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CONTENTS

Research Papers

- OWNERSHIP AND USAGE OF MOBILE PHONE AMONG LOW-INCOME URBAN POPULATION IN INDIA: A GENDER PERSPECTIVE** 1 – 9
- Raman Saxena and Prof. Ravi Mokashi
- WILLINGNESS TO RECYCLE AS A WASTE DISPOSAL METHOD IN SELECT AREAS OF SOUTH GOA** 10 – 14
- Charmaine D'souza
- MERGERS AND ACQUISITION OF PSB'S: STUDY OF MERGER OF STATE BANK OF INDIA AND BHARTIYA MAHILA BANK** 15 – 17
- Archana Vishnu Pawar
- A STUDY ON EFFECTS OF TELEVISION ON RURAL ADOLESCENTS A SOCIOLOGICAL STUDY IN VIJAYAPURA DISTRICT** 18 – 22
- Bharati. M. Averi and Dr. M. P. Baligar
- TO STUDY CHANGING TRENDS IN ADOPTION OF SOFTWARE PROJECT MANAGEMENT PRINCIPLES IN PROJECT BASED LEARNING COMPONENTS OF COMPUTER SCIENCE COURSE IN COLLEGES OF PUNE CITY** 23 – 26
- Mirza Imran Baig and Prof. (Dr.) Aftab Anwar Shaikh
- A STUDY OF THE RECRUITMENT AND SELECTION PRACTICE IN FIVE STAR HOTELS IN PUNE CITY** 27 – 29
- Dr. Riyasat Aminuddin Peerzade
- TAX PLANNING MEASURES ADOPTED BY SALARIED EMPLOYEES: A CASE STUDY IN PERNEM TALUKA** 30 – 34
- Virendra Amonkar and Sanchali Salgaonkar
- COACHING LIFE SKILLS THROUGH FOOTBALL: DEVELOPING A LIFE SKILLS PROGRAMME** 35 – 38
- Lt. Sam Joseph Braganza
- CORE: ESSENTIALS FOR SUSTAINIBILITY OF EVERY ORANISATION** 39 – 42
- Lt Dr. Yashodhan P Mahajan
- E-FILLING OF INCOME TAX RETURNS: A STUDY REGARDING SALARIED EMPLOYEES IN MAPUSA CITY- GOA** 43 – 48
- Virendra Amonkar and Dr. Filipe Rodrigues e Melo
- DR. BHIM RAO AMBEDKAR AS SOCIAL ENGAGED BUDDHIST** 49 – 52
- Thuktan Negi
- CONSUMER SATISFACTION TOWARDS PAHEL SCHEME WITH REFERENCE TO TRIVANDRUM CORPORATION** 53 – 57
- Arya Gopan

EXPORT OF KRAFT PAPER FROM INDIA: A CASE OF INDIAN PAPER INDUSTRY	58 – 64
Shreya Gupta and Supriya Lamba Sahdev	
ANALYZING QUALITY BENEFITS OF ENTERPRISE RESOURCE PLANNING (ERP) SYSTEMS IN SUPPLY CHAIN PRACTICES -CASE OF AUTOMOTIVE ANCILLARY INDUSTRIES IN TAMILNADU	65 – 70
Srinivasan Lakshmanan, and Dr. S. Edmund Christopher	
A STUDY ON IMPACT OF CLEANLINESS ON PURCHASE BEHAVIOUR OF COLLEGE STUDENTS IN FAST FOOD RESTAURANTS IN MUMBAI CITY	71 – 75
Prof. Archana K. Prabhudesai	
THE IMPACT OF ORGANIZATIONAL JUSTICE ON ORGANIZATIONAL CYNICISM AND EMPLOYEE TURNOVER INTENTIONS IN IT INDUSTRY	76 – 86
Divya Singh and Dr. Varsha Dixit	
VIOLENCE AGAINST WOMEN: WHERE WE ARE? LEGISLATIVE EFFORTS DONE SO FAR TO PROTECT WOMEN AGAINST VIOLENCE ACROSS GLOBE	87 – 90
Kajal B. Dalal	
NEW TECHNIQUES OF E-LEARNING AND E-TEACHING	91 – 95
Dr. Vijayalaxmi S Pawar and Prof. V. V. Malagi	
A STUDY ON AWARENESS LEVEL OF MEZZANINE FINANCING AMONG FINANCE PROFESSIONALS IN BANGALORE CITY	96 – 99
Fatin	
ADVANCE TAX PAYMENT AND ITS INTEREST PROVISIONS FOR NON-PAYMENT AFFECTING TAX SYSTEM IN INDIA	100 – 106
Uzma Ayub Sarkhot	
MARKETING IN DIGITAL WORLD	107 – 110
Priya Sharad Kudav and Jasmine David D'costa	
ANALYSIS OF FINANCIAL HEALTH OF SELECT PRIVATE SECTOR BANKS IN INDIA	111 – 117
Aarti R. Popkar and Dr. Filipe Rodrigues e Melo	
GREEN HRM AND IT AT WIPRO ENVIRONMENTAL SUSTAINABILITY	118 – 121
Dr. Sony Hiremath	
TO ASSES THE KNOWLEDGE OF WOMEN REGARDING ANTENATAL CARE	122 - 124
Shailaja Kashinath Date	

OWNERSHIP AND USAGE OF MOBILE PHONE AMONG LOW-INCOME URBAN POPULATION IN INDIA: A GENDER PERSPECTIVE

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ABSTRACT

The rapid expansion of mobile devices and mobile phone services is increasing day by day across the socio-economic classes in India however, the ownership share of the mobile phone between the male and female has a wide gap irrespective of their economic and literacy status. Only 38% of the women in India own mobile phones where as the ownership amongst men is around 71%. We conducted a study to explore the ownership of the mobile phone among the low income urban population and its distribution between men and women population. If the gender gap also reflects on the type of phone they own and their usage of mobile phone features, services and apps?. The research also intended to know if their literacy level, profession and income have any implication on the ownership and usage of mobile phones and mobile phone services by them.

