. Here the sample size is determined as 30.

The researcher uses simple percentage as a tool for analysis to derive. The tables and charts draw to prepare the analysis.

SIMPLE PERCENTAGE METHOD

Simple percentage analysis refers with the help of absolute figure. It will be difficult to interpret any meaning from the collected data. But when percentages are found out then it became easy to find the relative difference between to attribute.

$$\text{Percentage} = \frac{\text{number of Respondents}}{\text{Total number of respondents}} *100$$

SCOPE OF THE STUDY

The use of online websites among consumers for purchasing products shown an increasing trend. They also interested to watch programs. This is the connecting factor to watch advertisement of online products. This study will reflect how consumers purchasing behaviour using website affect advertising effectiveness.

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Advertisers try to make advertisement attractive. That is interesting to the consumers and thereby motivate them to purchase the product. The aim of consumers is to satisfy their want, in order to satisfy their wants they depend more on advertisement contained in the websites. This study shows the response of consumers towards websites and their influence on advertising effectiveness. Most of the peoples are the consumers of on line products that have a drastic impact on the methodology, medium and attractiveness of advertising. This study will help the consumers to know the emerging response to on line shopping by using websites and how it will affect advertising strategy. Flipkart is an emerging online shopping website which has a huge chance for expansion in future.

RESULTS AND DISCUSSIONS

Key factors in online advertisement

SL NO	Key factors	No of respondents	Percentage%
1	Images	5	16.6
2	Video about ads	2	6.6
3	offers	15	50
4	Comments and strategies	4	13.3
5	Others	4	13.3
	Total	30	100

Source: Primary data

INTERPRETATION

From the above table it is found that 16.6 respondents are purchasing goods by the influence of images. Most of the respondents are influenced by offers it include 50%. And 13.3% of respondents are influenced by other factors.

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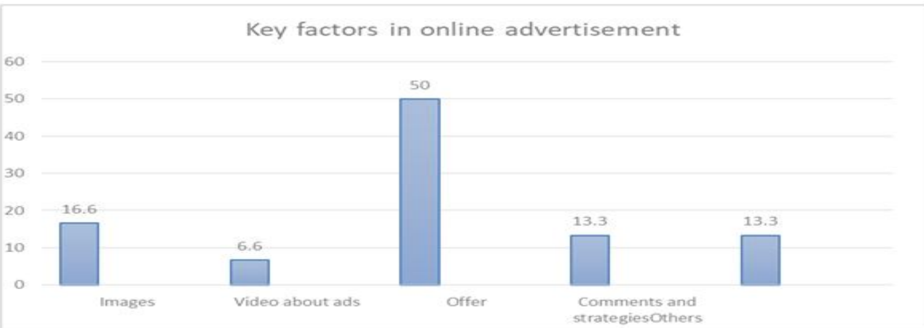

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INTERPRETATION

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CONCLUSION

The present research is motivated for marketer interest for web advertising by the result of interest of consumers influenced by web media they visited. The research is conducted using simple percentage method among 30 respondents who were purchasing goods through online. More consumers respond that the web media improved their view about online marketing. more than half said that the webmedia directly linked to advertisement.

Consumer with positively response towards web media seek advantages of web based advertising as well as disadvantages there is still problems regarding privacy, it does not reach me like TV or radio.

Consumers are the king of the market, they Can determine can determine the success and failure of a product, consumer response are directly linked with advertisement. This study reveals that the rate and type of advertisement is heavily depend upon how consumer respond to a particular product. Due to this there is a huge chance for facing exploitation from the advertisers by the consumer. advertisement is a medium of creating brand loyalty. So there is a huge scope for the research on this topic because modern world is very much depend up on advertisement.

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THE ROLE OF FINANCIAL INSTITUTIONS FOR AGRICULTURAL FINANCING IN THE STATE OF GOA

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INTRODUCTION

Just at the time of liberation, nearly 70% of the population was involved in agriculture as their full time occupation. Paddy was the predominant crop of the State followed by Cashew and Coconut. The cropping pattern is changed throughout and today, Cashewnut which is cultivated in nearly 55,000 Ha with paddy covering about 31.000 Ha. The cultivation of horticultural crops is gaining importance due to the better returns, lower risk and tolerance of these crops for part time farming. Currently, diversification of agriculture has noticed an accepted demand for credit needs. Quick availability of finance for agriculture at the right time has a pivotal role for the expansion of agriculture as well as for the development of the state economy.

LITERATURE REVIEW

- Toby and Peterside (2014) examined the role of banks in financing the agriculture and manufacturing sectors in Nigeria.The study found that increment in availability of credit to those sectors, which are inclusive in the real sector of the economy, has potential of increasing Gross Domestic Products (GDP). Thereby, the study recommended mandatory credit allocation to real sector of the economy.
- Jansson and Huisman, (2013) studied Agricultural Credit Market Institutions of Selected European Countries to describe and compare the institutional framework of the agricultural credit markets in selected European Countries. The dominant loan providers were commercial banks and farmers' cooperative banks. Assets were the most significant factor considered at the beginning of a creditor–debtor relationship.
- ROY (2012) made an attempt to study Agricultural Finance Vs. Profitability of Microfinance Institutions of Assam. Majority of the MFIs of Assam played an important role by providing agricultural loan to their beneficiaries and it was proved that agricultural microfinance is a very profitable business for these MFIs.
- Khandker, Rashid R. Faruqee (2003) reviewed the impact of farm credit in Pakistan and analyse the role of the Agricultural Development Bank of Pakistan (ADBP) in rural areas and assess its cost-effectiveness in delivering farm credit. It was concluded that the effect of ADBP finance was substantial and that the impact is higher for smallholders than for medium and large holders in agriculture.

OBJECTIVES OF THE STUDY

1. To study the performance of financial institutions in respect of agricultural financing in Goa.
2. To study the agricultural credit structure of the financial institutions in the state of Goa.

METHODOLOGY

a) Data- Data is collected Directorate of Planning, Statistical & Evolution of Goa, Goa at a Glance Reports, Goa State Level Banker's Committee Report and many others. Few scholarly articles are also being reviewed.

b) Period - The data presented in the paper is for 17 years i.e. 2000-2017, depending upon data availability.

c) Presentation – The whole data collected in shown into tabular form and bar graph.

AGRICULTURAL FINANCING

Agricultural finance acts as a facilitator for of many types of services exclusively dedicated to assist on and off-farm agricultural activities and businesses which include input provision, production, distribution, wholesale, processing and marketing. Bank credit is made available to the farmers in the form of short-term credit for financing crop production programs and in the form of medium-term/long–term credit for financing capital investment in agriculture and allied activities like land development including purchase of land, farm mechanization, minor irrigation, dairy development, poultry, animal husbandry, fisheries, plantation, and horticulture.

NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT (NABARD)

The NABARD provides refinance to the Apex Bank and another Banks. NABARD is an apex institution accredited with all matters relating to policy, planning and operations in the field of credit for agriculture and other economic activities in rural areas. It plays an active role in co-ordinating the rural financing activities.

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BRIEF PROFILE OF GOA

Goa is a state in India comprising of geographical area of 3.61 lakh ha. The state has 02 districts, 12 talukas and 320 located villages with a population of 14.58 lakh as per information derived from Census 2011. Out of total geographical area - 36% is under crop cultivation and 35% under forest cover. The Net Sown Area is 1.29 lakh Ha with the cropping magnitude of 118%. A creeping transformation in the cropping pattern of the state from field crops to horticultural crops is perceived due to better returns, lower risk and lesser maintenance needs. The state also has ample forest cover adding to its natural beauty in addition to its pristine beaches, which have made Goa a preferred holiday destination for both domestic and international tourists.

LAND UTILIZATION

The total geographical area of the state is about 3,61,113 hectares. Details of land utilization pattern are shown in Data presented in table revealed that the net area sown in the state during 2001 was 1,41,201 hectares to that of 1,29,243 hectares in 2011, claiming reduction in the net area sown by 8.47% in Goa. With the expansion of irrigation facilities and techniques of dry land farming in the course of the future year plans there is scope for extensive farming.

Table – 1: Details of land utilization

(in hectares)

	Particulars	**2001**	**2011**
1.	Total Area Reported	361113	361113
2.	Forests	125,473	123921
3.	Barren and uncultivable land	37,137	37137
4.	Permanent pastures and grazing Lands	1,305	1305
5.	Land under Miscellaneous tree crops	580	580
6.	Cultivable wasteland including fallow land	55,417	67375
7.	Net area sown	141,201	129243
8.	Total or Gross Cropped Area	171,356	157702
9.	Area cultivated more than once	30,155	28459

Source : Directorate of Planning, Statistical & Evolution of Goa.

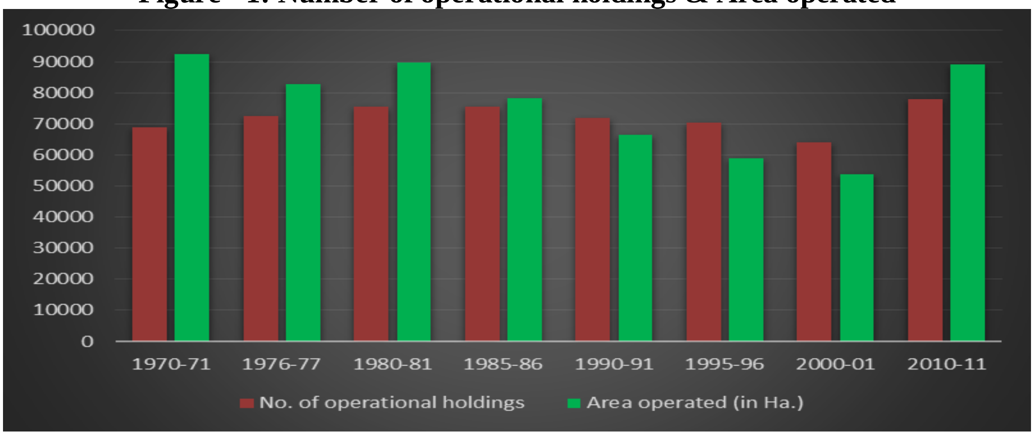
The total geographical area which is cropped and which is utilized is about 157702 Hectors in the state in 2011 as against 171,356 hectares in 2001 having reduction of 7.97% hectares. The Data presented in the table show that the area utilized for forests in state in the year 2001 was 125,473 hectors as against 123921 in the year 2011 having reduction by 1.24% in the area utilized for forests in state.

DISTRIBUTION OF OPERATIONAL HOLDINGS

The crucial factors in agriculture like land, its ownership and management determine the state of agricultural prosperity. As per Table 2 one can say that number of operational holdings varies in each census differently. This was mainly because of types of assistance given to farmers, subsidiary occupations available, etc.

The distribution of operational holdings in the state are shown in Figure 1. The data provides a picture of a large proportion of tiny holdings surrounding a few capitalist farms, which by itself is an index of semi-feudalism on the one hand and penetration of capitalist agriculture on the other.

Figure - 1: Number of operational holdings & Area operated



Source: Goa at a Glance Reports

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SUPPLY OF CREDIT

The credit for agriculture in the state is supplied by both institutional and non-institutional agencies. In order to fill the void arising in this context and close the credit gap, institutional agencies of credit especially Co-operatives and Commercial banks are expanding their operations in this area. Some of the details of institutional agencies like the state co-operative bank, Primary Agricultural Co-operative Societies, Commercial Banks and other Co-operative Banks (including Urban Co-operative Bank) are presented.

Table - 2: Network & Outreach (As on 31/03/2015)

Agency	No. of Banks/Soc.	No. of Branches			No. of non-formal agencies associated		Per Branch Outreach	
		Total	Rural	Semi-urban	SHGs/JLGs	BCs	Villages	Households
Commercial Banks	42	631	254	377	4665/998	21	0.52	471
RRBs	0	0	0	0	0	0	0	0
State Coop Bank	1	59	34	25	3505/145	0	5.56	5034
PACS	78	78	71	7	0	0	4.21	3808
Other Coop. Bank(inclUCBs)	13	94	15	79	0	0	3.49	3160
All Agencies	134	862	374	488	8170/1143	21	13.78	12473

Source: Goa State Level Banker's Committee Reports

The efforts of the banks, since nationalization, have brought a notifiable transformation in the development of banking facilities in the state. The banks have reached deeply in rural areas too. They have mobilized savings from the community and channelized the savings to meet the credit needs of the priority sector and other national priorities under various schemes sponsored by the State and other national priorities under various schemes sponsored by the State and Central Governments to uplift the weaker sections. SBI is the lead bank in the state and is entrusted with the responsibility for the preparation of the credit plan and co-ordination of credit functions at the state level.

The branch expansion program of the commercial banks is quite satisfactory in the state. Branch expansion program of main Agencies in Goa are presented in Table 2. The data with regard to branch expansion presented in the table reveals that the total number of branches of Commercial Banks are more accounting 73.20% of the main agencies, followed by Other Coop. Bank (including UCBs) by 10.90%.

The state has only one state co-operative bank i.e. Goa state co-operative bank, having 59 branches in total. There are no Regional Rural Banks in the state. There are number of non-formal agencies working in the state too. Self Help Groups and Joint Liability Groups are highly associated with Commercial Banks and rest with Goa state co-operative bank.

ANNUAL CREDIT PLANS

The advance structure of banks has been changed perceptibly in favor of priority sectors since nationalization. Among the priority sectors, agriculture is the most important sector which requires huge financial outlays for its development. Commercial banks are the main financial agencies which supply farm finance in the state. It can be seen from Table 3.

Table - 3: Annual Credit Plans and Performance in Goa (Cr)

Particulars	At the time of Statehood (1987-88)	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Agriculture and allied services	**5.59 (6.24)**	**144.62 (4.36)**	**204.08 (4.34)**	**157.68 (6.22)**	**341.08 (7.50)**	**309.69 (5.03)**	**225.29 (5.98)**	**309.95 (2.76)**
Out of total Annual Plan	**89.58 (100%)**	**3320 (100%)**	**4700 (100%)**	**2536.78 (100%)**	**4550.56 (100%)**	**6152.73 (100%)**	**3765.74 (100%)**	**11245.95 (100%)**

Source: Directorate of Planning, Statistics & Evaluation, Porvorim Goa

The details of annual credit plans and allocation of credit to Agricultural and allied services in the Goa are presented in the table 3. The data given in the table reveals that the annual credit requirement for Agriculture has been on an average has been 5% for all these mentioned years. The credit requirement for non-farm and Other priority sector has increased in the state. However, that is insignificant.

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Table 4: Agency-Wise Performance Under Annual Credit Plans

SL. NO	Agency	2012-13			2013-14			2014-15			Avg Ach [%] in last 3 years
		T [`. lakh]	A [`. lakh]	A [%]	T [` lakh]	A [` lakh]	A [%]	T [`. lakh]	A [`. lakh]	A [%]	
1	CBs	218630	150551	68.86	267288	251424	95	309759	311701	101	89.69
2	RRBs	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
3	State Coop Bank	24737	13335	53.91	36482	26344	72	42595	31177	74	68.25
4	Other Coop. Bank (incl UCBs)	36640	34197	93.33	46132	40808	88	47167	53775	114	99.11
	Total	280007	198083	70.74	349902	318576	91	399521	396653	99	88.72

Source: Goa State Level Banker's Committee Report

T- Target, A- Achievement, Others = Urban Cooperative Banks

Commercial banks are the major financing agency for agriculture in the state. The banks are giving both direct and indirect finance to agriculture. The direct credit is given for agriculture and other purposes and the indirect credit is provided through state co-operatives, Other co-operatives Banks, self-help groups, etc.The contents of the table 4 depicts that, the tendency regarding the performance of all banks in the state.

The share of Commercial banks for the last three years considered in the above table includes the highest. Even average achievement in the past three years has been 89.69%.

The State Coop Bank has performed lesser than other two main agencies in the state. Average achievement in the past three years has been 68.25%. in case of other co-operatives Banks almost targets are fully achieved. Overall for the last three years, the total aggregate achievements are 88.72%.

VARIOUS FARM CREDIT FACILITIES AVAILABLE FOR FARMERS

A) **Crop Loans**

In order to make it more attractive to the farmers, the State Government has proposed many measures like, interest assistance schemes for all agriculture and allied loans provided by Cooperative Banks, Commercial Banks and PACBs upto ` 5 lakh, subsidy ranges from 50% to 90% for fencing, agricultural equipment, buying of various input, etc.

B) Agriculture and Allied sector term loans

These loans are available for minor irrigation, land improvement, farm mechanization, plantation and horticulture, dairy and fisheries. To promote high usage of farm machinery, the State Government provides a rigid subsidy of 75% of the standard cost approved by the Dept. of Agriculture, for purchase of agricultural machinery. Another hassle free credit available for the farmers is 100% secured gold loans, which involves less documentation by the financial institutions. Subsidies are made available for solar fencing, production of organic manure and construction of vermi compost and central subsidy schemes for godowns and cold storages.

SUMMARY

Before Goa got liberated, the main occupation of Goans was mainly agriculture. Later after liberation in 1961, other sectors started developing such as mining and tourism. Hence, many of Goans started diverting from agriculture to other sectors. The agricultural laborers and cultivators together constitute 4.04% of total workers as per Census survey, 2011whereas other traders account for 87.38% in the state. The total area used for agriculture had reduced from 2001 census to 2011 census that is mostly because of diversion of occupation of households.

The marginal farmers whose holdings are very small i.e. less than one-hectare are found many in the state. Cashew holds the highest area for cultivation, followed by paddy and coconuts. Production of paddy is also high in the state but average yield (i.e. kg/ha) is more in other garden crops. Commercial banks are playing pivitol role in agricutlural fianancing in the state. There are many Self Help Groups and Joint Liability Groups ran by Commercial banks and Goa State Cooperative Banks too.

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SUPPLIER'S SUCCESS STORY PRESENTATION IN AUTOMOTIVE INDUSTRIES

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ABSTRACT

To keep long term survival in competitive market, organisation require closely working with its supply base to make sure that expectations or targets in terms of Productivity, Quality, Cost, Delivery, Safety and Morale are clearly understood by Supplier Partner.

'Supplier's Success Story Presentation' is one of OEM's qualitative techniques, which motivates supplier team for achieving predefined targets. Supplier initiates the Quality Circle activity within plant and evaluates the Quality Circle ideas and also monitors the effects on organisational predefined objectives.

This paper explains the relation between 'Quality Circle' activity and 'Supplier Success Story Presentation' competition. It also explains the 7-QC or problem solving tools, which are required to achieve defined target values. This paper focuses on the procedures, which supplier needs to incorporate in the Success Story Presentation activity.