This study was conducted on 112 men and 107 women among urban poor population in Delhi and NCR Region (Noida, Gurugram, Ghaziabad) and Hisar (Haryana) between Jan 2018 to July 2018. The sample was selected based on the random sampling method. Unstructured interviews and observations (contextual enquiry) were used as a methodology to collect information related to their demography, profession, income, and mobile phone ownership including type of mobile devices. Observation and contextual enquiry was used to capture some insight related to the usage and behavior related to mobile devices and services.

Keywords: Urban Poor, Women, Gender gap, Mobile Phones, Mobile Phone Ownership, Mobile Usage, Social norms, Adoption, Perceived value, SMS, WhatsApp, YouTube, Mobile Payments

INTRODUCTION

The penetration of mobile phone devices and mobile telephone services is increasing day by day across the socio-economic classes in India however, the ownership share of the mobile phone between the male and female has a wide gap between the two irrespective to their economic and literacy status (1). As per the study done by the John F. Kennedy School of Government at Harvard University, only 38% of the women in India own mobile phones where as the ownership among male is around 71% (2).

India is an increasingly urban country, with over half a billion people expected to live in towns and cities by 2020. The urbanization in India has expanded rapidly as increasing number of people migrate to cities and towns. The economic diversity between the rural and urban areas pushes a large number of people with no or very limited literacy and skills to migrate to urban areas in search of better job opportunities and better lifestyle. However, a very large number of them are unable to find suitable employment in the organized sectors and either remain jobless or end up working in informal unorganized work force as daily wage workers, laborers, street vendors etc. earning very low or irregular income. These people live in slums or stay homeless and add to the existing population of urban poor.

The decreasing cost of mobile phone devices, extended penetration and low cost of mobile phone services has enabled the access of the mobile telephone services among a large population of urban poor and has created a positive impact on people at the bottom of the pyramid especially in enhancing job prospects, improving literacy and healthcare and thereby contributing in poverty reduction. Mehta, B.S. (2013) has reported that the mobile phone has the ability to act as a change agent as it can facilitate need-based and user-centric information and services at affordable costs (3). The growth of mobile phone use has helped to address the digital divide in India. According to a Deloitte study in India, the reach and penetration of mobile phones can ensure the delivery of a large number of services in a cost effective, fast and seamless manner even without physical access (4)

The enormous growth of mobile phone service holds much promise for India's most underserved people. Several studies show that mobile phones have a positive impact on the socio-economic life of urban poor population including the female population as well as the economic development of developing countries. Waverman et al. (2005) reported that the per capita GDP growth of a developing country with 10 more mobile phones per 100 inhabitants between 1996 and 2003 was 0.59 percent higher than an otherwise identical country (5). They estimate that this impact may be only half as large in developed countries. Mobile phones also have significant social impact on poor population. The study by Wei and Lo (2006) reported that the mobile phones "strengthen users' family bonds, expand their psychological neighborhoods, and facilitate symbolic proximity to the people they call" by streamlining communication (6). Frissen (1995) reported the value of mobile phone

as a “liberator” especially for women (7). Rakow (1992) describe the value of phone especially for women as it mitigate their fear, isolation, loneliness, and boredom by helping them cope better with confinement at home and physical separation from their own family members and friends (8).

AIM AND PURPOSE OF THE STUDY

The main question we had was if the gender has any implication on the ownership of the mobile phone and the type of mobile phone among low-income urban population in India? The aim of this study is to explore the ownership of the mobile phone among urban poor population and its distribution between men and women population. If gender gap also reflects on the type of phone they own and their usage of mobile phone? The research also intended to know if their literacy level, profession and income have any implication on the ownership and usage of mobile phones and mobile phone services by them.

SAMPLE

This study was conducted on 107 women and 112 men among urban poor population in Delhi and NCR Region (Noida, Gurugram, Ghaziabad) and Hisar (Haryana) selected using random sampling technique. Out of total sample size of 219, 98 men and 79 women were employed or engaged in some kind of economic activities largely into informal sector. Amongst male samples, we have rickshaw pullers, loaders, street vendors, watchmen, housemaids, street vendors, factory workers, shop assistants etc. and remaining were not engaged in any economic activities.

RESEARCH METHODOLOGY AND APPROACH

An unstructured interview and observations (contextual enquiry) were used as a methodology to collect information related to their demography, profession, income, and mobile phone ownership including type of mobile devices. Observation and contextual enquiry was used to capture some insight about the usage and behavior related to mobile devices and services.

RESEARCH FINDINGS

Ownership of Mobile phones among women and men:

Ownership among men based on Location, Age, Education, Employment and Income:

		Number	Basic/Feature Phone	Smart Phone	No Phone
Location	<i>Noida</i>	57	19	20	18
	<i>Delhi</i>	20	03	08	09
	<i>Gurugram</i>	14	05	05	04
	<i>Hisar</i>	08	02	02	04
	<i>Gr. Noida</i>	06	03	01	02
	<i>Ghaziabad</i>	07	04	01	02

Age Group	<i>Below 18 yrs.</i>	16	05	07	04
	<i>18 - 30 years</i>	53	19	22	12
	<i>31 - 40 years</i>	32	09	07	16
	<i>41 & above</i>	11	03	01	07

Education	<i>No Education</i>	55	22	09	24
	<i>1 - 5 years</i>	42	12	17	13
	<i>6 - 8 years</i>	10	02	06	02
	<i>9 - 10 years</i>	05	00	05	00

Employment	<i>House Servant</i>	04	02	02	00
	<i>Factory Work</i>	28	10	09	09
	<i>Street Vendor</i>	32	10	13	09
	<i>Shop Assistant</i>	16	06	06	04
	<i>Other</i>	05	01	02	02
	<i>Unemployed</i>	27	07	05	15

Family Income	<i>Below Rs. 7.5K</i>	62	24	09	29
	<i>Rs.7501-10K</i>	21	08	06	07
	<i>Rs.10001-14K</i>	11	03	05	02
	<i>Rs.14001-16K</i>	10	01	09	01
	<i>Above 16000</i>	08	00	08	00

TOTAL		112	36	37	39
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Table 1: Ownership among men based on location, Age, Education, Employment & Income

Ownership among women based on Location, Age, Education, Employment and Income:

		Number	Basic/Feature Phone	Smart Phone	No Phone
Location	<i>Noida</i>	55	17	10	28
	<i>Delhi</i>	19	05	03	11
	<i>Gurugram</i>	12	04	02	06
	<i>Hisar</i>	07	02	01	04
	<i>Gr. Noida</i>	07	03	00	04
	<i>Ghaziabad</i>	07	02	00	05

Age Group	<i>Below 18 yrs.</i>	14	04	04	06
	<i>18 - 30 years</i>	57	19	12	26
	<i>31 - 40 years</i>	27	09	00	18
	<i>41 & above</i>	09	01	00	08

Education	<i>No Education</i>	57	22	03	32
	<i>1 - 5 years</i>	40	11	06	23
	<i>6 - 8 years</i>	07	00	04	03
	<i>9 - 10 years</i>	03	00	03	00

Employment	<i>Housemaid</i>	51	16	09	26
	<i>Factory Work</i>	10	02	03	05
	<i>Street Vendor</i>	07	02	01	04
	<i>Shop Assistant</i>	06	03	02	01
	<i>Other</i>	05	03	01	01
	<i>Unemployed</i>	28	07	00	21

Family Income	<i>Below Rs. 7.5K</i>	52	11	03	38
	<i>Rs.7501-10K</i>	35	19	02	14
	<i>Rs.10001-14K</i>	09	02	02	05
	<i>Rs.14001-16K</i>	06	01	04	01
	<i>Above 16000</i>	05	00	05	00

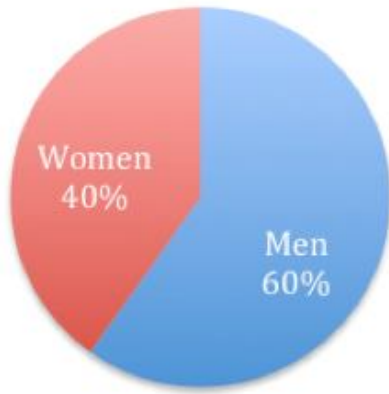
TOTAL		107	33	16	58
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Table-2: Ownership among women based on location, Age, Education, Employment & Income

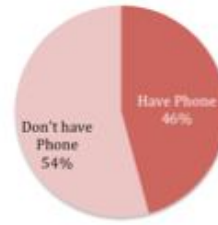
GENDER IMPLICATION ON THE OWNERSHIP OF MOBILE PHONES

Out of total 219 samples (112 Men and 107 Women), 73 (65.18%) men and 49 (45.79%) women own a mobile phone that reflects a gap of around 19.39% in the ownership of mobile phone between men and women. In terms of the types of mobile phones, basic/feature phone ownership among men is 49.32% and among women is 67.35% where as the smartphone ownership among men is 50.68% and among women is only 32.65%. The literacy and education level has a positive impact in case of both genders in terms of ownership of the mobile devices.

Mobile Phone Ownership Distribution



Ownership of Mobile Phone-Women



Ownership of Mobile Phone-Men

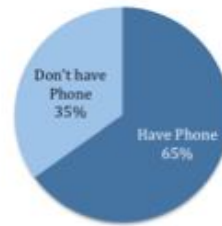


Chart-1: Distribution of Ownership of Phones between Men and Women

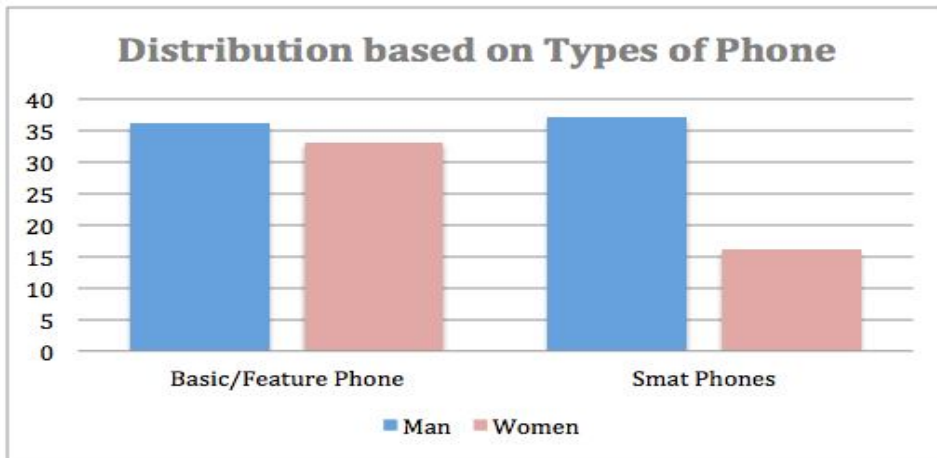


Chart-2: Distribution based on Types of Phones between Men and Women

YOUNG PEOPLE LEAD THE OWNERSHIP OF MOBILE PHONES AS WELL AS SMARTPHONES. 66.66% participants below 18 years own a mobile phone (75% men and around 57% women) where as only 25% participants above 41 years of age own a mobile phone. Age also has an impact the type of mobile ownership, the young people lead in the ownership of smartphones with 55% smartphone ownership among people below 18 years, 52.94% among participants between 18 to 30 years, 28% among participants between 30 to 40 years of age and only 25% among people above the age of 41 years own a smart phone.