Keywords: Quality Circle, 7-QC tools, Lean manufacturing, 7 wastes, Cost reduction

INTRODUCTION

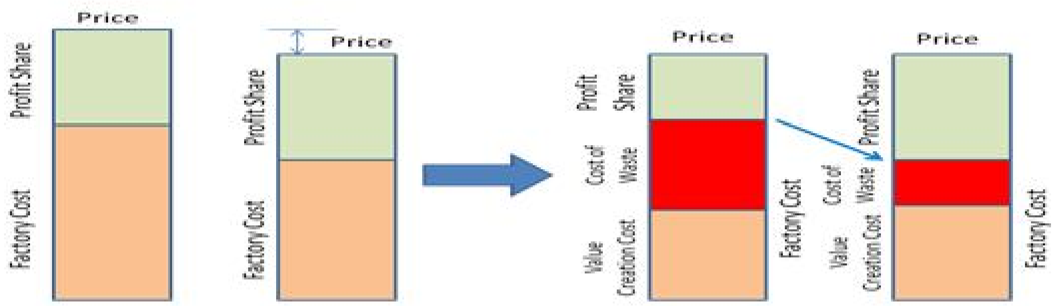
After world war-II, Japan economy had been totally collapsed & most of big industries like Toyota had been forced to cut down their product prices for to survive in the automotive market. Toyota were pressurised for reducing their production resources by 75%. Though many Japanese industries were bankrupted, Toyota had been taken challenge of not to reduce his skill manpower. Toyota considered his skill employee, as a valuable asset for his organisation, so instead of cutting manpower strength, they had decided to utilize spare manpower in products value improvement activity. As per many Japanese experts, the most critical challenge for any organization management is to be increased involvement of their employee in value improvement activities.

In 1950s, Japanese quality guru W. Edwards Deming was described Quality Circle concept to increase the involvement of organisation employee in product value improvement activities. The concept of Quality Circle was later accepted by across Japan and expanded by another quality guru Kaoru Ishikawa. Major objective of forming Quality circle is to motivate employee and increase their involvement in problem solving activities.

Success Story Presentation is extension of Quality Circle concept. Many OEM are organising Supplier's Success Story sharing competition at their end and appreciates with reward to best achievement. Supplier can participate with his success story and give detail presentation about his project journey with tangible and intangible achievements. The purpose of Success Story sharing completion is to reduce non value added activities and improve the value of the products. Every year OEM are deciding cost reduction target for his supplier partner, supplier partner can achieve this target by reducing non value added activity and cost of waste.

CONCEPT OF IMPROVING PROFIT SHARE BY LEAN THINKING

Fig. 1 – LEAN Thinking for increasing Profit share and reducing Product Price.



Ref. Lean Manufacturing technique.

Figure explains the Lean thinking in the Profit share improving activity. Lean approach explains, each product's factory cost is always addition of value creation cost and cost of waste. If organisation able to minimise cost of waste, then factory cost getting reduced and also profit share will be increased.

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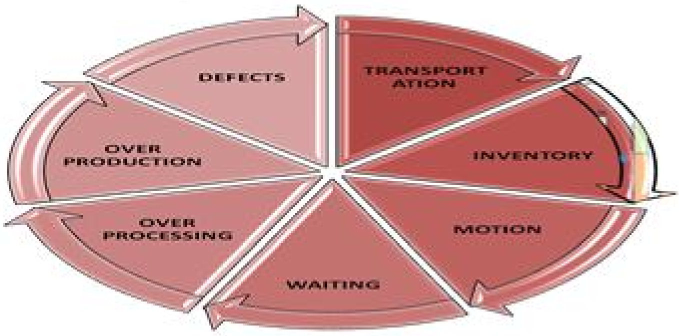
Operational excellence has defined; there are seven kinds of wastes available in process.

Fig. 2 - 7 TYPES OF WASTE



Source: Primary

The purpose of Success Story competition is to increase supplier profit by implementing lean thinking approach and also achieve organisation cost reduction target.

PURPOSE OF SUCCESS STORY COMPETITION

As per many process experts, each product process contains almost 90% to 95% activities are non-value added activities. It means, there are lot of scope to reduce these non-value added activities and increase the profit share in the product price structure. Many industries are adopted operation excellence techniques and do efforts to find out areas where improvements are required.

Success Story presentation is summary of suppliers Quality Circle achievements, in which supplier's top management are reviewed Quality Circles ideas and achievements. Those ideas require cost investment; it will be evaluated by calculating payback period or other intangible benefits.

Fig. 3 – STRUCTURE OF SUCCESS STORY PRESENTATION

Source: Quality Circle

Success Story Presentation is one of Management driven activity, in which Top management ask for creative ideas and associates involvement for to improve value of the product.

'Supplier's Success Story Presentation' competition is organised by OEM for their supplier partners. From each supplier plant, only one team can be participated in this competition and share the presentation on journey from 'theme selection' to 'final result achievement'.

Before registering in Presentation event, it is required to evaluate team presentation from Supplier top management and prepare the presentation as per competition guidelines. In presentation competition, three level evaluations are takes place, i.e. Department heads evaluation, Division heads evaluation & Directors evaluation.

PROCEDURE FOR SUCCESS STORY PRESENTATION

Stage 1: Form a Circle

Organise a circle and decide the leader, members and the name of the circle. Assign the expert on Success Story Presentation activities as an adviser. All circle members are responsible for developing ideas and fruitful discussions. It is essential to make summary of internal Quality circles valuable inputs and select the ideas, which are helpful in target achievement activity.

Stage 2: Find Out the Areas, where improvements are required

In the implementation of 'Lean Manufacturing', management can utilize different operational excellence tools and find out the areas, where improvements are required.

“Six most important work areas” in the organisation –

Table no. 1: Important Work Areas

Sr. No.	Area	Remark
1.	P (Production)	Reduction in non-value added activities, Cycle time & increase Production.
2.	Q (Quality)	Maintain or improve Quality.
3.	C (Cost)	Achieve reduction in Cost.
4.	D (Delivery)	Achieve Production Volume and observe delivery date and time.
5.	S (Safety)	Ensure Safety at workplace.
6.	M (Morale)	Create relationships with each other and friendly environment.

Target can be selected by evaluation technique, Pareto Diagram and the relation diagram.

Table no. 2 - Target Evaluation Technique -

Evaluation category / Target	Seriousness of the need for an improvement			Capabilities of the circle			Total evaluation score	Graph of the evaluation score
	Degree of importance	Urgency	Economic factor	Whether all the members can participate in the activity	Whether the problem can be solved by the circle on its own	Whether the project can be completed within the specified period		
A	◎	○	△	○	○	△	16	
B	○	◎	△	◎	○	○	20	
C	◎	△	○	△	△	△	12	

◎ =5 points ○ =3 points △ =1 point

Stage 3: Choose a Theme

Choosing theme for circle activities is one of challenging task, because it is starting point of Success Story Presentation. Theme can be categorized into the two types

1. Problem-solving Type – When organization are failed to achieve certain standards and need to do improvement in that area for minimising gaps between standard and actual level.
2. Challenge-achievement Type – When organization able to maintain his standards but more scope available for improving performance and for setting new ideal goal.

Stage 4: Designing of Action plan

In order to smooth carry out of Circle activities, it is essential to design Action Plan. What kinds of activities need to be performed, who will be responsible for actions and monitoring of impacts are the essential elements in the action plan. In this action plan, as per circle member’s strength works are allotted.

Timeline is also one of important factor in the action plan. Everyone should submit and compile report within defined time period.

Stage 5: Data collection and analysis

In order to understand any situation, it must to available right information. To decide any counter measures, first step is to analysis current situation. Below are the important QC tools, which are used to analysis purpose.

1. Check Sheet – A check sheet allows Circle members to collect, record and compiles data in a form that makes it much simply to analyze. Types of Check Sheets

1. Counted Check sheets – for to collect counted data.

2. Measured Check sheets – measurement in varying over time.

3. Location Check sheets - recorded within the work place.

2. Flow charts – Flow chart is a pictorial presentation of the process. It determines the start, finish and boundaries of the process.

Flow chart is very useful tool to understand the process and find out the change points by comparing with current process flow.

3. Pareto Diagram – Pareto graph reviews the data that has already been collected. Pareto diagram guides to focus accurately on key problems. Pareto diagram highlights the problem that occurs most often or is costing the most.

4. Run Chart – Run chart explains the behaviour of the process. In the run chart, work out an average for the data and plot a horizontal line at the average level. By this way, the data can be easily compared to the average value.

5. Histogram – Histogram can be plotted for measures like temperature, time, dimensions, weight or speed.

Histogram explains the behaviour of process.

1. Centering – Is process running centered or either too high or too low.

2. Variation – Is process running either within requirement or out of specification.

3. Shape – Is the histogram a normal, bell shaped distribution, skewed or does it have multiple peaks.

6. Scatter Diagram – It gives the information about independent and dependant variables.

Stage 6: Setting the goal

In this stage, decide which areas to target from among the problems. Identified in the previous process and also decide the target value to be achieved and the deadline.

"4W1H" is one of technique used in the goal setting process. When, Why, Where, Who and How are the questions explain the goal achievement journey.

Stage 7: Analysis the relevant factor

It is an analysis conducted for finding potential causes for the problem area. Cause and Effect diagram or Fish Bone diagram is an important tool, in which

All four "M" elements are examined and understand the actual situation.

Stage 8: Implementation of Countermeasures

It is essential to remove all the true causes of the occurrence of the problem and to implement fundamental counter measures to prevent recurrence of the problem.

All circle members are thinking hard and suggest new ideas for countermeasure. Suggested countermeasures are evaluated by reviewing feasibility, cost and effectiveness. Top rank ideas are implemented and results of these ideas are to be monitored.

Stage 9: Monitoring effects of countermeasures

In monitoring stage, effects of countermeasures are to be checked. Effects of Countermeasure may include direct and indirect effects.

If countermeasures are unable to achieve target values then again need to do study of procedures and check the causes, reasons, why there was no effect and then try once again.

Stage 10: Standardization

The Process of incorporating effective countermeasure into daily operation rules and of taking measures to avoid reversion to the previous condition is called Standardization.

It is necessary to ensure that everyone involved knows the new method of doing work through standardization.

Stage 11: Presentation

Success Story presentation should cover

1. Introduction to the Circle area.
2. Reasons behind theme selection.
3. Procedure for setting goal.
4. Understanding current situation.
5. Analysis factors.
6. Counter measures.

7. Prevention of recurrences.
8. Future plans for remaining problems.

CONCLUSION

Suppliers Success Story Presentation competition is one of OEM's Qualitative technique to motivate supplier partner. To maintain competitive position of products in the market, OEM are setting Cost Reduction target for his Supplier partner. Supplier partner are formed internally small quality circles and motivates his associates for generating new ideas, which are ultimately beneficial to achieve reduction in non-value added activities.

Success Story presentation is one of knowledge sharing activity, in which supplier summarised his internal quality circles achievement.

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AN ANDROİD TRACKİNG SYSTEM FOR VİSUALLY IMPAİRED

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ABSTRACT

Speech Recognition has become more and more useful nowadays. It reduces the usage of texts and other kinds of inputs. Globally the number of people with visual impairment is very high and among them majority have low vision. They face difficulties during social interactions. A mobile application was developed to make the blind or visually impaired people's life more easier. Here, the voice can be given as the input via microphones and this voice can be processed and converted as the text to do the intended task. One of the features involved is that the phone numbers can be saved into the contact list. The user can call or send SMS to another person and it can be done via voice commands. Various other features included are: Google maps can be used for locating the user and to get the current location of the blind person. He/She can track the current updates of the bus routes whenever needed. In case of an emergency,the user can seek help from the blind tracker or guardian via call or message. The tracker will gets the updates of the location of the user and he can check the status of the user. The user can also check the battery percentage of the phone so that he/she can take the necessary steps before the phone gets exhausted. Text to speech, Speech to text and mobile application technologies are used in this work.

Keywords: Voice User Interface, Speech Recognition, Short Message Service, Software Requirement Specification.

1. INTRODUCTİON

Human Computer Interaction (HCI) focuses on how people interact with computers and to what extent computers are developed for the successful interactions with human beings. VUIs number and can save any of the name to the contact list. SR application will listen to the input and convert are used for this purpose. In this application, voice will be given as the input and it will be converted to the text. The user has to speak the numeric characters to store the numeric to text and will be displayed in the contacts list. The unread messages will be read to the user when a voice input command is given by the user and he can give reply to the sender via voice .In addition to this, the user can make emergency call to a prude number and the tracker can find out him/her easily, if he/she is lost or in an emergency situation. A GPS facility is used to track the user, and the user can also use it to identify his/her location and also nearby buses and bus routes. To use the SR, user has to be loud and clear so that command is properly executed by the system. Speech to text and Text to speech technologies are used due to the following reasons:

(1) To assist blind or visually impaired people to operate the phone and (2) Seek for help in case of emergency via voice.

2. RELATED WORK

In the paper [1] by Dharmale, Gulbakshee, Vilas Thakare, and Dipti D. Patil et al., focus on an SMS application in which the user has to speak the numeric characters as the contact information on which SMS has to be send. The security validation for number is done and if the user tries to insert any character other than numeric as the information,then,an error would be displayed. The system will use SR with Google server. The results show that the developed Speech recognizer system tested for a SMS sending application and found that it recognizes the speech to an accuracy of more than 90%.The user can either enter the phone number by speech or can select from the contact list. Now, the user can send SMS to another person and when user presses the message box then Google api is called and a dialog box appears saying speak now.

In the paper [2] by Reddy, B. Raghavendhar, and E. Mahender et al., focuses on blind mobility and it has become an issue since a large number of people are visually impaired. As of 2012,there were 285 million people who were visually impaired of which 246 million had low vision and 39 million were blind. The simplest and most widely used method to navigate a blind person is white cane. It has provided a better way to reach their destination, but it does not give them a high guarantee to protect themselves from every circumstances. Sometimes the blind people are lost and their guardians are in tension about them. To solve this great problem, a system have been implemented for blind navigation. The final result shows a blind navigation and tracking system. The blind assistance device with EyeMate for Blind android application helps a blind person to move without the help of other and can make emergency call to a prede ned number via voice call and we can nd out him/her easily if he/she is lost. The tracking system involved in it is very helpful to track the current location of the blind person.

In the paper [3] by Tanveer, Md Siddiqur Rahman, M. M. A. Hashem, and Md Kowsar Hos-sain et al., This paper focus on the conversion of speech to text in an smartphone us-ing an Android platform. Android is an operating system and it includes operating system, middleware and key applications. The smart phones use most natural way of interaction i.e., voice. Many applications are available with SR implementation. But the limitation is its availability. These types of actions are supported only on Android devices above Android 2.2. SR is a direct support for communication between human and computer. The result shows an application for sending SMS messages which uses Google's speech recognition engine.

3. PROPOSED SYSTEM

The user can give input as voice messages and it will be converted to desired text messages. Data processing can be made easier with speech recognizer due to its larger databases. Mobile phones can be made managed without installing complex softwares and as a result it saves memory space. Testing shows the simplicity of its use and high accuracy of data processing.This system presents a software application named Guide Cane for the blind or visually impaired people. In this application, number of features are integrated to develop a new software. A single software can do the work of multiple applications. It is very helpful to assist the blind or visually impaired people and can also be used for tracking the persons in order to ensure their safety. The system is an android assistant software and it helps the blind to operate the phone and to communicate the system via voice. He/She can operate the phone and can access the features of the device like a normal person and the only difference is that voice is used instead of keyboards. The voice will be given as an input and it gets coverted to text and functions can be performed.

The main features involved in this software are reading and sending messages , saving and searching the contacts , gets updates of battery percentage , time and date, and also gets updates of location of the bus and also users whereabouts and his/her location can also be tracked. This application is working on the background of our smart phones. It can be easily opened by shaking the device. When the application is opened, a HELLO voice will be received to the user. Options can be heard by saying the keyword OPTIONS, then the keywords for different features will be given to the user. He can select any option from the given option to perform the specied action. Otherwise, he can directly speak up the keywords to perform the intended function. When user selects the option then the google SR application is called and a dialog box will appear with a mic type image. Once the user is done speaking then application takes a few seconds to process the data and output is given. The reply message can also be send to the sender. The input voice will be converted to text message and is displayed on the senders address block. The GPS is used to and the current location of the user and also the bus routes.

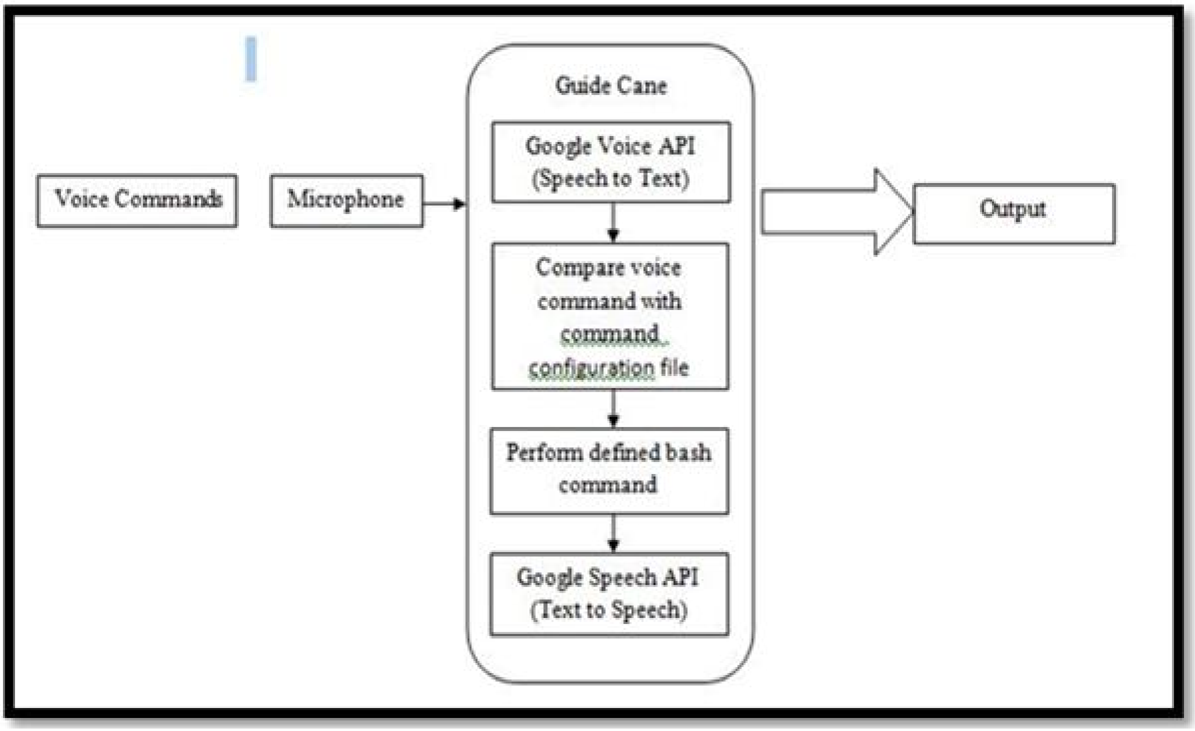

Figure-4.1: Block diagram of Proposed System.