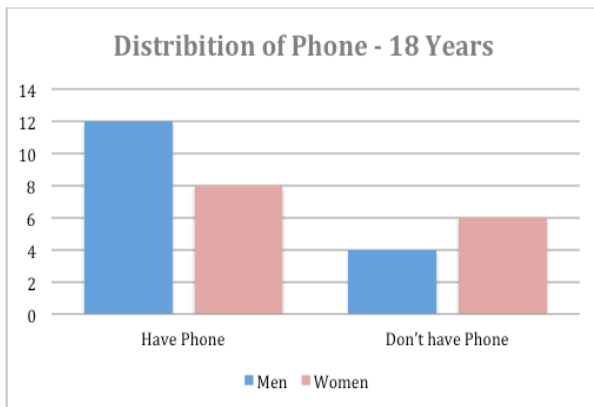


Chart-3: Distribution below 18 Years

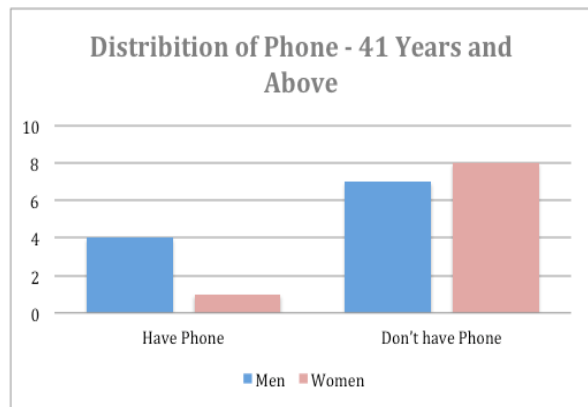


Chart-4: Distribution 41 and Above

EDUCATION HAS POSITIVE LINK WITH THE OWNERSHIP OF THE MOBILE PHONE.

50% participants with no education own a mobile phone (56.36% men and 43.86% women), 56.10% own a mobile phone among participants with 1 to 5 years of education, 70.59% among participants with 6 to 8 years of school education and 100% among participants with 9 to 10 years of school education. The same trend is reflected in men and women. The smartphone ownership is only 21.49% among participants without any education whereas, it is 100% among participants with 9 to 10 years of school education.

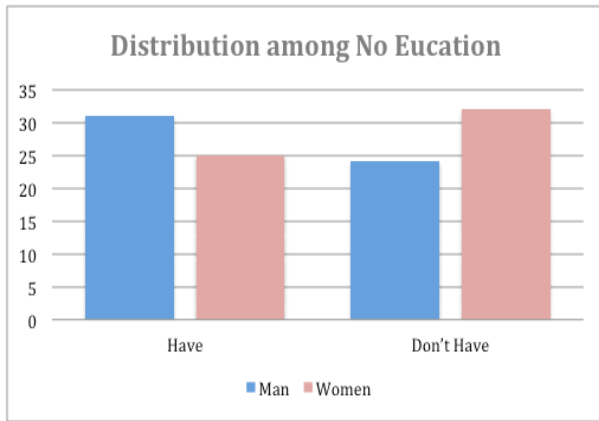


Chart-5: Distribution – Based on No Education

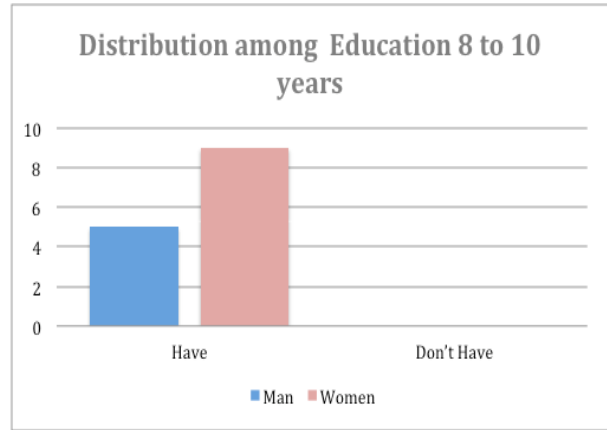


Chart-6: Distribution – among 8 to 10 years education

OWNERSHIP OF THE MOBILE PHONE IS LINKED TO THE EMPLOYMENT AS WELL AS PROFESSION

Ownership and usage of mobile phone is also linked with the type of economic activity people are engaged with. The study shows that only 33.33% amongst unemployed participants own a mobile phone whereas, amongst employed participants; the ownership of mobile phone is about 62.14% with the highest ownership among shop assistant (77.27%) followed by 66.66% among street vendors, 63.16% among factory workers and 52.73% amongst the housemaids/servants.

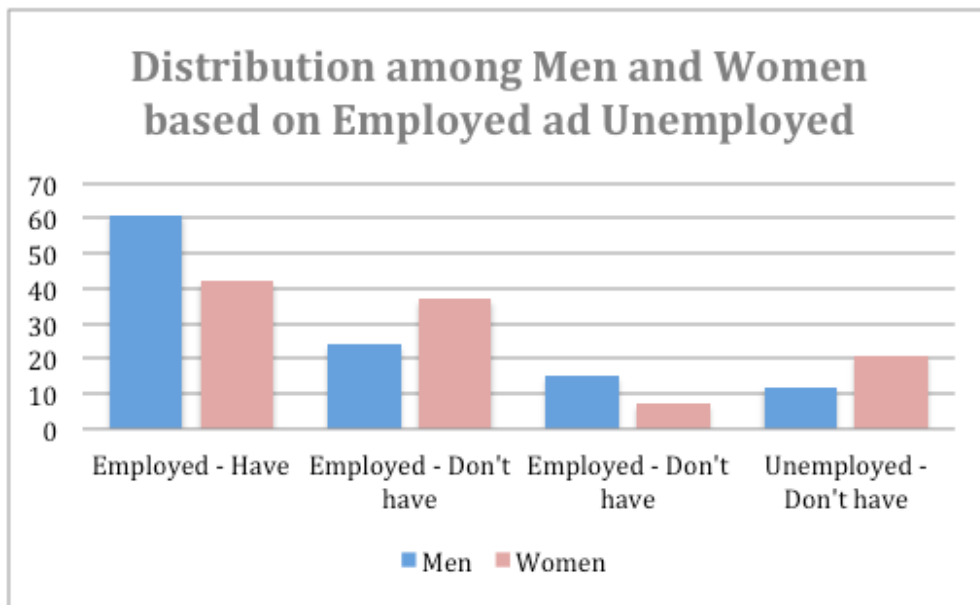


Chart-7: Distribution among Men and Women based on Employed ad Unemployed

INCOME IMPACTS THE MOBILE PHONE AS WELL AS TYPE OF MOBILE PHONE OWNERSHIP

The results show that income plays an important role in the ownership of the mobile phones as all the participants with monthly family income above Rs. 16000 owns a mobile phone where as only 41.23% participants with monthly family income below 7500 salary owns a mobile phone (53.23% men and 26.92% women). Income also impacts the type of phone ownership. Participants with family monthly income above Rs.16000, 100% participants among men and women own a smart phone. Participants with monthly income below Rs 7500, only 27.27% owns a smart phone.

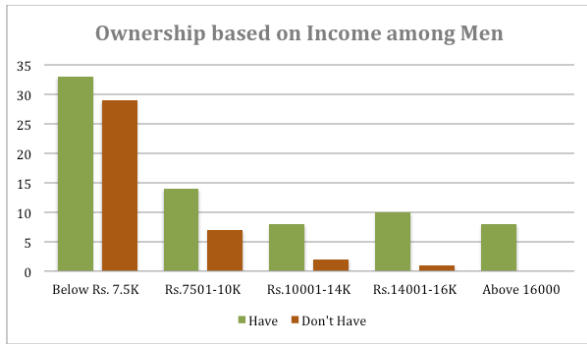


Chart-8: Distribution – Based on Income among Men

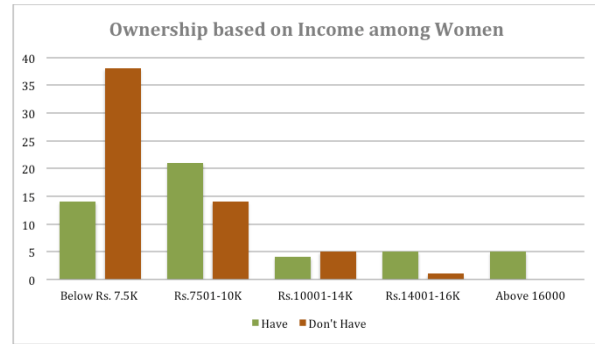


Chart-9: Distribution – Based on Income among Women

From the above, it is clear that not only the ownership of the mobile phone but the type of mobile phones (basic/feature and smart phone) has direct link with the age, education, income and type of profession user are engaged in. Of course, the income enables them to invest in the mobile phone and type of mobile phones. It is also found that age plays an important factor and younger people irrespective of their income will have higher preference for the smart phone. This is also due to their more open attitude and understanding of technology and exploratory nature in comparison to the people of older age. This is also true with women in the younger age group but still , there is a wide gap between them and their peer in mens population.

Usage of Mobile Phone Features among Women and Men

Calling and Receiving, Phone Book/Contact List access and SMS

		Men				Women			
		Number	Call	Phone Book	SMS	Number	Call	Phone Book	SMS
Age Grp.	<i>Below 18 yrs.</i>	12	12	11	04	08	08	04	02
	<i>18 - 30 years</i>	41	41	29	15	31	31	15	08
	<i>31 - 40 years</i>	16	16	10	04	09	09	05	03
	<i>41 & above</i>	04	04	02	01	01	01	00	00
	TOTAL		73	73	52	24	49	49	24
Education	<i>No Education</i>	31	31	19	06	25	25	10	03
	<i>1 - 5 years</i>	29	29	20	09	17	17	08	04
	<i>6 - 8 years</i>	08	08	08	05	04	04	03	03
	<i>9 - 10 years</i>	05	05	05	04	03	03	03	03
	TOTAL		73	73	52	24	49	49	24
Profession	<i>Servant/Maid</i>	04	04	03	03	25	25	09	03
	<i>Factory Work</i>	19	19	14	06	05	05	03	03
	<i>Street Vendor</i>	23	23	16	04	03	03	01	01
	<i>Shop Assist.</i>	12	12	09	06	05	05	04	04
	<i>Others</i>	03	03	02	02	04	04	03	01
	<i>Unemployed</i>	12	12	08	03	07	07	04	01
	TOTAL		73	73	52	24	49	49	24
Family Income	<i>Below Rs. 7.5K</i>	33	33	20	05	14	14	07	00
	<i>Rs. 7501 – 10K</i>	14	14	10	03	21	21	09	03
	<i>Rs. 10001-14K</i>	09	09	08	05	04	04	02	02
	<i>Rs. 14001-16K</i>	09	09	07	06	05	05	03	04
	<i>Above Rs. 16K</i>	08	08	07	05	05	05	03	04
TOTAL		73	73	52	24	49	49	24	13

Table 5: Usage of mobile phone features (Call, Phone Book & SMS) based on Age, Education, Employment & Income among Men and women

Calling & Receive Call Function

All the samples irrespective of their gender, education, age, profession and income were able to make a call and receive a call ; but when we asked them to dial a number stored in their phone book , only 71.23% men and 49.80% women were able to use their phone book and dial a number using it.