4. SYSTEM DESIGN

Software design is a process through which requirements are translated into a representation of the software. Software design sits at the technical kernel of the software engineering process and is applied regardless of the development that is used. Once software requirements have been analyzed and speci ed, software design is the rest of the three technical activities- design, code and test that is required and veri es software. System design involves translating information, requirements and conceptual design into technical speci cation and general ow of processing. After the user requirements are identi ed, related information is gathered to verify the problem and after evaluating the existing system, a new system is proposed. The proposed system consists of various tables, their maintenance and report generation.

4.1. Design Process

4.1.1. Database Design

A database is a collection of interrelated data. All the information of a particular system is stored in its database. It forms the skeleton of the software and hence the database tables were designed to contain the most relevant information and to avoid ambiguity.The database management system handles all operations on database. DBMS can access, retrieve, and store data in database.The development of a database system is not a breakthrough in the computer technology, rather it is a logical development in the method used by the computer to access and manipulate data shared in various parts of computer system.The overall objectives in the development of database technology are to treat data as a organizational resource as an integrated whole. The software package, which helps the user to interact with contents of database, is known as database manage-ment system.

The organization of data in database aims to achieve three major objectives

(1) Data integration. (2) Data integrity. (3)Data independence.

Data integration refers to the logical interaction of different pieces of data scattered in the entire system. In a database, information from several les are co-coordinately accessed and operated upon as through it is in a single line. Logically the information is centralized physically the data may be located on different devices and is widely scattered geographically connected through data communication facility. Data independence is the insulation of application programs from the changing aspects of the physical data organization. This is essential because different application need the same data in different forms. If all the data kept in all these different forms it will result in wastage of space due to increased redundancy.

4.1.2. Input Design

In input design, user oriented inputs are converted to a computer-based format. The design decision for handling input specify how data are accepted for computer processing. It is a part of overall system design that needs careful attention. The collection of input data is considered to be the most expensive part of the system design. Since the inputs have to be planned in such a way so as to get the relevant information, extreme care is taken to obtain the pertinent information. If the data going into the system is incorrect then the processing and outputs will magnify these errors. The goal of designing input data is to make data entry as easy, logical and free from errors as possible. Input design act as an interface between the operator and the software in a manner that the user must strike the actual data that is to be entered saw this format. First the data that are needed for the calculations are collected. In the system design phase, the expanded DFD identities logical data own, data stores and destination. Input data is collected and organized into groups of similar data. The goal behind designing input data is to make the data entry easy and make it free from logical errors. The input entry to all type of clients is the user name and password only. If they are valid the client is allowed to enter into the software.

The following are the objectives of Input Design

(1) To produce a cost effective method of input. (2) To ensure that the input is acceptable and understandable.

(3) To achieve the highest possible level of accuracy.

The nature of input data is determined partially during logical system design. However the nature of inputs is made more explicit during the physical design. The impact of inputs on the system is also determined. The next step is to decide how the data is captured. One way is to ll the data on the forms. The next step is to convert the data into machine readable form. This is usually termed as data entry. The final step is for a computer program to read this data into memory in order to process it. This last step is called data input.

4.1.3. Output Design

The most important thing about any system is what it produces. A system is judged to be a success or failure depending on whether its product is useful or not. So it is critical that we must specify what is required from the

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system. Once this has been done, we can concentrate on what is required to produce by the system; users are consulted to understand exactly what is required. On decision, which needs to be made, is which medium to use for a particular output. Output design activities related to the proper design of the output required to produce the output. The system output may be any of the following.

(1) A form. (2) A message.

Whatever the output is, it should be simple to understand, well-formatted and more informal in nature. Other factors to be considered when we are designing output are usage, quality and cost. These factors are closely related, and we normally seek compromise involving all three. For instance, higher quality generally costs more, and a document to be used by the public needs to be better quality than one used within an organization. Thus where output is sent can be divided into two broad groups internal and external. Internal usage refers to use by employees within an organization whereas external output is destined for people outside the organization.

5. SCREENSHOTS

Figure-5.1: Admin Login

Figure-5.2: Bus Registration.

Figure-5.3: Home Page

Figure-5.4: View Bus

Figure-5.5: Bus Location

Figure-5.6: Driver Registration

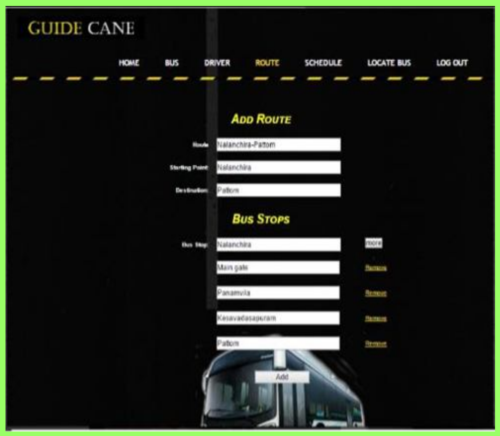

Figure-5.7: Route Registration

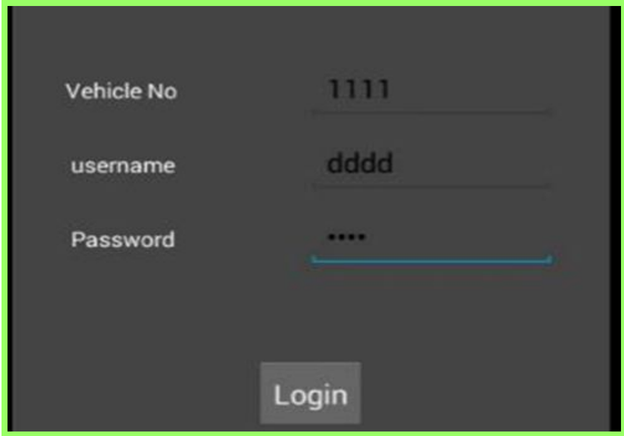

Figure-5.8: Driver Login

Figure-5.9: Tracker Registration

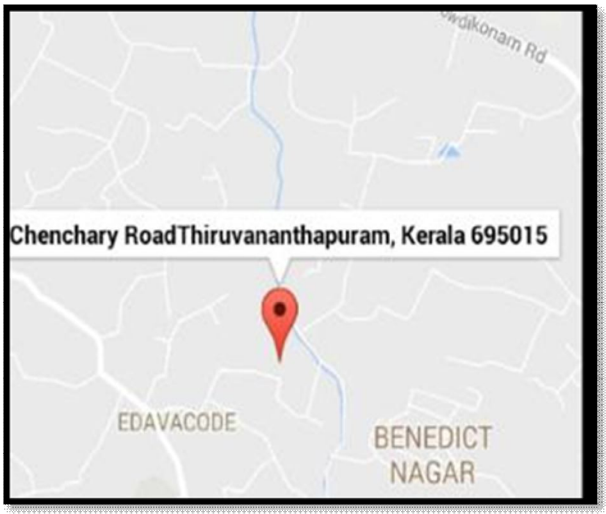

Figure-5.10: Location of User

6. CONCLUSION AND FUTURE ENHANCEMENT

The Guidecane is an application which is implemented on an android platform .It helps the blind or visually impaired people to get familiar with technology in order to improve their life style.The user can operate the application by himself/herself by shaking the phone and it will start to run in the background.By using this application,the spoken,audible and vibration feedback can also be received to the user.The user gives the responds to other people via voice and it gets converted to text.He/She gets the updates about their current locations and also gets the route map.They can also seek emergency help via voice call or message.The tracker can also gets the current updates of the user and gets the alert message and call whenever there is an emergency. In addition to this, sensors can also be implemented to navigate the user.With the help of this application,the whole life of those people will change and they can contribute positively to their society and overcome their weakness related to the ability to move freely without the help of others.

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INFLUENCE OF SUBJECTIVE NORM ON CONSUMERS' GREEN PRODUCT PURCHASE BEHAVIOUR

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ABSTRACT
Influence of Subjective Norm on Consumers' Green Product Purchase behaviour, Consumers are key actors in promoting environment-friendly consumption behaviours. As consumers become aware of their consumption related environmental problems, they seek to purchase green products. The study examines the influence of subjective norm on Consumers' Green Product Purchase behaviour. The research model derived is tested via structural equation modelling on a sample of 1150 consumers. The findings indicate that normative belief and moral obligation has a significant positive influence on the subjective norm. Subjective norm has a significant positive influence on green product purchase intention and green product purchase behaviour. The findings confirm the mediating effect of green product purchase intention in the relationship between subjective norm and green product purchase behaviour. The paper also discusses the implications of the findings for marketers and policymakers.

Keywords: normative belief, moral obligation, subjective norm, green product, purchase intention, purchase behaviour

INTRODUCTION
Consumers are key actors in promoting environment-friendly consumption behaviours. The options that individuals make, to behave in certain ways and to consume certain products have direct and indirect consequences on the environment (Paço, Alves, Shiel, & Filho, 2013). The increased awareness and interest in sustainable consumption are expected to influence consumer purchase behaviour (De Moura et al., 2012). As consumers become aware of their consumption-related environmental problems, they seek to purchase green products or environmentally friendly products (Kilbourne et al., 2009; Laroche et al., 2001). Green products are defined as those that contain recycled materials, reduce waste, conserve energy or water, use less packaging, and emit less toxic substances. These products are less harmful to humans and the environment compared to traditional products in use and are more socially, economically and, environmentally viable in the long run (Nimse, Vijayan, Kumar, & Varadarajan, 2007). In order to promote the purchase of green products, it is necessary to study the factors influencing green product purchase behaviour.

OBJECTIVES OF THE STUDY
Against the foregoing background, this study aims to examine (1) The influence of normative belief and moral obligation on subjective norm (3) The influence of subjective norm on green product purchase intention and green product purchase behaviour (4) To examine the mediating effect of green product purchase intention in the relationship between subjective norm and green product purchase behaviour.

LITERATURE REVIEW
Green Product Purchase Intention (GPPI)
According to The Theory of Reasoned Action proposed by Fishbein & Ajzen (1975), an individual's behaviour is influenced by his behavioural intention. Fishbein & Ajzen (1975) defined behavioural intention as one's willingness to perform a specific behaviour and propounded it to be the main determinant of actual behaviour. In this study behavioural intention refers to the intention to purchase green products and is termed as Green Product Purchase Intention (GPPI). GPPI is conceptualised as the probability and willingness of a person to give preference to green products over non-green products in their purchase considerations.

Behavioural intention is, in turn, a function of the individual's attitude toward the behaviour and the subjective norm towards that behaviour (Fishbein & Ajzen, 1975). The subjective norm stands for perceived social pressure by significant others or different reference groups to perform or not to perform a specific behaviour (Ajzen, 1991). Studies conducted by Maichum, Parichatnon, & Peng (2016), Moons & Pelsmacker (2015), Muzaffar (2015), Wu & Chen (2014) have revealed the significant positive influence of subjective norm on GPPI.

H1: Subjective Norm has a significant positive influence on GPPI

H2: Subjective Norm has a significant positive influence on GPPB

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Subjective Norm (SN)

According to Ajzen (2002), the subjective norm is influenced by normative belief and moral obligation. Normative belief is one's perception of to what degree one should yield to social pressure (Fishbein & Ajzen, 1975). Normative beliefs deal with what one feels as to how people who matter, like the individual's immediate relatives, close friends and colleagues, mentors and those on whom he is dependent professionally would want him to act (Ajzen, 1991).

Kujala (2001) considered the moral obligation to be the code of conduct regulating one's behaviour. The moral obligation arises out of considerations of right and wrong. It is an obligation arising from the ethical rationale or conscientious duty.

Information provided by specific reference groups, such as peers, friends, and family, had a positive effect on whether the individual would choose socially and environmentally friendly products or not (Gupta & Ogden, 2009; Lee, 2010; Moons & Pelsmacker, 2015). According to Kim, Lee, & Hur (2012), social norms had a significant influence on GPPI**.** According to Wu & Chen (2014), normative belief and moral obligation are significantly positively related to the subjective norm.

H3: Normative Belief has a significant positive influence on subjective norm

H4: Moral Obligation has a significant positive influence on subjective norm

Green Product Purchase Behaviour (GPPB)

GPPB refers to the purchase of environmentally friendly products and avoiding products that harm the environment (Chan, 2001). GPPI is a significant predictor of GPPB (Chan, 2001; Chen, 2013; Follows & Jobber, 2000; Muzaffar, 2015; Vazifehdoust et al., 2013; Wu & Chen, 2014). In this study, GPPB is used with reference to the purchase behaviour of final consumers, individuals and households who purchase goods and services for personal consumption. In the study, GPPB refers to the purchase of Green Electrical Household Appliances.

H5: GPPI has a significant influence on GPPB

H6: GPPI has a mediating effect in the relationship between subjective norm and GPPB

Based on above hypotheses a research model has been proposed. Figure 1 shows the hypothesised research model.

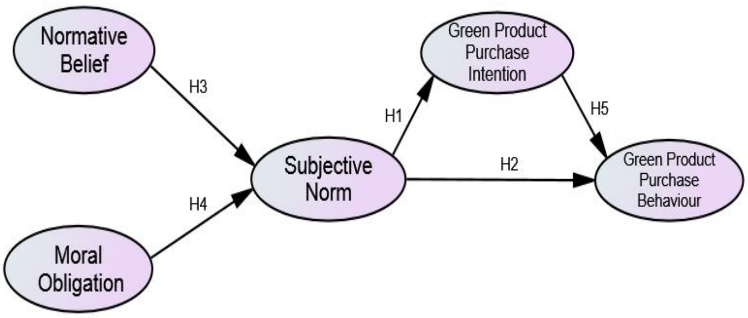

Figure-1: Hypothesised Research Model

RESEARCH METHODOLOGY

The data was collected by contacting consumers over 20 years of age in the state of Goa, India. In structural equation modelling (SEM) larger samples produce more stable results (Malhotra & Dash, 2011). Hence a sample of 1150 respondents was considered.

A questionnaire was developed to measure the constructs proposed in the model and demographics. The scale items were borrowed from previous studies but modified to suit the present study. All measures were subjected to Principal Component Analysis with the varimax rotation procedure. Five underlying factors were identified based on Eigenvalues greater than one. The five factors explained 54% of the variance**.** The Kaiser–Meyer–Olkin measure of sampling adequacy was 0.825. The Bartlett's test of sphericity with approx. Chi-square value of 5263.970, df 210 and "p" value .000 indicate that the data are suitable to identify factor dimensions.

Scale reliability was measured using Cronbach's alpha, Nunnally (1978) suggest that Cronbach's alpha that exceeds 0.7 is evidence of the reliability of the measures. The Cronbach's alpha coefficients for the scale was 0.785 and for the constructs above 0.7 suggesting reliability of the scale.

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Two-stage procedure to perform SEM analysis through SPSS AMOS 24.0 was followed as specified by Anderson & Gerbing (1988). In the first stage, quality and adequacy of measurement were established through the Confirmatory Factor Analysis (CFA), followed by SEM to test causal relationships among latent variables.

To test measurement model, CFA was performed. Construct validity was assessed through convergent validity and discriminant validity (Hair et al., 2015). For convergent validity Hair, et al. (2015) recommends Construct Reliability (CR) to be above 0.7 and Average Variance Extracted (AVE) values to be above 0.5.

Discriminant validity was established as suggested by Fornell & Larcker (1981) by comparing square root of AVE for each construct with correlations between constructs. The estimates of the square root of AVE should be greater than the correlation estimate (Fornell & Larcker, 1981).

The model fit indices as suggested by Hair et al. (2015) were examined to analyse the measurement and structural model fit. Table 1 shows the fit indices of the measurement model and the structural model.

Table-1: Fit Indices of the Measurement Model and the Structural Model

Fit Index	CMIN	DF	CMIN/ DF	GFI	AGFI	CFI	TLI	RMSEA	RMR
Acceptable values			< 5	> 0.9	> 0.9	> 0.9	> 0.9	< 0.08	< 0.08
Measurement Model	540.114	179	3.017	0.957	0.945	0.929	0.917	0.045	0.042
Structural Model	655.199	183	3.580	0.946	0.932	0.907	0.900	0.06	0.047
Source: Primary Data									

STRUCTURAL MODEL ANALYSIS AND HYPOTHESES TESTING

Since the model fit of the measurement model was within acceptable limits, the structural model was developed to test the hypotheses. The fit indices of the structural model were within the acceptable limit. The fit indices of the structural model are shown in Table 1.

The results from AMOS output are used to test the hypotheses on the basis of the Standardized Regression weights (β), Critical Ratio (t-value) and Probability Value (p). Critical Ratio (t-value) should be greater than or equal to 1.96 (≥ 1.96), and the Probability Value (p) at 1% and 5% level of significance should be $p < 0.01$, and $p < 0.05$ respectively. Hypotheses testing results are shown in Table 2.

Table-2: SEM Results and Hypotheses Testing

Hypotheses	Path	Coefficients(β)	t-value	Direct Effect	Indirect Effect	p-value	Hypotheses Results
H1	SN → GPPI	.39	8.673	.392		.000	Supported
H2	SN → GPPB	.16	3.473	.159		.000	Supported
H3	NB → SN	.27	5.506	.272		.000	Supported
H4	MO → SN	.31	5.993	.307		.000	Supported
H5	GPPI → GPPB	.19	4.123	.187		.000	Supported
H6	SN → GPPB	.23	5.451	.231	-	.000	Supported
	SN→ GPPI→ GPPB	.16	3.473	.159	.074	.000	
Source: Primary Data							

The empirical results show that (1) Subjective norm has a significant positive influence on GPPI (2) Subjective norm has significant positive influence on GPPB (3) Normative Belief has significant positive influence on subjective norm (4) Moral Obligation has significant positive influence on subjective norm (5) GPPI has significant positive influence on GPPB (6) GPPI partially mediates the relationship between subjective norm and GPPB. Thus H1, H2, H3, H4, H5, and H6 are supported. Table 2 gives details of hypotheses testing.

FINDINGS AND DISCUSSION

Normative belief and moral obligation have a significant and positive influence on the subjective norm. However, the effect of moral obligation is higher than normative belief. The findings are in line with Wu & Chen (2014) who found normative belief and moral obligation are significantly positively related to the subjective norm. The findings suggest that norms help individuals in managing their behaviour in accordance with society's set practices and values. It helps them in aligning their behaviour according to what would be considered as appropriate and acceptable in social context. Hence if people consider purchasing green products is appropriate then the purchasing green product will become more pervasive. Moral obligation can help an individual to make rational, responsible and consistent decisions such as the purchase of green products. Total

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24% of the variance in subjective norm is explained by normative belief and moral obligation, which indicates social influence, can play an important role in promoting GPPB of the consumers.

The subjective norm is found to have a significant influence on GPPI. Total variance explained by subjective norm on GPPI is 15%. The subjective norm also has a significant influence on GPPB. The beta value indicates that the influence of subjective norm on GPPI is significantly higher than GPPB. This shows that social pressure does play an important role in influencing consumers' green product purchase behaviour.

Partial mediation occurs when the independent variable's influence on the dependent variable is reduced after the mediator is introduced (Baron & Kenny, 1986). The direct effect of subjective norm on GPPB without mediator was 0.231, and it was significant. The direct effect of subjective norm on GPPB reduced to 0.159 when the mediator was introduced however it was significant. The indirect effect of subjective norm on GPPB was also significant thereby indicating GPPI partially mediates the relationship between subjective norm and GPPB.

To conclude, this study confirmed the efficacy of the research model for explaining consumers' GPPB and validates the claim that subjective norm can play an important role in influencing consumers' purchase of green electrical household appliances.

MANAGERIAL IMPLICATIONS

The study reveals that normative belief is important determinants of subjective norm. To take advantage of the influence of such reference groups like a family, friends, environmental activists, etc. green marketers should feature relevant reference group appeals in their advertisements. The impact of moral obligation is found to be much higher than normative belief. Thus appeals based on fulfilling of responsibility towards the environment can be used to promote the purchase of green products. Green marketing efforts should convey the message that "each of us is responsible for saving our earth".

The study demonstrates the significant influence of subjective norm on GPPB both direct and indirect. Subjective norm plays an important role in being vocal about environmental issues. The role of the subjective norm that is the role of "significant others" is critical to translate environmental concerns into social norms. Policymakers should develop interventions highlighting do's, and dont's to create awareness and develop campaigns that dramatize the detrimental impact of certain routine behaviours using "opinion leaders" like celebrities, sports stars etc. in a sequential manner and more important to realize the long term impact, to develop favourable social pressure to stimulate the purchase of green products.

The study reveals a significant influence of subjective norm on GPPB. However, the mediating effect of GPPI weakens the relationship between subjective norm and GPPB. Thus Marketers should organise different workshops and seminars to educate its internal and external public on environmental protection. Various exhibitions and fairs should be organised in close collaboration with non-governmental organisations to educate people on the different green products that are presently available in the market and the underlying benefits associated with purchasing of green products, so that purchase of green products becomes a social norm. Firms should encourage consumer participation in environmental movement via consumers internet and social communication network with compelling, informative, interesting and entertaining information about green products.

Given that India is still a developing country with its green movement in an embryonic stage, it seems very difficult to resolve all environmental and green marketing issues overnight. Nonetheless, these issues should call for continued strategic efforts from both the policymakers and green marketers if they really wish to advance a more sustainable consumption pattern across the country.

LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

First, this study considers green electrical household appliances; findings may be different – i.e. intensity of each path in the model if different green products are considered. Future research should test this proposed model in different green product settings, such as recycled/ recyclable products, organic food products, green fast moving consumer goods etc. Secondly, the study used a convenience sample, and the data were collected from one state and one country. The findings of the study cannot be widely generalised. Future studies may use a probability sampling method and data collected from multiple states or countries to increase external validity and generalisability of results.

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LEADERSHIP IN ACADEMIC LIBRARIANS: A NECESSITY TO FACE THE DIGITAL REVOLUTION

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ABSTRACT
The dynamic changes in the digital era and its effect on academic libraries have to be dealt with by the librarian and his subordinate staff – as a team. It has become mandatory for academic libraries to cope up with the changes on the 'digital' front. For a successful change to take place, a dynamic and pro-active librarian-leader needs to be at the helm of affairs. The current study focuses on the leadership competencies required by academic librarians in the dynamic digital era. The study also identifies different leadership styles useful for academic librarians to become effective and successful leaders in their workplace. These styles are suggestive and can be used singly or in combination as per situational requirements.

Keywords: Leadership, librarian-leader, leadership competencies, leadership styles, academic libraries, academic librarianship

1. INTRODUCTION

The dawn of the 21^{st} century saw a new revolution – the ICT (Information and Communication Technology) revolution. In the years to come, the different ICT tools made drastic changes in a variety of fields on a global level. The field of Library and Information Sciences was no exception. The advent of ICT revolution has brought in rapid changes in the working of the academic libraries as well as services provided in the academic libraries. This is a continuous ongoing process. The world is going 'Digital' and so are the academic libraries. This change has also brought in new challenges and opportunities. To cope up with the challenges, librarians have to change according to the changing needs of the LIS profession. They have to take up new roles along with the conventional ones. One such role is to be the 'leader' of his library team and face the new challenges. The challenges of the digital era can be overcome only if the entire library staff works as a team under the able leadership of the librarian-leader. The current study focuses on the different types of leadership roles that a librarian can embrace for leading a successful library team. Although the study refers to academic libraries, it is limited to college and university libraries and not school libraries.

2.1 LIBRARIAN AS A LEADER

Leadership as a skill, quality, ability, competency, etc. has been addressed as one of the important human resources skill set in management schools. It gains significance in training of managers in human resource management and /or personnel management of all organizations. In the conventional LIS curricula, globally, focus has always been on theory and practical approach to library science professional skills. After understanding the changing requirements, HR skills have been included in LIS curricula of many LIS schools, in India as well as abroad.

Library is a team of subordinate staff – professional, semi-professional and non professional lead by a professional librarian. Every successful team has a leader leading the way for the efficient and organized team to complete every task assigned or to face new challenges. Digital revolution has brought in many changes in the resources and infrastructure of the libraries, and the services provided to the library users. On the other hand, the techno savvy library users are more inclined towards internet and mobile technologies for satisfying their information needs. Hence, the number of library users actually visiting the library has dwindled considerably on a global level. This is a challenge in itself – to bring back the users to the library. The entire team has to work in unison for the optimum utilization of the resources as well as the infrastructure and provide a variety of library services – both on-campus and off-campus to the library users. The team has to work together in the right direction at the right time and at the right pace. This is where the role of the librarian as a 'leader' gains significance. Librarian acts as a driving force for the efficient working of the library team. A librarian has to continuously motivate his/her team and steer it towards achieving the library's goals as well as the organization's goals.

2.2 SKILLS OR COMPETENCIES OF A LIBRARIAN-LEADER

The digital revolution has made it necessary for all academic libraries to embrace the new technological changes. This is mandatory for the survival of libraries. This change-over requires complete overhauling of the conventional library system. Apart from infrastructure and facilities, it involves a very important component – human resources or the staff working in the library in different capacities. There is a lot of resistance to change, and learning new things is unacceptable to staff working in a majority of grant-in aid colleges and universities.

This problem is comparatively less severe in private, unaided institutions. As a team leader, librarians have to tackle this problem at multiple levels – individual level, team (library) level, management level as well as institutional level.

An effective librarian-leader requires a number of skills or competencies to always be at the top. Lack of leadership skills and pro-activeness can be suicidal for a librarian-leader. John P. Kotter in his article 'Leading Change: Learn to do it Right', notes the following three key tasks of an effective leader –

- **Managing multiple time lines** – creating shorter-term wins to move toward an effective vision to bring about a meaningful change over a longer period of time.
- **Building Coalitions** – re-grouping members, building smaller groups as a functional part of the bigger group, and leading the group so that it works as a team, rather than a group of individuals.
- **Creating vision** – Creating a vision of the future for the team, that is clear, appealing and ambitious yet attainable. (Kotter, 2005)

The Special Libraries Association's "Competencies for Special Librarians of the 21st Century", emphasizes the leadership role of the special librarian. As a leader, the special librarian -

- Learns about and cultivates the qualities of a good leader and knows when to exercise leadership
- Can share leadership with others or allow others to take the leadership role. Exercises leadership within the library and as a member of other teams or units within the organization.
- Acknowledges the contribution of all members of the team (Special Libraries Association, 1996).

The Library Leadership Administration and Management Association (LLAMA), in 2008, started a strategic plan to create a list of competencies for library leaders. This task was assigned to five members of the American Library Association's Emerging Leaders Program (Ammons-Stephens, Cole, Jenkins-Gibbs, Riehle, & Weare Jr., 2009). The competencies identified in the model proposed by LLAMA Emerging Leaders group (Ammons-Stephens, Cole, Jenkins-Gibbs, Riehle, & Weare Jr., 2009) are mentioned below:

Competency 1: Cognitive Ability

- Problem Solving
- Decision Making
- Reflective Thinking

Beyond intelligence, the focus here is on the personal processes a leader undertakes when working through problems, making decisions, thinking critically as well as analytically, etc.

Competency 2: Vision

- Global Thinking
- Creative / Innovative
- Forward Thinking

Effective leadership must involve creative thinking, out of the box thinking, as well as futuristic thinking. This vision helps in finding solutions early, to inspire team members to obtain that vision and also 'allowing others to take the lead in achieving that vision' (Tufts University, 2008).

Competency 3: Interpersonal Effectiveness

- Culturally Competent
- Accountability
- Team Building
- Development
- Inspirational /Motivational
- Communication Skills

Interpersonal effectiveness includes six broad competencies describing leaders who can create a positive atmosphere centered on respect, responsibility and motivation.

Competency 4: Managerial Effectiveness

- Manage Change
- Resource Management
- Strategic Planning
- Collaboration
- Flexibility / Adaptability

This competency focuses on effective and efficient ways to manage not only people, but also the library as a whole, particularly in terms of change, strategic planning, and resource allocation.

Competency 5: Personal Attributes

- Principled / Ethical
- Honest
- Humble
- Gracious
- Teachable

2.3 LEADERSHIP STYLES / TYPES

Leadership has been studied globally for a very long time. On the basis of the ways in which leadership is actually put into practice, leadership has been differentiated into different types / styles. Some of these are as mentioned below:

1) **Authentic Leadership (AL)** – AL is a style that is associated with positive psychological abilities and a positive ethical atmosphere. Luthans and Avolio (2003) defined authentic leadership as a process that combines the positive psychological ability of leaders with a high-functioning organizational context. AL is recognized as a genuine, transparent, and morally positive leadership style that can be used to promote effectively a positive attitude and behaviors in subordinates. (Meng, Cheng, & Guo, 2016)

AL contains four dimensions

(a) **Self-consciousness** – refers to the level of the leader's cognition regarding his/ her own individual characteristics of values, strengths and weaknesses, motivations, and other traits;

(b) **Relational transparency** – refers to the leader openly exchanging information with others and expressing his/her true inner thoughts and feeling while openly soliciting different suggestions and ideas.

(c) **Internalized morality** – refers to the leader making decisions based on high ethical standards rather than exhibiting appeasing or self-serving behavior when under external pressure.

(d) **Balanced treatment** – refers to leader fully soliciting different views and opinions before making a decision. (Meng, Cheng, & Guo, 2016)

2) **Ethical Leadership** – Enderle (1987) proposed the concept of ethical leadership, defining it as a way of thinking that highlighted the ethical dimensions or management decision making, and the incorporation of ethical principles in the decision making process.

Trevino, Brown, and Hartman (2003) argued that ethical leadership contains two elements

(a) The leader as an ethical person and

(b) The leader as an ethical manager.

Hartman (2003) listed five elements of ethical leadership

(a) People orientation

(b) Taking ethical action

(c) Setting ethical standards

(d) Expanding ethical awareness, and

(e) Performing ethical decision making. (Duan, Liu, & Che, 2018)

3) Empowering Leadership – Ahearne, Mathieu and Rapp (2005) proposed that empowering leadership involves providing decision-making autonomy, expressing confidence in employees' abilities, and removing constraints to performance. These factors are vital conditions for creative outcomes; thus, leaders' empowering behavior can encourage employees to think beyond their comfort zone, and to explore new and creative alternatives. (Byun, Dai, Lee, & Kang, 2016)

4) Structuring Leadership – T.Chen (2011) set forth the concept of a structuring leadership style and verified that structuring leadership was positively related to subordinate job performance. Studies conducted by Pei, Guanxiong (2017) have shown that structuring leadership is functional and has a positive impact on team creativity. Leaders using a structuring style set high but realistic performance goals for team members and insist on continual improvement of their team. The structuring style of leadership is subordinate-oriented, hence leaders who use this style tend to help their subordinates avoid making major mistakes, and they reduce ambiguity and/or uncertainty among team members about their goals and tasks. (Pei, 2017)

As a matter of fact, there is no single style that fits any leadership requirements, be it in a corporate field or an academic field (including libraries). Different situations demand application of different styles- singly or in combinations for being a successful leader. For example, in an academic library setting, subordinate staff is required to be trained in new technologies to provide services to the library users. Motivation of subordinate staff plays an important role in such cases. Here, empowering leadership can play a major role with structuring leadership and authentic leadership playing a slight lesser role. Also, when it comes to starting new services for the library users, subordinate staff have to be taken into confidence and they should find their librarian-leader to be trustworthy. They have to be directly or indirectly oriented towards service oriented ethics, reminding them that library is a service oriented organization. This helps in initiating new library services for the users and also to maintain the services efficiently and consistently. In such cases, empowering leadership, authentic leadership and ethical leadership play important roles.

3. CONCLUSION

Digital revolutions have brought in drastic changes in the LIS field. The changes are dynamic and coping up with these changes is the need of the hour. It is a matter of survival for academic librarianship in this rapid changing scenario. Change cannot take place without a dynamic leadership – a 'must' role to be played by the librarian. Librarians need to develop and enhance the different competencies to make them effective and successful leaders – to lead their team of subordinate library staff. In an academic library setup, the different styles of leadership mentioned in the study have to be applied on a need-based basis depending on the situations and circumstances. This study can be pursued further by taking up case studies in different situations and applying different leadership styles. Also, the different leadership competencies used can be identified in such case studies.

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INFORMATION LITERACY SKILLS AMONG THE STUDENTS OF SECAB ENGINEERING COLLEGE IN VIJAYAPURA CITY

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ABSTRACT
Information literacy (IL) skills and competence highly important for engineering students especially those who access a wide variety of information sources and resources like online and offline and effective use in their particular fields in their IT based services. These disciplines constantly practicing and developing for their experimental research. This paper presents the findings of a survey on the level of information skills and competence among the students engineering. The scope of the study covers various aspects like awareness and the use of library sources resources, and services both print version and electronic version; the students those who are pursing U.G and P.G having knowledge about various sources of information including use the information specific discipline and strategies used to searching and locating evaluating information source, understanding issues of like copyright and fairuse and plagiarism etc.

Keywords: Information literacy, searching skills, sources of information, engineering students.

1. INTRODUCTION
Information Literacy is the basis for the any higher education and it more important for the technical education so it demands strongly and highly information. And it needs both the students and faculty of engineering education because these discipline are constantly changing and they want to know how to keep up newly inventions and developments respect their fields it play an important role in providing the different skills and standards for extract accurate information. Now information is available in different media and formats it arising complexity nature of this contemporary environment.so information literacy skills important for students of engineering colleges these disciplines require that practical in laboratory, drawing experimentation and research in their fields.so information literacy skills help to growth the students in their fields.**"**Information Literacy defines information literacy as "The ability to know when there is need for information, to be able to identify, locate, evaluate, and effectively use that information for the issue or problem at hand".**(ACRL).**

1.1. REVIEW OF LITERATURE
Rajiv Caudhary etal (2010). Progress Growth of any country is directly associated with the Skills development of its people. In recent times, the development of Technical Skills has assumed more importance because of the increase in technological applications in several fields of life. For this purpose, requirement of more number of skillful technical man- powers has also increased. Technical education in India contributes a major share to the overall education system and plays a vital role in the social and economic development of our nation. In India, AICTE has been granted statutory powers by the Parliament act, through which technical education is imparted at various levels such as: craftsmanship, diploma, degree, post-graduate and research in specialized fields, catering to various requirements for technological development and economic progress. The pace with which new Knowledge or Information is replacing or updating the old one, it has become extremely important to adopt some system to tackle the situation. The principles underlying the concept of Information Literacy are as old as higher education itself. It provides the ability to know when there is a need for information, to be able to identify, locate, evaluate, and effectively use that information for the issue or problem at hand. Policymakers, Administrators as well as Faculty have expectations about how students will acquire, analyze, and use information related to courses that they have been offered. However, the usage of the term in Contemporary educational practice has brought these various elements together into a single concept that has potential, as a way to cope with the challenges of the "Information Age." An effort has been done in this paper to underline the importance of the Information Literacy, with respect to Technical Education.

Mary L Strife etal (2015). Information appropriately is an essential part of every engineering design project 30% of design engineer's time spent searching for information. Even as seniors, engineering students search for information intuitively. Integrating Information Literacy into a capstone class is last change to teach students. Information Literacy outcomes were added to course syllabus, activities and assignments. The students' feedback and course evaluation tools have confirmed an improvement in the IL related skills in the students.Importance of IL for Engineers in General and Design Engineers in Particular Engineers spend 30% of time looking for information Engineers have diverse information needs Engineers are working multidisciplinary.

1.2 OBJECTIVES OF THE STUDY

1. To know how to identify the needed information by students of engineering college.
2. To find out the awareness level about different types of information sources by the students of engineering college
3. To know how the students are locate and access information in engineering college of vijayapura.
4. To identify the different information search technique used by the students of engineering college.
5. To know the how the selected information is evaluated by the students of engineering college.
6. To identify the knowledge about the copyright fairuse of information and plagiarism by the students of engineering college.

1.3 NEED FOR THE STUDY

The study is undertaken to investigate the level of competency and skills among the students of the SECAB engineering colleges .The study population is basically involved in UG and PG students. The students of engineering college require constantly update their existing knowledge in their field specialization. Now the information available in different form and structure as there is enormous information available in all the format of the resources. In the present an attempt has been made to study the extent of information literacy competency skills among the students of engineering college in vijayapura.

1.4 SCOPE OF THE STUDY

The study mainly focuses on IL skills of Engineering students identifying, locating, searching, accessing, retrieving and using information from both print and electronic Sources of information. The sample of this study covers 150 students of the regular departments viz, Mechanical, Electrical & Electronic, electronic and communication, civil, computer science branches of engineering college.

1.5 METHODOLOGY

This study covers the students of SECAB Engineering College Vijayapura Karnataka structured questionnaire was used to collect the data from the students. It covers five branches Mechanical, Electrical & Electronic, Electronic and communication, Civil, Computer science branches of engineering college questionnaire was devised according the objective and available literature on the topic .Further appropriate sampling technique was adopted for selection of the sample. Later structure questionnaire was distributed among the Student of engineering college SECAB.

1.6 ANALYSIS AND INTERPRETATION OF THE DATA

The analysis and interpretation of data collected through the questionnaires distributed for the students of engineering college was tabulated and analyzed according to the objectives stated.

Table-1: Do you Visit to library?

Sl no	Opinion	Frequency	Percent
1	Yes	150	100.0
2	No	0	0
	Total	150	100.0

From the above table regarding the visiting library of the students, 150(100%) stated that they are visiting to the library.

Table-2: Frequency of visit to library

Frequency of visit	Number of students	Percent
Almost Daily	47	31.33%
Once in week	39	26%
Twice a week	28	18.66%
Forthnightly	17	11.33%
Once in month	13	8.67%
Occasionally	6	4%
Total	150	99.99%

It is observed from the above table that highest percent of the students i.e 47 (31.33%) are visiting the library ‘Almost daily, 39(26%) once in week, 28(18.66%) twice week, 17(11.33%) forthrightly, 13(8.67%) once in month,only 6(4%) students occasionally visit the library.