Storing a number in the phone book

Similarly when we asked them to show how to add and save a phone number and name in the phone book, around 68% women were not able to do the task without any assistance whereas around 40% were not able to add the same and needed assistance for doing so. Many of them have got the names and phone numbers added to the phone book by their friends and local shop selling mobile or sim cards.

Short Messaging Service (SMS)

SMS is a very limited in use among the participants, as the study found that only 32.88% men and only 26.53% women are using SMS. When we asked them why they are not using SMS very frequently, they seemed to have difficulty in using the keypad to construct the sentences and poses as a limitation in the use. Also in terms of the value they perceived of SMS, WhatsApp is supposed to have a better acceptability among them as many of their peers use it and their communication is basically limited to sharing of images and photos.

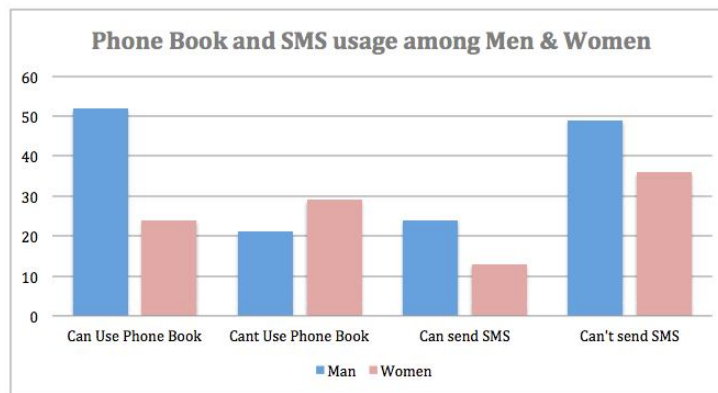


Chart 10: Usage of Phone Book and SMS among Men and Women

WhatsApp, YouTube and Mobile Payment

		Men			Women				
		Number	What App	You Tube	Mob. Pay.	Number	What App	You Tube	Mob. Pay.
Age Gr.	<i>Below 18 yrs.</i>	12	10	11	01	08	04	05	01
	<i>18 - 30 years</i>	41	29	30	07	31	18	17	12
	<i>31 - 40 years</i>	16	10	12	02	09	04	05	01
	<i>41 & above</i>	04	01	02	00	01	00	00	00
Education	<i>No Education</i>	31	19	19	00	25	10	12	00
	<i>1 - 5 years</i>	08	07	08	04	04	04	03	01
	<i>6 - 8 years</i>	05	05	05	04	03	03	03	02
	<i>9 - 10 years</i>								
Profession	<i>Servant/Maid</i>	04	04	03	00	25	12	10	00
	<i>Factory Work</i>	19	12	14	01	05	03	04	00
	<i>Street Vendor</i>	23	15	16	04	03	02	01	02
	<i>Shop Assist.</i>	12	10	09	03	05	04	04	02
	<i>Others</i>	03	02	02	01	04	02	03	00
	<i>Unemployed</i>	12	07	08	01	07	03	05	00

Family Income	<i>Below Rs. 7.5K</i>	33	21	20	00	14	07	07	00
	<i>Rs. 7501 – 10K</i>	09	07	08	03	04	03	03	01
	<i>Rs. 10001-14K</i>	08	07	07	02	05	03	04	01
	<i>Rs. 14001-16K</i>								
	<i>Above Rs. 16K</i>								
TOTAL		73	50	56	10	49	26	27	04

Table-6: Usage of mobile phone services (WhatsApp, YouTube and Mobile Payments) based on Age, Education, Employment & Income among Men and women

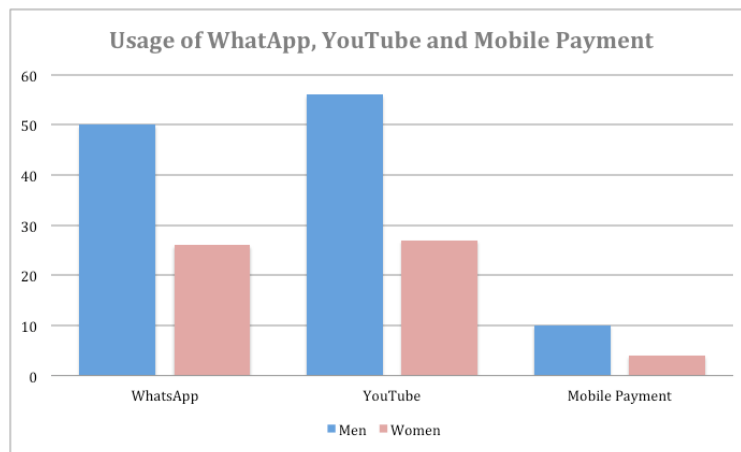


Chart-11: Usage of WhatsApp, YouTube and Mobile Payments among Men and Women

CONCLUSION AND DISCUSSION

Even though as the study done by John F. Kennedy School of Government at Harvard University, reported a gender gap of 33% in the ownership and usage of mobile services across India, the good news is that our current research shows that the gender gap within the low-income population in urban cities is only 19.38% (around 13% less than the national average). Our understanding is that the economic and social context of low income urban population in India that drives the ownership and usage of the mobile phone is very different than the low-income population in rural India. In general terms, the social norms, peer pressure, communication and business needs (e.g. sharing photos of the work with the customers etc.), and market demand related to economic activities (e.g. need for enabling digital payments as customer preference to pay through PayTM etc.) are the key drivers. Other factors which drive it are the need for remaining in contact with the family members, their safety and welfare as well as the entertainment needs (watching YouTube videos, movies and listening to songs on their phone etc. during free time).