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Table-3: Purpose of visiting the Library (more than one answer)

Sl no	Purpose	N	Percent (%)
1	To borrow and lending books	150	100.0%
2	To read the journal articles	136	90.67%
3	To read the newspapers and magazines	140	93.33%
4	For the reference	126	84%
5	Research purpose	90	60%
6	Browsing internet	95	63.33%
7	Update knowledge	64	42.67%
8	Project work	98	65.33%

The above table reveals that the analysis of response from students, all the students under study (100%) have visited library for 'to borrow and lending books, and like that 140 (93.33.0%) 'To read the newspapers and magazines, while 136 (90.67%) are visited to read the journal articles, 126 (84%) said for references, 98(65.33%) for the Project work, another 95 (63.33%) for Browsing internet, 90 (60%) for Research purpose followed by 64 (42.67%) visiting for Update knowledge. It can be concluded that the all the faculty member visit library for purpose of borrow and lending books and read newspaper and magazines and journal articles.

Table-4: Types of information needed

Need of information	N	Percent (%)
Academic information	150	100.0%
Generalised information	140	93.3%%
Research information	120	80.0%
Current information	112	74.67%
Statistical information	86	57.33%
Health information	70	46.67%
Financial information	50	33.33%
Political information	63	42.0%
Information related Govt. programme and policy	68	45.33%
Environmental Information	78	52.0%

The above table explains about what type of information needed the respondents 150 (100%) needs 'Academic information, followed by others 140 (93.3%) General information, and 120 (80.0%) Research information, 112(74.67%) Current information, 86(57.33%) related to Statistical information, 78(52.0%) Environmental Information,70(46.67%) 68 (45.33%) Information of Govt. programs and policy, 63(42.0%) Political information, 50(33.33) Financial information respectively

Table-5: Types of sources that you use to satisfy your information need

Sources	Frequency N=150	N
Books	150	100.0%
Journals	140	93.33%
Back volume of periodical	34	22.7%
Reference sources	118	78.67%
Standard and specification	120	80.0%
Technical Reports	62	41.33%
Patents	104	69.33%
Government Publication	76	50.67%
E-Books	150	100.0%
E-Journals	108	72.0%
CD-ROM sources	106	70.67%
E-database	140	93.3%

Above table shows the level of satisfaction of different types of information sources, that highest of the respondents fully satisfied (150 100%) Books, 140 (93.33%) satisfy for journals available in library, 150 (100%) satisfy for E-Books, and standard and specification120 (80%), the second most highest 140(93.3%) satisfy for E-database, and 118 (78.67%) satisfying Reference sources,106 (70.67%) CD-ROM sources 108(72.0%) E-Journals, 104 (69.33%) satisfy for patents and remaining 76 (50.67%) Government Publication, and very few of them 34(22.7%) satisfying Back volume of periodicals.

Table-6: E-databases sources

Database	Frequencies	Percentage (%)
IEEE xplore	42	28
Compendex	22	14.67
Inspec	12	8
NTIS	6	4
Web of Science	18	12
ASCM	20	13.33
ASCE	16	10.67
PROQUEST	14	9.33

The analysis in table shows that majority of 42(28%) of respondents are usingIEEE explore, and 22(14.67%) uses Compendex, 20(13.33%) ASCM, 18(12%) uses Web of Science,16(10.67%) mention ASCE, 14(9.33%) using PROQUEST.

Table-7: Awareness about the library catalogue

Opinion	N	Percent
Yes	150	100.0
No	0	0
Total	150	100.0

The respondents from the above from table shows that awareness about library catalogue out of 150 to 150 (100%) are found to be awareness about the library catalogue.

Table-8: The sources usually covered in the catalogue

Sources	Frequency N=150	Percent (%)
Government publication	130	86.67
Videos	83	55.33
CDs	62	41.3
Books	139	92.7
Journals	99	66.00
Article	97	64.7
Magazines Article	120	80.00

The above table explain that 139(92.7%) books, 130 (86.67%) replied that the catalogue covered about the Government publication, and like that 120(80.00%) say about the Magazines Article, , 99(66%) catalogue usually covered journals, like that 97(64.7) covered about Article, whereas 83(55.33%) said about Videos, and 62(41.3%)CDs.

Table-9: Tools used to locate information

Tools to locate information	No of students	Percentage%
Library catalogue	45	30
Union catalogue	10	6.66
Bibliographies	16	10.67
Abstracts and Indexes	24	16
OPAC (online public access catalogue)	37	24.67
None of these	12	8
Any other specify	6	4

The above table reveal that tools is used to locate the information by students majority of the students referring 45(30%) used library catalogue, 37(24.67%) online public access catalogue(OPAC), 24(16%) Abstracts and Indexes,16(10.67%) Bibliographies, 12 (8%) none of these only 6(4%) referring others.

Table-10: Place where information is searched

Information searched	N=150	percent%
Library	150	100.0
Internet/Web	128	85.3300
Medias (T.V,Radio,Newspaper)	35	23.3

The above table revealed that all the respondents (100%) searching information Library for getting the required information, and 128 (85.33.00%) is used to search information through the Internet/Web, whereas only 35(23%) search through channels of the Medias (T.V,Radio,Newspaper) respectively.

Table-11: Skill find a book in shelve in the library collection

Skills	Number of the students	Percentage (%)
By title	130	86.67
By Author	140	93.33
By ISBN number	17	11.33
By Call number	64	42.67
I don't know	37	24.67

The above table reveal that it is about the students awareness about the library and its functioning, majority of the students 140 (93.33%) stated that the books on the shelves are arranged by Author, and 130(86.67%) followed by books on the shelves are arranged by the title, and 64(42.67%) By call number, 37(24.67%) they don't know, very few of them mention that 17(11.33%) by ISBN number.

Table-12: Method used to search electronic resources

Method of Search	N	Percent
Through specific URL	140	93.33%
Through search engine like Google's Yahoo	150	100.0%
Through subject gateway/portals	138	92%
Total	428	285.3%

The above table revealed that majority 150 (100.0%) respondent used the method of search electronic resources is through search engine like Google's Yahoo' and 140 (93.33%) through specific URL, like that 138 (92%) through subject gateway/portals respectively.

Table-13: Search strategy used to search information in search engine

Search strategy in search engine	N	Percent (%)
Type the required statement is s each box	200	133.33
Type the keyword in search box	150	100.0
Type the keyword using Boolean operators	114	76
Use wildcard/Truncations	112	74.67

The table shows that respondent used the strategy to search the information 200(134.7%) Type the required statement in search box and 150 (100%) Type the keyword in search box, like that 114(76 %) Type the keyword using Boolean operators, whereas 112 (74.67%) use wildcard/Truncation respectively.

Table-14: Evaluate information its authenticity

Evaluation	N	Percent
To evaluate the information in term of currency authority and appropriateness	140	93.33%
To consult other sources to verify the information gathered	109	72.66%
To evaluate the information available in internet	62	41.33%
Total	311	207.32

The above table is describes to evaluate information its authenticity. In this study, 140 respondent able to evaluate its authenticity (93.33%) use to evaluate the information in term of currency authority and appropriateness, and 109 respondent able (72.66%) consult other sources to verify the information gathered, 62(41.33%) respondent able to evaluate the information available in internet".

Table-15: Knowledge about copyright'fair Use' and 'plagiarism

Statements	No of students	Percent (%)
To seek the permission from authority	112	74.67
Presenting the work of others as your own is plagiarism	88	58.67
Reproducing the work for criticism and comment, given credit to the author is fairuse	70	46.67
Fair use is means any copying of copyrighted material done for limited	126	84
Using pictures and images audio/vedios from the Net without giving credits to the Creatoris plagiarism	116	77.33

The responses from the table above shows that 126(84%) mention Fair use is means any copying of copyrighted material done for limited,like 70(46.67%) Reproducing the work for criticism and comment, given credit to the author is fairuse,116(77.33%) says Using pictures and images audio/videos from the Net without giving credits to the Creator is plagiarism, 112(74.67%)To seek the permission from authority authority,88(58.67) Presenting the work of others as your own is plagiarism.

CONCLUSION

The above study shows clearly information literacy is very important skill and important role in all fields. but specially in engineering field students aware and updating their existing knowledge regarding accessing, locating uses different kind of tools and services uses various type sources and resources, search strategies, to know about the copyright, fair use intellectual property right, and social issue legal issues know they should have continues updates their knowledge and skills of current information specific and general fields.

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SPATIAL DISTRIBUTION OF TUBERCULOSIS MORTALITY IN KOLHAPUR DISTRICT (MAHARASTHRA): A GEOGRAPICAL ANALYSIS

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ABSTRACT
Tuberculosis is a specific infectious disease caused by M. Tuberculosis, which is sweeping world-wide not only Kolhapur district. It is primarily affected on lung, intestine, bonus, joints, lymph, glands, skin, and other tissues of the body. Tuberculosis is also affected on animal like, Cattle this is called as "bovine tuberculosis" sometime it may be communicated to man (Park, 2011). Now day tuberculosis is worldwide public problem, in fact this is causative organism was discovered more than 100 years ago. But 21th century highly effective drug and vaccine are available in market for the prevention of tuberculosis. So, tuberculosis disease is reduced. The present paper intend to origin, causes, diffusion, and prevention of tuberculosis mortality in Kolhapur district. This paper is based on primary as well as secondary data, the primary data has been collected in intensive field work by systematic sampling technique during 2015 and secondary data has collected DHO, Kolhapur and specialized hospital in Kolhapur district during 2001-11. The collected data has been computed by tuberculosis mortality rate, morbidity rate, per lakh population in Kolhapur district and it is also calculate the relationship between literacy rate and tuberculosis morbidity rate with the help of 't' test. It is found that mortality rate (2.31) in Kolhapur district due to tuberculosis is higher than the state of Maharashtra (0.33) per lakh population. It is observed the highest tuberculosis mortality rate in Shirol (4.70) and Gadhinglaj (4.03) tehsil in 2001 and the lowest in Karveer (1.80) and (2.82) respectively during 2001-11.This paper is useful in surrounding people for the awareness about the tuberculosis with maintains a good health.

Keywords: Spatial Distribution, Tuberculosis, Morbidity Rate.

1. INTRODUCTION
Tuberculosis is epidemic normally known as 'Raj roga' (disease of the rich) or 'Kshaya roga' (consumption). It is no longer so. It has now become 'Rayyat roga' (disease of the poor). It is also called as Chhaya roga (a disease) caused by the tubercle bacillus. It can be defined as a set of symptoms in a man or in an animal whose tissues have been invaded by Mycobacterium Tuberculosis. It is closely related to mycobacterium Leprae. But tuberculosis bacteria are known as acid fast bacilli because of submission to strong acids or alcohol. They are able to retain stains and also resistant to antibiotics. There are three types of agents which can cause to tuberculosis, namely human, bovine and avian. Out of these, the first two types can infect human and animal host reciprocally. The infection of human being by the avian types is relatively more (Misra, 1970 p.121). According to the WHO definition of T.B. mortality/death was defined as all-cause mortality before completing anti-TB treatment. All of our patients were followed until completely treated, death. (https://bmcinfectdis. biomedcentral.com)

The human type of tuberculosis epidemic is mostly found in lungs and bovine type in intestines, lymph, nodes and bones. The real causes behind the diffusion of tuberculosis can't be fully understood. But it is said that the geographical factor like climate plays a minor role but the socio-cultural factors play major role such as housing, diet, economic condition and attitude of people towards the tuberculosis. Its particular impact can be demarcated on men and women of working reproductive age groups.

India is the highest tuberculosis affected country in the world and accounts for nearly 20 per cent of global burden of tuberculosis. The average tuberculosis mortality rate was 24 per lakh population during 2008-09 (Park, 2011). In the State of Maharashtra, the average mortality rate was 0.27 per lakh population during 2010-11, while the mortality rate of Kolhapur district was 2.48 per lakh population in the same year. The highest mortality rate ngwas found in Gadhinglaj tehsil (4.82) and the lowest mortality rate occurred in Karveer tehsil (0.39) per lakh population in the year of 2010-11 because some socio-cultural factors were responsible for incidence and mortality as well as morbidity of tuberculosis in the Kolhapur district.

2. DEFINITION OF TUBERCULOSIS
"Tuberculosis (T.B.) is a potentially fatal contagious disease that can affect almost any part of the body but it is mainly an infection of the lungs. It is caused by bacterial Microorganism of the tubercle bacillus or mycobacterium tuberculosis. Although tuberculosis can be treated as a curable disease, it can be prevented. Few diseases have caused by so many distressing illnesses for countries and claimed so many lives"(Dorland Medical dictionary, 2013)

3. OBJECTIVES

1. To look into the origin, causes and diffusion of tuberculosis mortality and morbidity rate in Kolhapur district.

2. To study the spatial distribution of tuberculosis mortality in Kolhapur district.

3. To study relationship between literacy rate and tuberculosis morbidity in the study area.

4. STUDY AREA

The Kolhapur district is located in the southern most part of Maharashtra state and has latitudinal extent of 15^0 43' North to $17^0$10' North and longitudinal extent of 73^0 40' East to $74^0$42' East with an area of 7,747 sq km and population of 38, 74,015 as per the 2011 census. The area undertaken for the present study comprises in Kolhapur district comprises twelve tehsils via (1) Shahuwadi (2) Panhala (3) Hatkanangle (4) Shirol (5) Karveer (6) Gaganbavada (7) Radhanagari (8) Kagal (9) Bhudargad (10) Ajara (11) Gadhinglaj and (12) Chandgad.

5. DATA BASE AND METHODOLOGY

Present paper is based on primary as well as secondary data. The primary data is collected by intensive fieldwork by using systematic sampling techniques in 2015 and secondary data has collected DHO, Kolhapur and specialized hospital in Kolhapur district during 2001-11.The morbidity rate per lakh population has been calculated by using following formula:

1. Cause of Specific Mortality Rate

This formula is used by census of India (2001) as well as WHO report, (2012) for the measuring the disease intensity and spread to proportion of population in the study area.

No. of deaths due to specific disease during the year

CSMR = --- x 100000

Total population during the year

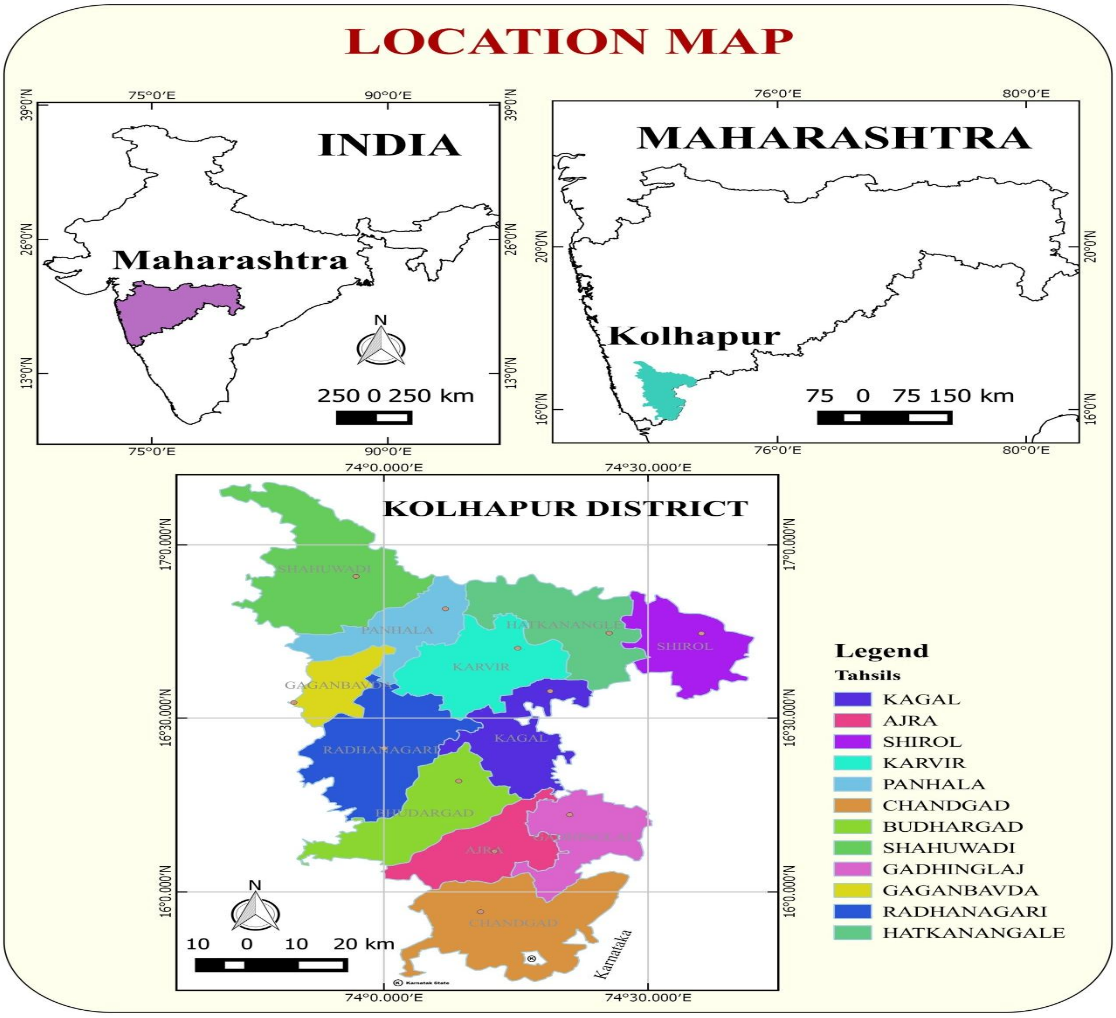

Fig-1.1

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6. ORIGIN OF TUBERCULOSIS

The first mycobacterium tuberculosis was discovered by Robert Koch in 1882, eight years after Hansen discovered the mycobacterium Leprae. The tubercle bacillus resembles a small rod 1 to 4 microns in length and 0.3 to 0.6 microns in diameter (Misra, 1970 P. 121).

7. CAUSES OF TUBERCULOSIS DISEASE

The causes of tuberculosis can not the fully understood. But some experts say that there are certain inorganic factors which are partly responsible for the causes of tuberculosis such as physical and socio-cultural factors as under.

1 Physical Factors

A) Climate

The climate has some influence on the incidence of tuberculosis which includes temperature, humidity, sunshine and altitude. All these climatic factors are causal links to the tuberculosis disease.

B) Virgin soil

After careful inquiry with comparison of available statistics of tuberculosis, there is a large area in Kolhapur which is practically 'virgin soil'. It helps to infection on a considerable extent.

2 Socio-Cultural Factors

The major role played in the incidence of tuberculosis is the socio-cultural factors such as housing, diet, attitude of people in general and towards the patients in particular in study area.