Increasing engagement of women in the economic activities to support the family expenses, leading to their economic/financial empowerment and changing social norms, their professional/business needs for communication e.g. housemaids are forced by their employers to remain in cimtact are major contributors in the increasing ownership and access to mobile phone services amongst women. This is very visible from our research that shows, the women engaged in economic activities have larger ownership and usage of mobile phone in comparison to the women not engaged in any economic activities. Our research also confirms the value of phone to women described by the Rakow (1995), as mobile phone helps mitigate their fear. The women engaged in the economic activities need to venture out of the comfort zone of their homes alone and their work might require to deal with unknown people, unknown environment and working for long hours therefore, the access to phone and possibility to contact the known people in case of any emergency provides them a sense of security. This also helps them mitigate issues of fear, safety and security.

The feeling of loneliness and boredom is also mitigated by having access to entertainment through watching videos, listening to music and browsing pictures in their own personal space and time without having any constraints and leading to a very personal and comforting experience.

The phone among these users is more used as a tool for entertainment in comparison to the tool for communication. In terms of time spent in making calls vs. time spent on phone for watching video/movies, listening to music is much higher in general. The women seem to be spending similar time as men ; as the phone device helps them overcoming the feeling of boredom and loneliness. As this is more of an observation, so it may be helpful to conduct a quantitative research on the usage to get detailed information and clarity on this.

WhatsApp seems to have overtaken the SMS function among this set of participants not only due to the increased and affordable access to internet but also due to their perception of WhatsApp as of more social and economical value and sense of personal control. This is also due to the perceived ease of use and having lots of help available within their community as a large number of people are using WhatsApp within their community. Still major use of WhatsApp is limited to sharing picture, photos, images and videos and very limited users are using it to send the text messages. This is mainly due to limited understanding of the language script and how to construct the sentences in their language (especially Hindi) using the keypad. This is also the reason for SMS not being popular among this target group.

The user now perceives mobile phone usage as change maker in their economic situation as well as their ability to maintain social ties. Their mobile phones are offering them comfort of being a personal tool/assistance, which are important contributors in changing social and economic perception

The competition between the mobile service providers has further lowered the charges of call and internet service leading to sharp jump in the usage of internet and related services (social media and communication, entertainment etc.) even amongst the lower income population.

Even though the study shows a decreasing gender gap, still a large number of women amongst low-income urban population are not using mobile phone services or using it in a very limited manner. The barrier appears to be related to social norms, wrong perceptions (Mobile usage by the women can bring harm to their social character etc.) and the low literacy (lower education level in comparison to the men as well as women in other social-economic classes) among them. The changing perceived value of mobile phones beyond instruments for communication and entertainment (e.g. calling and messaging, watching video, listen to music etc.) to; more as a tool for socio-economic development can help in increasing the ownership of mobile phone services among low-income urban women population.

FUTURE WORK

As our study was limited in scope, a further exploration/research is suggested to identify the causes (perceived usefulness and perceived ease of use, etc.) of low adoption of mobile phone devices and services amongst women in low-income urban population. It will also be critical to understand the perceived value of the mobile phone as a facilitator for income generation or supporting the economic activities as that will help in creating more services around their needs. That can further enhance the ownership and usage of mobile phone amongst them. Further exploration to compare the perception of mobile phone value amongst the women in different socio-economic classes can bring further clarity on the barriers and limitations as well as extending the opportunities to the women in the low-income urban population.

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WILLINGNESS TO RECYCLE AS A WASTE DISPOSAL METHOD IN SELECT AREAS OF SOUTH GOA**Charmaine D'souza**

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ABSTRACT

Re-purposing household trash is a good way to reduce waste. Recycling is the third component of reduce, reuse and recycle waste hierarchy. Material-recovery sorting takes the concept of recycling to a whole new level, wherein much of it is recovered for reprocessing. In the rural area of south Goa the characteristics of domestic waste which includes specifically the recycling aspect willingness, were studied by questionnaire. Only a few people consider this as an industry like recycling and reusing, and use the benefits. Recycling needs minimal energy for complete processing and utilization and the end product is a renewable source of energy which is eco-friendly. A survey was conducted covering 200 respondents in Salcete taluka, the places selected were Fartoda, Colva, Navelim, Cuncolim and Chinchinim, to analyse whether the respondents responsibly take care of waste generated at their homes by either recycling or reusing or both. The respondents of each locality were asked if they are interested in willingness to recycle, willingness to separate materials, willingness to pay for recycling pick up, willingness to return plastic bottles, and willingness to pay extra money to purchase recyclable products according to their education level. The hypotheses formulated for the study was to test whether there is a significant difference of respondents' responses towards the willingness to recycle waste. Anova and Least Significant Difference (LSD) including percentage analysis, tabulation tools was also used.

Keywords: reuse, waste material, waste disposal, willingness to recycle

INTRODUCTION

Recovery or recycling of resources is the process of taking useful but discarded items for next use and processing and cleaning them before they are recycled. It would reduce energy loss, consuming new materials and reducing landfills [1]. Contributing to Swachh Bharat Abhiyan in making a small difference towards waste disposal is to adopt the 3 R's - Reduce Reuse and Recycle. If waste generation is not reduced the landfills that are loaded in India with waste will increase from 62 million tonnes to 165 million tones [2]. 'Dumping' of waste is not the solution as is used as an attempt of reducing waste generation Prof. Sudhakar Yadla (Indira Gandhi Institute of Development Research, Mumbai,) and Ms. N.T. Sindhu (Cochin University of Technology, Kochi,) have made an assessment of the alternative ways of disposing waste [3]. Along with organic wastes other products like grasses or vegetable remains if added in the right proportions form vermicompost, which is excellent manure. This is one of the best examples of waste management recycling [4]. The most common recyclable items are paper, plastic, glass and aluminium. Recycling bins are available for office, public or home use, to collect recyclables before they are taken to recycling centres [5]. Many non-hazardous industrial wastes such as paper, glass, cardboard, plastics and scrap metals can be recycled [6].