3 Poor Economic Condition

The under-malnutrition and poor housing are important contributory factors in the occurrence of tuberculosis. The most potent factor seems to be the repeated infective contacts among people suffering from under nutrition (Misra, 1970 p. 124).

4. Urban Slums

In the urban slums, there was crowd of underpaid labourers living together in congestion which leads a precarious life. They were often the urban cores of tuberculosis.

5 Labourers

The labourers are engaged in occupations leading to the inhaling of dust, coal, silicon, asbestos, cotton, fibres etc. They are likely to get tuberculosis more easily than those who are not.

6 Proximity

Tuberculosis is not hereditary and its occurrence at birth is a rare case. But it occurs mainly by proximity. For example, a child gets infected by tuberculosis by its mother, if it is nursed on her milk. If it is segregated from the mother immediately after birth, it remains free from tuberculosis.

7. Overcrowded Area

The high rate of tuberculosis incidence is prone to overcrowded area. This observation is made by Dr. Arthur Lankester, who conducted the first survey of tuberculosis in India. (Misra, 1970, p.123) However, the present chapter is clearly based on the fact that initially some persons were infected by tuberculosis when they were living in the overcrowded area outside the Kolhapur district like Mumbai and other metropolitan cites.

8. SPATIAL DISTRIBUTION OF TUBERCULOSIS EPIDEMIC IN KOLHAPUR DISTRICT:

Tuberculosis began to pose itself as a problem in Kolhapur district in early years of this century. So, during the last two decade the researcher has collected tehsil-wise reliable data of tuberculosis with mortality as well as morbidity. The present study mainly focus on spatial distribution of tuberculosis on the basis of following indicators in Kolhapur district during 2001-11.

A). Mortality

In demography, the word mortality is used in relation to the actual death of children or occurrence of deaths in current year of particular area. Mortality data indicate numbers of deaths by place, time and cause. According to WHO Mortality data reflect deaths registered by national civil registration systems of deaths, with the underlying cause of death coded by the national authority (http://www.who.int/topics/mortality/en/).

Tuberculosis mortality rate means, the number of deaths from tuberculosis every year per 1, 00,000 populations. For the purpose of calculation, the census formula has been used. It is observed that the tuberculosis mortality rate is still high in the study area as a compared to the state level. It certainly needs to provide good quality of health care facilities to tuberculosis infected persons for strengthening their health

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Table-1: Tehsil Wise Distribution of Tuberculosis Mortality Rate in Kolhapur District (2001-11)

Sr. No	Tehsil	Mortality Rate of Tuberculosis Disease Per Lakh Population		Decadal Growth Rate 2001-2011
		2001	2011	
1	Shahuwadi	1.09	1.62	-98.38
2	Panhala	1.18	3.11	-96.89
3	Hatkanangale	2.55	2	-98
4	Shirol	4.7	2.57	-97.43
5	Karveer	1.8	0.39	-99.61
6	Gaganbavada	0	2.82	-0.02
`	Radhanagari	1.02	4.03	-95.1
8	Kagal	3	2.2	-97.8
9	Bhudhargad	3.36	4	-96
10	Ajara	N.A.	N.A.	N.A.
11	Gadhinglaj	4.03	2.22	-97.78
12	Chandgad	2.15	4.82	-95.18
District Total		2.36	2.48	-97.52
	Mean	2.26	2.7	
	SD	11	12	

Source: Health services of Leprosy Dept. CPR Hospital Kolhapur 2001, 2011

On the basis of assigned index value, entire study area is grouped as high, moderate and low tuberculosis mortality rate (tbmr) in the study area. According to acquired data of year 2001, the highest tbmr is observed in Shirol (4.70) and Gadhinglaj (4.03) tehsils. The moderate tbmr index value is between 2-3.5, detected in case of Bhudargad, Kagal, Hatkanangale and Chandgad tehsils. While the Radhanagari, Gaganbavada, Karveer, Panhala and Shahuwadi tehsils indicate very low tbmr. There is no kind of tbmr in Gaganbavada tehsil in the year 2001. The tbmr data is not available in the case of Ajara tehsil for the study years 2001 and 2011.

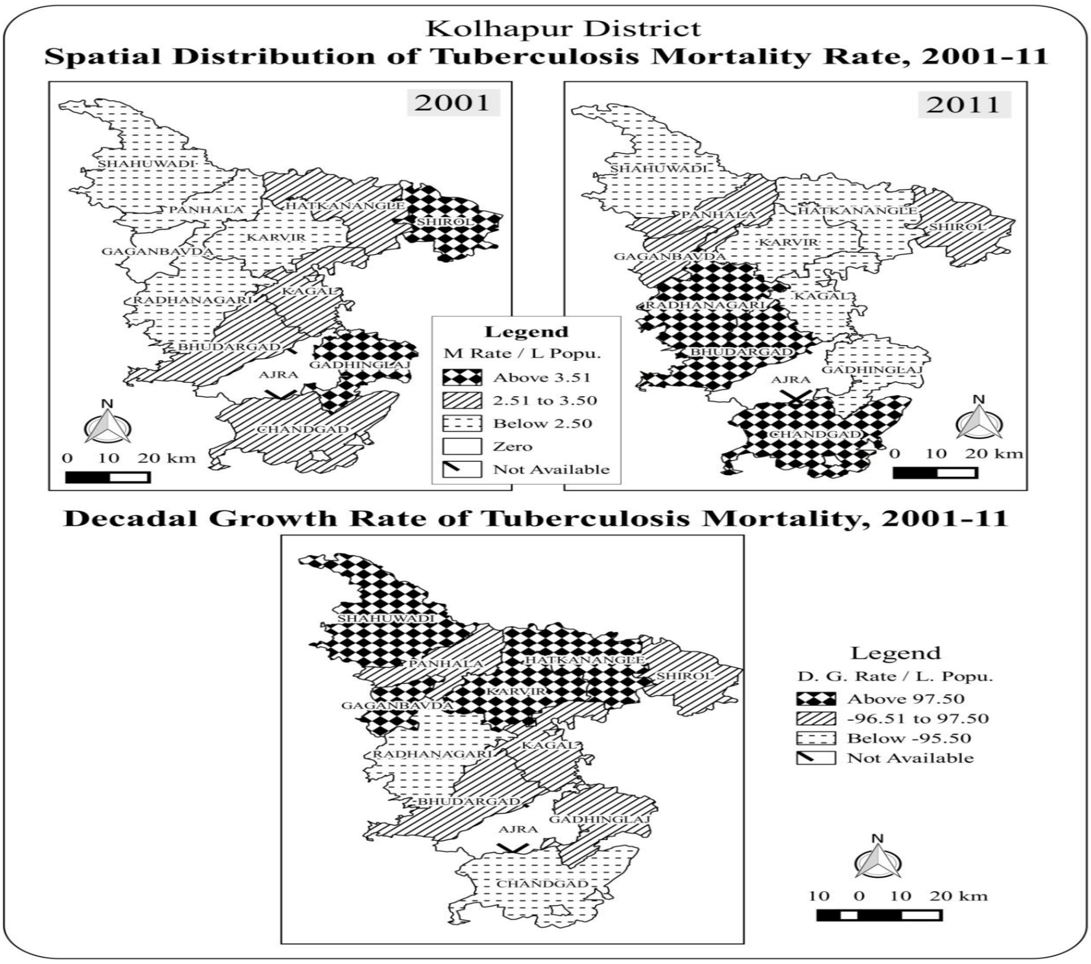

Fig-1.2

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In the of year 2011, Chandgad (4.82), Bhudargad (4.00) and Radhanagari (4.03) tehsils have newly emerged as high tbmr tehsils, in which decade before in year 2001 Chandgad and Bhudargad tehsils are included in moderate tbmr tehsils. While in the year 2001, Radhanagari tehsil is included in low tbmr areas but within a decade, tbmr of this tehsil reaches up to 4.03 and ultimately Radhanagari tehsil included into high tbmr areas. In the year 2011, Karveer (0.39) remains as a low tbmr tehsil followed by Shahuwadi (1.62) tehsil. The remaining tehsils like Gadhinglaj, Kagal, Gaganbavada, Shirol, Hatkanagle and Panhala are represented as moderate tbmr areas.

The standard deviation (SD) for the years 2001 and 2011 is 11.00 and 12.00 respectively. These values of SD are very much away from the mean values (Mean for the years 2001 and 2011 is 2.26 and 2.70), which indicates that there is great variation of tbmr in each tehsil of study area.

The Prevention of Tuberculosis

The tuberculosis control means reduction in the prevalence and incidence of T.B. in the particular area for specific period of time. There are several programs launched by the government for reducing tuberculosis bacillus. But, short course chemotherapy is the most effective course of reducing and eradication of tuberculosis in the Kolhapur district as well as India but also in the world. It is also called as directly observed short course (DOTS).

How to Prevent Tuberculosis from Spreading

1. Wash your hands after sneezing, coughing or holding your hands near your mouth or nose.
2. Cover your mouth with a tissue when you cough, sneeze or laugh. ...
3. Do not attend work or school.
4. Avoid close contact with others.

(https://www.health24.com/.../Tuberculosis/.../How-can-tuberculosis-prevented-2013020...)

B). Literacy Rate and Tuberculosis Morbidity Rate.

Literacy rate is one of most important socio-cultural factors, which is responsible for human health and disease distribution in any region. In general higher the literacy rate lesser the chances of occurrence or incidences of diseases and higher the illiteracy rate greater the chances of occurrence or incidences of diseases.

Therefore, the table 4 represents the relationship between literacy rate and tuberculosis mortality in the sample study area during the year 2015. In this indices has the calculated correlation value (r) is 0.121249. It is found that the positive correlation but non-linear correlation are seen on scatted diagram.

Table-2: Kolhapur district
Relation between Literacy rate and Tuberculosis Morbidity rate, 2015

Sr. No.	Tehsil	Relationship between literacy rate and tuberculosis morbidity rate per 100,000 populations.	
		Literacy rate	Tuberculosis morbidity rate.
1	Shahuwadi	60.99	12.71
2	Panhala	75.63	10.84
3	Hatkanangale	71.55	3.83
4	Shirol	86.69	10.15
5	Karvir	69.61	3.11
6	Gaganbavada	71.83	32.33
7	Radhanagari	76.61	23.93
8	Kagal	81.75	22.41
9	Bhudargad	78.76	23.59
10	Ajara	76.12	43.92
11	Gadhinglaj	78.88	15.69
12	Chandgad	68.48	23.70
	District	75.18	11.40

Source: Field work, 2015

Co-relation/ r value =0.121249

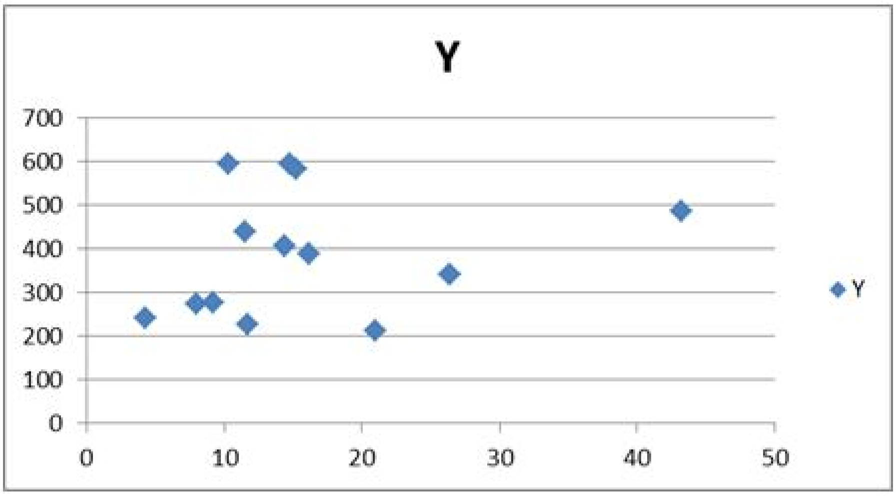

Fig-1.3

From the above calculated correlation value (r value), it is clearly indicates that the literacy rate and tuberculosis morbidity rate have positive **Co-relation** and it is non-liner correlation in the sample study area. The value of Correlation is 0.121249. If r value is less than 0.35, it indicates the very poor correlation between these two variables such as literacy rate and tuberculosis morbidity rate in sample study area.

9. CONCLUSION

It is found that the mortality rate in Kolhapur district (2.31) due to tuberculosis (TB) is higher than that of the state of Maharashtra (0.33) per lakh population in the year 2001.

Further, it is found the highest mortality rate in Shirol (4.70) and Gadhinglaj (4.03) tehsils in 2001, which was caused by in-out migration of people for job. On the contrary, the Karveer tehsil has the lowest rate of tuberculosis (1.80) and (2.82) in the year 2001-11 respectively. This indicates tehsil education and medical facility as well than other tehsils of Kolhapur district in study period.

The moderate mortality rate due to tuberculosis is observed in Hatkanagle (2.77), Kagal (3.00), Bhudargad (3.36) Panhala (2.00) and Shirol (2.57) in the year 2001.

It shows that the trend of mortality due to tuberculosis is declined in Shirol and Gadhinglaj tehsils from 2001 to 2011.

The tuberculosis morbidity rate has positive **Co-relation** and it is non-liner correlation in the sample study area.

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AN ANALYTICAL STUDY OF THE IMPLICATIONS OF THE BREXIT REFERENDUM

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INTRODUCTION

The Brexit referendum on June 23, 2016 was an unprecedented global development. The United Kingdom (UK) voting to the 'Leave' from the European Union (EU) was expected to have considerable socio-economic and political ramifications in the years ahead. The decision assumed greater significance in the context of the changing global order, which is moving towards greater multilateralism and where countries are striving to lower their boundaries. Following a referendum held on 23 June, 2016, in which 52% of votes cast were in favor of leaving the EU, the UK government invoked Article 50 of the Treaty on European Union (the formal procedure for withdrawing) by the end of March, 2017. This, within the treaty terms, would put the UK on a course to leave the EU by March, 2019.

THE MEANING OF THE TERM BREXIT: BREXIT (and its early variant, BRIXIT), is a portmanteau of "Britain" and "exit". Brexit is an informal term designating the withdrawal of the United Kingdom from the European Union. BREXIT may also refer to:

1. The United Kingdom European Union membership referendum, 2016, a referendum in which British voters voted to exit the European Union.
2. Aftermath of the United Kingdom European Union membership referendum, 2016, and the immediate impact of UK's exit from the European Union.

COUNTRIES CONSTITUTING THE UNITED KINGDOM: The United Kingdom includes the island of Great Britain (England, Scotland and Wales) and Northern Ireland. Its official name is "United Kingdom of Great Britain and Northern Ireland". United Kingdom, as a sovereign state, is a country, England, Scotland, Wales, Northern Ireland, are also regarded as countries, though they are not sovereign states.

THE EUROPEAN UNION AND ITS MEMBER STATES: The European Union is a unique economic and political union between 28 European countries that together cover much of the continent. The distinctive feature of the EU is that, although these are all sovereign, independent countries, they have pooled some of their 'sovereignty' in order to gain strength and the benefits of size. Pooling sovereignty means, in practice, that the Member States delegate some of their decision-making powers to the shared institutions they have created, so that decisions on specific matters of joint interest can be made democratically at European level. The EU thus sits between the fully federal system found in the United States and the loose, intergovernmental cooperation system seen in the United Nations.

There are eleven currencies of the European Union as of 2015, the principal currency being the Euro. The Euro is used by the institutions of the European Union and by the Eurozone states, which account for 19 of the 28 member states of the European Union. All but two states are obliged to adopt the currency; Denmark and the United Kingdom, through a legal opt-out from the EU treaties, have retained the right to operate independent currencies within the European Union.

SIGNIFICANCE OF THE EUROPEAN UNION AS A TRADE BLOC: The European Union has established a single market across the territory of all its members representing 508 million citizens. The European union is the second largest economy in the world in nominal terms and according to purchasing power parity PPP, the European union GDP was estimated to be $18.8 trillion(nominal) in 2018 representing 22% of global economy. Member nations contribute to the EU based on their country's economy, population size as well as on the benefits that these nations derive from the European Union. EU policies aim to ensure the free movement of people, goods, services, and capital within the internal market, enact legislation in justice and home affairs, and maintain common policies on trade, agriculture, fisheries, and regional development. The single market involves the free circulation of goods, capital, people, and services within the EU, and the customs union involves the application of a common external tariff on all goods entering the market. Once goods have been admitted into the market they cannot be subjected to customs duties, discriminatory taxes or import quotas, as they travel internally

The EU membership is advantageous for member countries as it allows them access to low prices of goods, freedom of movement for citizens, greater employment generation, development of the regions, louder voice in regional matters etc. However, on the flip side, the membership cost per member is extremely high, non-usage of a single currency poses problems as does overcrowding due to free inter country movement etc.

OBJECTIVES & METHODOLOGY OF THE PAPER
The paper attempts to understand the European Union and its significance as a trade bloc as well as highlight the potential economic implications of the exit on the UK & the European Union in general. It attempts to understand the probable impact of the decision on Goan students currently studying in the UK, People of Goan descent currently residing/working in the UK on Portuguese Passports as well Goans families in Goa who are income dependent on the pound. The objectives were accomplished by utilizing research tools and techniques like the Schedule Method and Open Ended emailed Questionnaire. The schedule was used to collect data from the respondents during interviews. Due to the dynamic nature of this study, closed ended research techniques were not feasible. The secondary data was obtained through; (a) Internet; (b) Journals, and; (c) Newspapers.

IMPLICATION OF THE EXIT DECISION ON THE EUROPEAN UNION The Brexit vote has imposed three hard choices on the U.K.: **1)**Either to keep May's deal or one similar to it as the U.K. doesn't have the economic clout to negotiate a better one. However, many in Parliament vehemently disagree with that assessment.**2)**Leave with no deal, known as "no deal Brexit." Many of opponents May's favor this outcome but without a trade agreement, ports would be blocked and airlines grounded causing, imported food and drugs to run short. **3)**Vote again on Brexit. Some of opponents want to remain in the EU. Polls show the UK would reject May's Brexit if the referendum were held today as they argue that voters did not understand the economic hardships that Brexit would impose.

The Current Status on BREXIT as it stands: The agreement May negotiated has two parts. One is the binding withdrawal agreement. The other is a non-binding set of principles to guide future negotiations. Under the plan, the U.K. remains within a "customs union" with the EU for an unspecified period which will continue the trade that both parties wanted with both sides not imposing tariffs on each other's imports but being free to tax imports from other countries. The U.K. retains complete access to capital. The 3 million European nationals living in the U.K. can continue to live and work in the country without work visas while the 1.3 million U.K. citizens can continue to do the same in the EU. The U.K. would also abide by the European Court of Judgment and EU laws. But, since it's no longer a member of the EU, it can no longer vote on the laws. Since the U.K. remains in the EU customs union, it prevents a "hard border" between northern and southern Ireland. Northern Ireland is part of the U.K. and southern Ireland is an independent country and a member of the EU.

Consequences of the Deal for the U.K. The currently proposed deal by May does not allow the U.K. to prohibit the free flow of people from the EU which was the primary reason people voted for Brexit as they were concerned about an increase in refugees from Africa and the Middle East. Brexit's biggest disadvantage due to the uncertainty surrounding the final outcome is that it has slowed the U.K.'s economic growth to 1.3 percent in 2018, it is estimated that it will slow to 1.9 percent in 2019 and 1.6 percent in 2020. A resolution of the situation should allow the economy to improve to 2 percent in 2019. The British pound is 14 percent lower than before the referendum which helps exports but increases the prices of imports. The pound would strengthen once a deal is approved however the U.K. must still follow EU guidelines and pay EU exit fees. But, since it's no longer a member, it won't be able to vote on those guidelines.

Consequences of Hard Brexit A hard Brexit without a trade agreement would eliminate Britain's tariff-free trade status with the other EU members. Tariffs would raise the cost of exports. That would hurt exporters as their goods became higher-priced in Europe.Even with a trade agreement, a hard Brexit could be disastrous for the City of London, the U.K.'s financial center.

- Companies could no longer use it as an English-speaking entry into the EU economy and hence over 5,000 jobs could be lost. This could lead to a real estate collapse as many new office buildings under construction would lie empty causing housing prices to fall as well.
- The United Kingdom would lose the advantages of EU’s state-of-the-art technologies which the EU grants to its members in environmental protection, research and development, and energy.
- U.K. companies could lose the ability to bid on public contracts in any EU country which are open to bidders from any member country.
- Britain's younger workers could suffer in the employment market as jobs will no longer be as readily available to the U.K.'s workers after Brexit.
- Northern Ireland would remain with the United Kingdom while the country of Ireland, with which it shares a border, would stay a part of the EU which could reignite trouble between mainly Catholic Irish nationalists and pro-British Protestants.

- The U.K. could lose Scotland. It could join the EU on its own and may even have a referendum to leave the United Kingdom.

Consequences of No Deal The most likely scenario is that nothing happens before the March 2019 deadline in which case, the U.K. would no longer be a member of the EU, and it would have no trade agreement.

- Custom delays could create food shortages which would make the U.K. particularly vulnerable because of the extreme heat wave and summer drought caused by global warming which have already reduced food output.
- Tariffs which are already high would be re-imposed which would hurt exporters, they would increase prices of imports into the U.K. which has over a third of its food coming from the EU. In turn higher import prices would create inflation and lower the standard of living for U.K. residents.

IMPLICATION OF THE EXIT DECISION ON THE GOAN COMMUNITY

Portuguese law allows anyone born before 1961, including their descendents in the Indian west coast state of Goa and the coastal towns further north of Daman and Diu to give up their Indian passport and become EU citizens simply because these places were once colonies of Portugal. Their descendants, up to the third generation, are also eligible for Portuguese passports. As Portuguese citizens, they are EU passport holders and thus eligible to move , live, and work across the bloc.

Brexit could potentially affect the Goan Community as several Goans leave Goa in search of better employment opportunities especially to the United Kingdom making it an ideal location for Goans because of the lack of a language barrier. Most Goans either apply for a Portuguese passport or a European Passport to settle in the United Kingdom. Thus, if Article 50 does get executed, there will be three broad categories of Goans who will get affected; Goan Portuguese Passport Holders currently working or residing in the United Kingdom, Goan students currently studying in the United Kingdom and Goan Dependants, who depend on the income received by their family and other sponsors to transfer funds from the United Kingdom back to Goa.

Brexit's Impact on Goan Portuguese Passport Holders residing/working in the United Kingdom. Oxford University's Migration Observatory published a study which showed how Portugal has become the biggest gateway into Britain for immigrants born outside the EU wherein 54,000 immigrants born outside the EU were found living in Britain with Portuguese passports in the first quarter of 2015. Of the 54,000, just over 20,000 were Goan Indians. According to data from the Election Commission of India, 11,500 Goans surrendered their Indian passports in favour of Portuguese citizenship in the five years between January, 2008 and January, 2013. This figure is now estimated to be closer to 24,000, many of whom have settled in the UK. They used their right of freedom of movement within the EU to settle in Britain over the years, but fear their immigration status could change after the referendum in the event of a British exit from the European Union. A vote for Brexit is likely to mean EU nationals (including the Goan Portuguese) will need a work permit, currently required for Indian and other non-EU citizens. It will also mean no access to benefit and public funds for the first four years of stay.

Brexits' effects on Remuneration and Welfare Benefits

Almost half the Goan Portuguese Passport Holders working/residing in the United Kingdom believe that post Brexit there would some reduction to the remuneration and benefits. However, they felt that such areas of economic concern would only be addressed after Brexit was officially legalized. As of now, most of the supplies and resources provided by other counties have slowed down after the referendum. If the same continues there will be no work, and thus some expatriates may lose their jobs or may have a cut in their salary. Some respondents also felt that there could be an increase in salaries and perquisites for those Goan expatriates who render professional and skill based services in the United Kingdom as the case with IT- professionals in the UK who are generally Indians or of Indian origin and are the cream of their company and to protect such employees, salaries might increase. Some the respondents said that there hadn't been much change to their perks and remuneration, but expected a reduction, if and only if the exit actually happens. However, England has several laws that prohibit employers to from paying salaries and wages that are below the minimum limit.

Brexit's impact on Indian Students studying in the United Kingdom

A huge majority of the student community felt that the value depreciation of the pound had not affected their standard of living. Rather depreciation in the value of the pound actually benefited them, on account of the remittances they received from their parents, guardians and sponsors in India. Due to the depreciation value of the pound, taking the conversion factor into account, daily expenses and fees have become relatively cheaper for Indian students, thus, Indian students have more savings for their daily needs as the value of the rupee has increased in relation to the pound. However, a minority of the students who do not receive remittances from

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India, as they have part time jobs in the United Kingdom, believed that the depreciation adversely affected their standard of living.

The Exit's Potential Impact on Student's Visa Extension

A majority of the students in the study did not expect the potential exit to have any implications on their visa extensions; as the extension had already been shortened before the referendum took place. Initially students had a two-year visa extension after they finished their respective course to acquire work experience within the United Kingdom itself. However, this extension had been shortened from 2 years to 2 months. A few students believed that the exit could potentially be beneficial to students who pursuing professional courses as they could be asked to stay back to provide their skill sets in the UK industries. A recent statistic showed that a fair number (15,600) of UK students are pursuing their academic dreams in European countries. On the other hand, more than 12,000 EU (Non-UK) pupils are also studying in UK. Once the Brexit is official, new reforms will be introduced. In case, UK decides to withdraw its consent from the agreements on freedom of movement, EU students – who need not require any visa to enter UK - will have to apply for Short-Term Student Visa in order to study in UK.

Brexit's Impact on Employment Opportunities for Indian Students

A vast majority of the students believed that the issue of employment opportunities for international students would only be addressed in two years when the exit officially took place. However, they felt that given the political mood in the country, it was likely that immigration numbers would reduce. One of the primary factors supporting the exit was due to the plummeting employment opportunities for Britons since most of the jobs were being directed to qualified and skilled expatriates. The exit would probably have a negative impact on work prospects for international students as the industries set up in the UK would hire more Britons to curb immigration. Such students could have to seek employment opportunities in other parts of Europe or may have to return to Goa. Some of the student respondents felt that it wouldn't affect professional and skilled freshers as post the Brexit as work visa would still be available.

Brexit's Impact on Goan Dependants

Even though the Brexit referendum took place in the United Kingdom, its impact was felt in the State of Goa too. Several Goans have their family, friends and other sponsors in the United Kingdom which provide them with financial remittances to sustain themselves and their households, here in Goa.

Impact of the Value Depreciation of the Pound for Goans

All the Goan dependants of the Portuguese Passport Holders in Britain have felt the pinch of the pound's depreciation. After the referendum the amount of disposable income and savings of such Goans has decreased. Over 75% of the respondents stated that though the amount of British currency being remitted to them hadn't changed, the value in conversion to rupees had adversely changed causing a decrease in income for Goan dependants. A few respondents felt that the decrease in pound had not affected their standard of due to their other sources of income from Goa.

Impact of the Exit on Goans aspiring to Shift to the United Kingdom

Most of the Goan dependants aspiring to move to the United Kingdom for better employment opportunities or to be closer to their families stated that their plans had changed post the referendum. They are currently looking for employment opportunities in other parts of Europe but were not optimistic due to language barriers. Thus, the potential exit has mostly had adverse implications to both Goan dependants as well as on those Goans aspiring to move to the United Kingdom.

CONCLUSION

For the UK to leave the EU it has to invoke an agreement called Article 50 of the Lisbon Treaty which gives the two sides two years to agree to the terms of the split. The government was to enact a Great Repeal Bill which would end the primacy of EU law in the UK. It was expected to incorporate all EU legislation into UK law in one lump, after which the government would decide over a period of time which parts to keep, change or remove. However, since the referendum held in June, 2016, was nonbinding in nature, Brexit opponents protested that Theresa May could not unilaterally make the decision and needed the approval of the majority of the Members of Parliament (MPs). Hence, a Supreme Court hearing was held on 24th January, 2017, to decide the same. Out of the 11 Supreme Court Justices, 8 agreed, that Theresa May did in fact need the approval of the MPs. But the government argued that, under the Royal Prerogative (powers handed to ministers by the Crown), it could make this move without the need to consult Parliament and it said that MPs had voted overwhelmingly to put the issue in the hands of the British people when they backed the calling of last June's referendum in which UK voters backed Brexit by 51.9% to 48.1%. Finally, on February 1, 2017, Theresa May won 498 to 114

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votes from Members of Parliament in the House of Commons for the bill to invoke Article 50 and start the Brexit process in March 2017.

Such an exit has had positive as well as negative outcomes for all concerned. Implications of the exit on Goan Portuguese passport holders would probably be of an adverse nature, especially for those who have not yet acquired a British Residency, i.e. those individuals who have shifted there after 2014. Most Goans either working or studying there will most likely have to shift to other parts of the European Union or move back to India for employment opportunities due to the potential immigration control laws. However, this is not the case for skilled professionals, who have moved there before 2014. The depreciation in the value of the pound has affected Goans adversely depending on remittances from their British Sponsors, as this has reduced the size of their disposable income and has curbed their savings. Moreover, most Goans aspiring to shift to the United Kingdom are now contemplating a different route for employment, due to the uncertain immigration policies of the United Kingdom.

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E - COMMERCE

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ABSTRACT
Information Technology has been contributed greater value to the society, we can see day by day technology is changing where as people prefer more to equipped shopping like online shopping/E-commerce. E-commerce broadly defined as any form of business transaction in which the parties interact electronically rather than direct meetings. This method of doing business has captured consumer mindset and made shopping easier to costumers, saves a time and provides a variety of goods/services at fraction of seconds. The contribution of this E-commerce to country like India is still developing where, we can see the usage of internet is 53.35% by Indian people, because India is consisting of many number of villages as compared to urban and even the literacy rate is just 74.04%. The usage of internet has stopped towards and made convenient and easier way of carrying business through online where up to data consumers prefer effortless shopping therefore importance of E-commerce is increasing day by day. Meanwhile let's have a glance on number of cyber crimes which are talking place on internet over 22000 websites were hacked between the months of April 2017 and January 2018 as per the Information presented by the Indian Computer Emergency Response Team and due to this issues people are frightened to trust online shopping. Therefore, Government has taken legal action against any kind of cyber crime. The motto of this paper is conscious to find out significant of E-commerce, to know the drawback and to suggest some major remedies to protect websites from hackers to online retailers.

Keywords: Commerce, E-commerce, Cyber crime etc.

INTRODUCTION
The internet has changed the living style of our life. Each minute we can see changes which are taking place in the world, as we already know that how this internet have seized attention of many people especially youngsters. The major significant of this internet even can be used by the marketers to attract modern customers who are in wonder of convenient shopping. E commerce contributed in all types of business, including manufacturing companies, retail stores and also in service sectors this E-commerce have made business more reliable and efficient, main over we can see that every business have competitors in the market arena so to accost such competition and build strong base of marketing products, trends like E-commerce is essential. Even people are becoming elegant concerning about online shopping, where as people are stuck up to their busy schedule so they don't have plenty of time for the physical shopping and this is why the marketers are took these odds to offer their products through online, this kind of carrying virtual business have reduced the importance of traditional marketing and tempted n number of costumers towards online shopping. The analyses on Cybercrimes have glanced the crimes which majorly taking place on internet. And tremendous growth and improvement in smart phones, lightweight tablets and laptops caused new E-commerce known as M-commerce.

OBJECTIVES
1) To analyze the E-commerce in India.

2) To examine types of Cyber crimes.

3) To suggest some of the remedies to protect E-commerce site from hacking and fraud.

METHODOLOGY
This study is based on secondary data sources of data collected from various articles, research papers, journals and websites etc.

CONCEPT OF COMMERCE
Commerce refers to an interchange of goods and services or something of value between business/entities. The main motto of commerce is to provide the right goods to the right persons at right time and at the right place.

CONCEPT OF E-COMMERCE
E commerce refers to carrying out a business using electronic instruments it means buying and selling of goods and services through online without having physical meeting.

E-commerce is the hottest computing topic in India right now, It has given many more opportunities to carry a business where as it results, customers will visit their site and think of purchasing products but if we just see weather is it same happening with traditional retailers? No, because people need an easy and convenient

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shopping, through this E-commerce even a customer can purchase goods while sleeping .Even it eliminates the number of middlemen are involved in buying process.

E-commerce is divided into and many major types, let we glance on few of them:

a) B2B (Business to Business)

b) B2C(Business to Customer)

c) C2C(Customer to Customer)

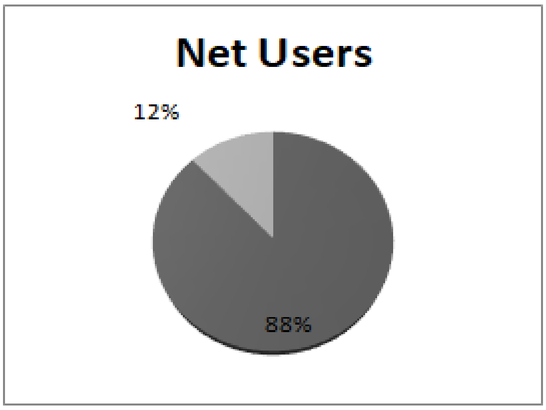
d) C2B(Customer to Business)

E-COMMERCE IN INDIA

India is not yet developed country; it is still developing at a breakneck pace. However, in spite of numerous significance, E-commerce still has a number of hurdles and these drawbacks are more difficult to overcome in a country like India. The primary cause of this being that the number of persons in usage of computers is very less and we know well that to carry E-commerce we initially require computers. The second challenge is even though who have computers those don't have access to internet, as per July 2017 only 477 million about 40% of the population are accessed to internet despite above these few challenge, in India more number of Illiterates are there, one who still don't have much knowledge about this kind of shopping and still who are not aware of this virtual shopping.

E-commerce largely carried out through debit cards and credit cards but in country like India more number of people who prefer only cash o delivery, most important aspect that prior purchasing any product we first check its price, if the amount is too high people go for bargaining in physical way of shopping.

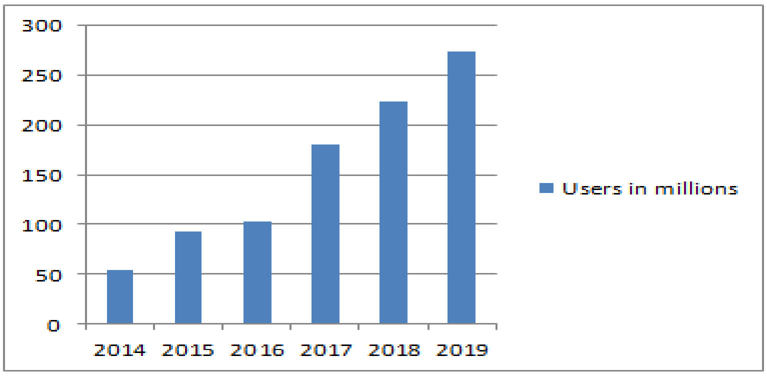
PERCENTAGE OF INDIAN SURFERS INVOLVED IN NET SHOPPING



Source: E-commerce C S V Murthy (2017) Himalaya publication House ISO 9001.

The above pie chart shows that from 100% Indian people, we can see that only 12% of Indian surfers are stuck in electronic shopping due to literacy level and 88% of Indian surfers are in not use of internet, they use internet but due to lack of literacy rate. Because if we compare our India with other countries the literacy level is low, it is just 74.04% yet it has to develop. And major hurdle of the net shopping, is India is consisting of many number of villages where as people have no knowledge regarding the usage of internet and doing shopping through online.

NUMBER OF DIGITAL BUYER'S IN INDIA FROM 2014 TO 2020(IN MILLIONS)



Source: Source: https://www.statista.com-digital-buyer

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The data presented in above table clearly states that the digital buyers are increasing year by year due to the changes done in technology. In the year 2014 the digital buyers were just 54% millions, the usage of internet was not so famous. In the year 2015 the digital buyers were 93.4% millions because people got knowledge of internet and even the 2G network was in run up. In the year 2016 the digital users were 103.4% millions due to the internet trend it has captured majority of people mindset. In the year 2017 and 2018 the digital buyers were about 180.1% and 224.1% respectively the users were in range of ascending order due to 3G and 4G networks evolved up and the trend of online shopping have become more famous because every people are in wonder of equipped products so people found more convenient to this online shopping. And it is estimated that in the year 2019, 273.6% digital users will be there due to innovative measures will be carried out by online retailers to market their products and lots of technology changes might take place.

CYBER CRIME

Cyber crime is a wider term which is used to define criminal activity in which computers/computer networks are a tool, a target/ a place of criminal activity and include everything from electronic cracking to denial of service attacks. It also covers illegal downloading, Child pornography, kidnapping children via chat rooms etc.

Cyber crime/computer crime in India has been evolving rapidly in the 21^{St} century. The Information Technology Act 2000, passed by the parliament of India in May 2000, had aimed to curb cyber crimes and to provide a legal framework for E-commerce transaction.

TYPES OF CYBER CRIMES

1) Computer virus: A computer virus is a malicious software program loaded on to a user’s computer without the user’s knowledge and performs malicious actions.
2) Phishing: Phishing is the fraudulent attempt to obtain sensitive information such as usernames, passwords and credit card details by disguising as a trustworthy entity in an electronic communication.
3) Spoofing: A spoofing attack is when an attacker/ malicious program successfully acts on another program’s behalf by impersonating data.
4) E-bank theft: E-bank theft occurs when a illegal person hacks into a banking system and diverts funds to account accessible to the criminal.
5) Online credit card fraud: It is illegal online acquisition of a credit card number and used of it for unauthorized purpose.
6) Online denial of service: It is use of email barrages, computer viruses,/other techniques to damage/ shut down online computer systems.
7) Cyber pornography: Cyber pornography is the act of using cyber space to create, display, distribute, import, or publish pornography especially materials depicting children engaged in sexual acts with adults.
8) Harassment via E-mails: Its also known as cyber bullying which means to describe the use of the internet to harass threaten/maliciously embarrass.

Ex- Sending unsolicited E-mail.

REMEDIES FOR E-COMMERCE SITE FROM PROTECTING HACKING AND FRAUD

Hackers are stealing credit card and other sensitive information from E-commerce sites, to protect customers from such fraud there are few steps for E-marketers to take into consideration those are as follows;

1) Prevent access to sensitive data: There is not required to store a data like credit card numbers, expiration date and CVV card verification value, when such information is available at site, hackers are tempt to steal that information. If E-marketer have nothing to steal, he won’t be robbed.
2) Require strong password: While it is the authority of retailer to keep customer information safe for maintaining the long lasting relationship so for this , a retailer can demand strong based password where as containing of minimum number of characters and use of symbols and numbers when password is complex it make harder for criminals to breach the site and steal information.
3) Provide security training to employees: Employees one who are working in E-commerce site they should not reveal private customer information in chat sessions because none of these communication methods are safe fraud can arise from anywhere. Therefore even employees also need to be educated on the laws and policies that affect customer data and to be trained properly.

4) Use encryption: When retailer carry confidential data between website and the browser the communication should be encrypted not only to protect business and customers but to even show the customers your site is safe.

LEGAL ACTION AGAINST ANY KIND OF CYBER CRIME

The Information Technology Act 2000 (also known as ITA-2000 or the IT Act) is an act of the Indian parliament notified on 17th October 2000. It is the primary law in India dealing with cyber crime and electronic commerce, it is based on the United Nations model law on electronic commerce 1996 (UNCITRAL model) recommended by the General Assembly of United Nations by a resolution dated30 January 1997.

The Information Technology Act, 2000 neither defines cyber crime nor uses the expression, but only provides the definition and punishments for certain crimes. The definitions which have given in IT Act are very narrow terms. The Act has not provided any specific protection for women from cyber crime. Even though some provisions deal with cyber crime against women in general. IT Act 2000 still need to be modified. In original Act there was no special provision for women and children. In 2008 amendment they added one special provision section 67(b) deals with punishment for publishing/transmitting of material depicting children in sexual explicit, child.

CONCLUSION

As i have arrived to a conclusion part, would like to share my opinion that an E-commerce is much essential in this growing country. Carrying a business through E-commerce will reduce a number of middlemen and provide a equipped shopping to its customers. No doubt, In India only 12% of people are stuck in Net shopping among 100% its due to literacy level and lack of awareness about E-commerce. It's so confident that it would be a valuable strategy for marketers to promote their products through E-commerce websites if electronic trading websites gives more concentration on cyber crime, which is one of the major hurdles of E-commerce. The number of criminal activities are taking place on electronic trade, in fact Government have made some mandatory legal action against any kind of cyber crime which will terminate such issues and provide hassel free shopping facility.

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INTERACTION EFFECT OF BOY'S SOCIO-ECONOMIC STATUS, SOCIAL MATURITY AND FAMILY CLIMATE ON VOCATIONAL ASPIRATION OF SECONDARY SCHOOL BOYS STUDENTS

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INTRODUCTION

Education has a lot of importance in our life. A man goes on receiving education in one form or the other from his birth to death. Without education an individual becomes blind even while having eyes. Education develops an individual in all aspect-physical, mental, social, economical etc. Education leads a person from darkness towards light.

CONCEPT AND DEFINITION OF VOCATIONAL ASPIRATION

The term "aspirations" is one which is often used synonymously with goals, ambitions, objectives, purposes, dreams, plans, designs, intentions, desires, longings, wishes, yearnings, cravings or aims. Aspirations are what drive individuals to do more and be more than they presently are.

Webster dictionary (1979) defines Aspiration as a "strong desire for realization (as of ambition, idea or accomplishment)",

Oxford dictionary (1972) defines it as a "pure upward desire for excellence instead fast desire or logging for something above one". Encyclopedia of Religion

RATIONALE FOR THE STUDY-EMPIRICAL EVIDENCES FOR THE SELECTED VARIABLES

This research study is conducted in the areas of socio-economic status, social maturity; family climate and effect of interaction on the student vocational aspiration form the basis for setting objectives and hypotheses for the present study.

1. Socio economic status and vocational aspiration

Paulson Young Ofenimu Okhawere (*2004*). Effect of parental socio-economic status on the vocational aspiration of students from selected secondary schools in Nigerian state. Findings indicate that significant differences exist between the socio-economic origin of students and their vocational aspirations. The students from middle and upper socio-economic backgrounds had more preferences for vocations which have to do with computational, scientific and mechanical work whereas those from lower socio-economic back ground had preferences for persuasive, social and clericalwork.

Paulson Young Ofenimu Okhawere (2000) Effect of parental socio-economic status on the vocational aspiration of students from selected secondary schools in Niger State. Findings indicate that significant differences exist "between the socio-economic origin of students and their vocational aspirations. The students from middle and upper socio-economic "backgrounds had more preferences for vocations which have to do with computational, scientific and mechanical work whereas those from lower socio-economic "background had preferences for persuasive, social and clerical work.

2. Social maturity and vocational aspiration

Bakar, Rahim and Mohamed, Shamsiah , (2004) worked on Academic Performance, Educational and Occupational Aspirations of Technical Secondary School Students. The findings of the study showed that 1.Technical secondary school students have high educational aspiration. The majority plan to study for at least a Bachelor degree. 2.No significant correlations were observed between academic achievement and educational aspirations and occupational aspiration. 3.The majority of the students were confident in obtaining a place for further education, the area of studies and the occupations they aspired for.

Marjoribanks, Kevin, (1997) worked on Family Background, Social and Academic Capital, and Adolescents' Aspirations: A Mediational Analysis. The findings suggest: (a) family background, childhood social and academic capital, and adolescents' social capital combine to have medium to large associations with adolescents' aspirations, and that the associations are larger for educational aspirations than for occupational aspirations and stronger for males than for females; (b) The mediational model is more successful in explaining family background differences in educational aspirations than variations in occupational aspirations.

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3. Family climate and vocational aspiration.

Jonathan T. Bartels(2012) Understanding the aspirations of rural high school students than forty percent of all American schools are in rural areas, and thirty percent of all students attend rural schools. Dr. Meece's study, The Rural High School Aspirations Study (RHSA), is generating new information about: 1) rural high school students' educational, vocational, and residential plans and aspirations for the future; 2) students' preparatory activities and planning for postsecondary education, work, and adult life; and 3) the impact of school experiences, geographic location, economic status, cultural or ethnic origins, family background, peer relations, and community characteristics on rural students' aspirations and preparatory activities.

Kristen Anne Junger(2008), "Parental Influence and career choice-How parents affect the career Aspirations of their children." To examine parental influence within four theories of career development. To gather researcher showing link between parental expectations and children career decisions. To investigation gender socialization within the home and its aspects on children's career perceptions. To provide insight about parent child relationships and how this may influence children's aspiration.

GENERAL OBJECTIVES OF THE STUDY

To study the interaction effect of boy's socio-economic status, social maturity and family climate on Vocational aspiration.

METHODOLOGY

Variables.

1. Independent variables to be considered in this study

1. socio-economic status.
2. Social maturity.
3. Family climate.

2. Dependent variables to be considered in this study

1. Vocational aspiration**.**

DESIGN OF THE STUDY

The present study is the descriptive study, where a survey will be undertaken to collect the information about socio-economic status, social maturity and family climate of the secondary school students of Kalaburgi District with regard to interaction effects on their vocational aspiration.

TOOLS TO BE USED IN THE STUDY,

Data will be collected with the help of following tools

a. Socio-Economic Status Scale (SESS).

In order to measure this variable, Socio-Economic Status Scale constructed by Meenakshi Sharma will be used.

b. Social Maturity Scale (SMS).

In order to measure this variable, Social Maturity Scale (SMS) constructed by P. Nalini Rao will be used.

c. Family Climate Scale (FCS).

In order to measure this variable, Family Climate Scale Constructed by P. Beena Shah will be used.

d. Vocational Aspiration Inventory (VAI).

In the present study Vocational Aspiration which is the dependent variable will be measured by developing an Vocational Aspiration tool by the investigator.

SELECTION OF THE SAMPLE

Using stratified random sampling technique six hundred students shall be selected from 9^{th} studying in secondary schools of Kalaburgi district.

COLLECTION OF THE DATA

Required data relating to socio-economic status, social maturity and family climate of the students will be obtained by administering socio-economic status inventory, social maturity test and family climate test for school students. The investigator also administer vocational aspiration test among the students to collect the necessary data. The investigator will collect the essential data by visiting different secondary schools from Kalaburgi District. The sex, management and location of the school will be collected through a personal data Performa.

STATISTICAL TECHNIQUES

Hypothesis: There is no significant interaction effects of Socio-Economic Status (Low and high), Social maturity (Low and high) and Family climate (Low and high) on Vocational aspiration of Secondary school boy students

To test or accomplish above hypothesis the three way ANOVA with interaction design was performed and the results are presented in the table given below.

Table-3: Way ANOVA between Socio-Economic Status (Low and high), Social maturity (Low and high) and Family climate (Low and high) on Vocational aspiration of Secondary school boy students

Sources of variation	Degrees of freedom	Sum of squares	Mean sum of squares	F-value	p-value
Main effects					
SES	1	37.42	37.42	21.5872	<0.05, S
SM	1	20.58	20.58	11.8737	<0.05, S
FC	1	0.36	0.36	0.2074	>0.05, NS
2-way interaction effects					
SES x SM	1	4.56	4.56	2.6324	>0.05, NS
SES x FC	1	4.08	4.08	2.3525	>0.05, NS
SM x FC	1	7.27	7.27	4.1943	<0.05, S
3-way interaction effects					
SES x SM x FC	1	0.04	0.04	0.0232	>0.05, NS
Error	292	506.20	1.73		
Total	299	580.52			

*p<0.05

From the results of the above table, it can be observed that

- The secondary school boy students with low Socio-Economic Status (52.62±0.49) smaller and significant vocational aspiration scores as compared to secondary school boy students with high Socio-Economic Status (54.62±1.68).
- The Secondary school boy students with low Social maturity (52.73±0.63) smaller and significant vocational aspiration scores as compared to secondary school boy students with high Social maturity (54.62±1.71).
- The Secondary school boy students with low Family climate (53.19±1.27) smaller and not significant vocational aspiration scores as compared to Secondary school boy students with high Family climate (54.47±1.74).
- The Secondary school boy students with low & high Socio-Economic Status and low & high Social maturity have similar vocational aspiration scores.
- The Secondary school boy students with low & high Socio-Economic Status and low & high Family climate have similar vocational aspiration scores.
- The Secondary school boy students with low & high Social maturity and low & high Family climate have different vocational aspiration scores.
- The Secondary school boy students with low & high Socio-Economic Status, low & high Social maturity; low & high Family climate have similar vocational aspiration scores.

Further, if F is significant, to know the pair wise comparisons of interactions effects of Socio-Economic Status (Low and high), Social maturity (Low and high) and Family climate (Low and high) on vocational aspiration of Secondary school boy students by applying the by Scheffe's multiple posthoc procedures and the results are presented in the tables given below:

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Table: Interaction effects of Socio-Economic Status (Low and high) and Social maturity (Low and high) on Vocational aspiration of Secondary school boy students

Interactions	Low SES x Low SM	Low SES x High SM	High SES x Low SM	High SES x High SM
Mean	52.51	53.00	53.33	54.85
SD	0.50	0.00	0.55	1.71
Low SES x Low SM	-			
Low SES x High SM	p=0.4529	-		
High SES x Low SM	p=0.0347*	p=0.8340	-	
High SES x High SM	p=0.0001*	p=0.0001*	p=0.0001*	-

*p<0.05

From the results of the above table, it can be seen that

- The boy students of secondary schools belongs to low Socio-Economic Status with low Social maturity and low Socio-Economic Status with high Social maturity have similar vocational aspiration scores.
- The boy students of secondary schools belong to high Socio-Economic Status with low Social maturity have significant higher vocational aspiration scores as compared to boy students of secondary schools belongs to low Socio-Economic Status.
- The boy students of secondary schools belongs to high Socio-Economic Status with high Social maturity have significant higher vocational aspiration scores as compared to boy students of secondary schools belongs to low Socio-Economic Status with low Social maturity.
- The boy students of secondary schools belongs to low Socio-Economic Status with high Social maturity and high Socio-Economic Status with low have similar vocational aspiration scores.
- The boy students of secondary schools belongs to high Socio-Economic Status with high have significant higher vocational aspiration scores as compared to boy students of secondary schools belongs to low Socio-Economic Status with high Social maturity.
- The boy students of secondary schools belongs to high Socio-Economic Status with high Social maturity have higher vocational aspiration scores as compared to boy students of secondary schools belongs to high Socio-Economic Status with low Social maturity.

Table: Interaction effects of Socio-Economic Status (Low and high) and Family climate (Low and high) on Vocational aspiration of Secondary school boy students

Interactions	Low SES x Low FC	Low SES x High FC	High SES x Low FC	High SES x High FC
Mean	52.64	52.47	54.44	54.67
SD	0.48	0.52	1.60	1.70
Low SES x Low FC	-			
Low SES x High FC	p=0.9757	-		
High SES x Low FC	p=0.0001*	p=0.0001*	-	
High SES x High FC	p=0.0001*	p=0.0001*	p=0.8338	-

*p<0.05

From the results of the above table, it can be seen that

- The boy students of secondary schools belongs to low Socio-Economic Status with low Family climate and low Socio-Economic Status with high Family climate have similar vocational aspiration scores.
- The boy students of secondary schools belongs to high Socio-Economic Status with low Family climate have significant higher vocational aspiration scores as compared to boy students of secondary schools belongs to low Socio-Economic Status with low Family climate.
- The boy students of secondary schools belongs to high Socio-Economic Status with high have significant higher vocational aspiration scores as compared to boy students of secondary schools belongs to low Socio-Economic Status with low Family climate.

- The boy students of secondary schools belongs to high Socio-Economic Status with low Family climate have significant higher vocational aspiration scores as compared to boy students of secondary schools belongs to low Socio-Economic Status with high Family climate.
- The boy students of secondary schools belongs to high Socio-Economic Status with high Family climate have significant higher vocational aspiration scores as compared to boy students of secondary schools belongs to low Socio-Economic Status with high Family climate.
- The boy students of secondary schools belongs to high Socio-Economic Status with low Family climate and high Socio-Economic Status with high Family climate have similar vocational aspiration scores. Table: Interaction effects of Social maturity (Low and high) and Family climate (Low and high) on Vocational aspiration of Secondary school boy students

Interactions	**Low SM x Low FC**	**Low SM x High FC**	**High SM x Low FC**	**High SM x High FC**
Mean	52.69	52.83	54.02	54.82
SD	0.65	0.59	1.59	1.71
Low SM x Low FC	-			
Low SM x High FC	p=0.9728	-		
High SM x Low FC	p=0.0001*	p=0.0042*	-	
High SM x High FC	p=0.0001*	p=0.0001*	p=0.0084*	-

*p<0.05

From the results of the above table, it can be seen that

- The boy students of secondary schools belongs to boy students of secondary schools belongs to low Social maturity with low Family climate and low Social maturity with high Family climate have similar vocational aspiration scores.
- The boy students of secondary schools belongs to high Social maturity with low Family climate have significant higher vocational aspiration scores as compared to boy students of secondary schools belongs to low Social maturity with low Family climate.
- The boy students of secondary schools belongs to high Social maturity with high Family climate have significant higher vocational aspiration scores as compared to boy students of secondary schools belongs to low Social maturity with low Family climate.
- The boy students of secondary schools belongs to low Social maturity with high Family climate have significant higher vocational aspiration scores as compared to boy students of secondary schools belongs to high Social maturity with low Family climate.
- The boy students of secondary schools belongs to high Social maturity with high have significant higher vocational aspiration scores as compared to boy students of secondary schools belongs to low Social maturity with high Family climate.
- The boy students of secondary schools belongs to high Social maturity with high have significant higher vocational aspiration scores as compared to boy students of secondary schools belongs to high Social maturity with low Family climate.

Table: Interaction effects of Socio-Economic Status (Low and high), Social maturity (Low and high) and Family climate (Low and high) on Vocational aspiration of Secondary school boy students

Interactions	Low SES x Low SM x Low FC	Low SES x Low SM x High FC	Low SES x High SM x Low FC	Low SES x High SM x High FC	High SES x Low SM x Low FC	High SES x Low SM x High FC	High SES x High SM x Low FC	High SES x High SM x High FC
Mean	52.53	52.38	53.00	53.00	53.54	53.18	54.88	54.85
Low SES x Low SM x Low FC	-							
Low SES x Low SM x High FC	p=1.0000	-						
Low SES x High	p=0.95	p=0.97	-					

SM x Low FC	21	03						
Low SES x High SM x High FC	p=0.9999	p=0.9998	p=1.0000	-				
High SES x Low SM x Low FC	p=0.4945	p=0.6609	p=0.9863	p=0.9999	-			
High SES x Low SM x High FC	p=0.8565	p=0.9133	p=1.0000	p=1.0000	p=0.9992	-		
High SES x High SM x Low FC	p=0.0001*	p=0.0001*	p=0.0013*	p=0.8011	p=0.2528	p=0.0177*	-	
High SES x High SM x High FC	p=0.0001*	p=0.0001*	p=0.0001*	p=0.7918	p=0.1129	p=0.0013*	p=1.0000	-

*p<0.05

From the results of the above table, it can be seen that

A significant difference was observed between interactions of boy students of secondary schools belongs to

- low socio economic status x low social maturity x low family climate and high socio economic status x high social maturity x low family climate
- low socio economic status x low social maturity x low family climate and high socio economic status x high social maturity x high family climate
- low socio economic status x low social maturity x high family climate and high socio economic status x high social maturity x low family climate
- low socio economic status x low social maturity x high family climate and high socio economic status x high social maturity x high family climate
- low socio economic status x high social maturity x low family climate and high socio economic status x high social maturity x low family climate
- low socio economic status x high social maturity x low family climate and high socio economic status x high social maturity x high family climate
- high socio economic status x low social maturity x high family climate and high socio economic status x high social maturity x low family climate
- high socio economic status x low social maturity x high family climate and high socio economic status x high social maturity x high family climate at significance level of 5 percent.
- But other combinations of interaction effects of three independent variables on vocational aspiration are not found to be statistically significant at 5% level.

EDUCATIONAL IMPLICATIONS

Teachers should help the students to develop rationality, curiosity, open mindedness, personal confidence, aversion to superstitions, intellectual belief, suspended judgment etc., as these variables are good predictors of achievement of science students. Family Life Education programmes and mental health services may be organized at college level to enhance and equip the students for betterment of career aspirations

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