THEORETICAL PERSPECTIVE

Recycling old materials like, bags, reusing second hand items, repairing broken items, avoiding disposable products like plastic bags, jars, and purchasing items that use less designing would reduce waste. Recycling is used around the world, with plastic, paper and metal leading the list of the most items recyclable [7]. Recycling organic matter forms mulch or compost for landscaping and agricultural purposes and the waste gas, collected from the process, is used for electricity production. Biological reprocessing controls and speeds up the natural decomposition of organic matter [8]. Products such as LDEP, PVC, PS, and PP are recyclable however, there are complex products that are not that easy to recycle and because of the complexity of recycling biological reprocessing exists. This is useful for waste materials that are organic in nature where the waste materials are put in biological decomposition and then later recycled to form composts for agricultural purposes [9]. Sewage sludge which is also called bio solids is not generally considered solid waste, but it is sometimes composted with organic municipal solid waste [10]. Materials like aluminium, copper, steel, plastics are high in demand for industrial production, which calls for making a sorting of waste for recycling viable [11]. Communities could participate in waste inventory know the types and volume of hazardous, household and recyclable wastes generated and the need segregation, waste reduction and recycling required. The process of local waste disposal could also be explored to inform waste practices and the initiation of a composing way to promote waste reduction which could be implemented [12]. No matter where you're shopping, carry own reusable cloth bags instead of accepting plastic bags from the store [13].

REVIEW OF LITERATURE

Waste management has become a major concern and has significant implications for the health of residents, municipal staff, industrial workers and overall urban investment climate. (Raghav Chandra) It is estimated that residential waste accounts for 45% of the municipal waste stream(Mathew, 1999). Waste collection strategies can significantly affect recycling targets (Passarini et al., 2011). Recycling of waste is a new concept for rural residents, but it has been readily adopted without too much need for raising awareness (Chung and Poon, 2001). Theoretical orientations can be identified in applied behavioural analysis literature which deals with recycling (Mannetti, Pierro, &Livi, 2004). Literature focuses on specific attitudes towards recycling (e.g., Ebreo, Hershey, & Vining, 1999).To summarize key findings of the behavioural literature on household recyclables (glass, metals, paper, and plastics) Oskamp et al. (1998) and Guerin, Crete, and Mercier (2001) find small but significant statistical relationships between environmental concerns and recycling. Contributors to this research includeSGuagnano, Oskamp (1995), Stern, and Dietz (1995), Corral-Verdugo (1997), Taylor and Todd (1995), Cheung, Chan and Wong (1999), Werner and Makela (1998), and McCarty and Shrum (2001). Convenience, and costs, significantly impact recycling behaviour (Jenkins et al., 2003). This also includes the nearness of recycling containers (Ludwig, Gray, & Rowell, 1998; Margai, 1997), available storage space and the difficulty of recycling some materials (Sterner & Bartelings 1999). Jakus, Tiller, and Park (1997) for rural households stressed time commitment in recycling participation. Schultz, Oskamp, and Mainieri (1995) report that women appear more likely to recycle. More education contributes to recycling (Owens, Dickerson, & Macintosh, 2000.McQuaid and Murdoch (1996) find some weak evidence that household size is positively associated with recycling behaviour.Scott, (1999) studied the association between recycling behaviours and differences of gender, age, education level, family income, or political ideology.

OBJECTIVE OF THE STUDY

To find out the willingness to recycle, willingness to separate materials,willingness to pay for recycling pick up, willingness to return plastic bottles, willingness to pay extra.

STATEMENT OF THE PROBLEM

It would be worthwhile to know domestic waste management behaviour, current situation of the willingness, collection, and transfer, residents’ mode of domestic waste collection and treatment and disposal of domestic waste.

HYPOTHESES

The below mentioned hypotheses is formulated for the study:

Ha1: There is a significant difference of respondents’ responses towards the willingness to recycle waste

SAMPLE SIZE

For collection of primary data asurvey was conducted covering 200 respondents in Salcetaluka using a structure questionnaire, the places selected were Colva, Fartoda, Navelim, Cuncolim and Chinchinim, to analysis whether the respondents responsibly take care of waste generated at their homes by either recycling or reusing or both. The respondents were also evaluated for their concern for the environment and mode of domestic waste collection and treatment

STATISTICAL TOOL

The statistical tool used in data analysis and interpretation were Anova and Least Significant Difference (LSD) including percentage analysis, tabulation tools was also used.

LIMITATIONS OF THE STUDY

Only South-Goa respondents were taken for the study.The sample is comparatively small in size.There was difficulty of accessibility of the householdmembers. The survey did not obtain the determined sample size, due to the fact that some urban dwellers refused to participate in the survey.

Table-1.1: The willingness to recycle

		Greatly interested	Yes	No opinion	no	Not interested
Willingness to recycle	Below SSC	2	20	22	18	8
	SCC	4	28	6	18	6
	HSCC	8	24	4	6	4
	graduate	6	10	2	4	0
Willingness to sepearate materials	Below SSC	2	56	2	8	2
	SCC	8	34	4	16	0
	HSCC	2	40	0	4	0

	graduate	6	16	0	0	0
Willingness to pay for recycling pick up	Below SSC	2	42	12	12	2
	SCC	0	48	4	10	0
	HSCC	6	34	0	6	0
	graduate	6	12	0	0	4
Willingness to return plastic bottles	Below SSC	0	42	10	16	2
	SCC	2	46	2	12	0
	HSCC	6	28	2	10	0
	graduate	6	16	0	0	0
Willingness to pay extra	Below SSC	2	22	8	32	6
	SCC	4	28	0	30	0
	HSCC	4	28	2	10	2
	graduate	6	10	2	4	0

ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	10122.8	4	2530.7	42.05144	2.98E-20	2.467494
Within Groups	5717.2	95	60.18105			
Total	15840	99				

LSD

column	column	Mean Difference (I-J)	Sig.	
1	2	-49.20000*	0	there is significant difference
	3	-0.4	0.943	there is no significant difference
	4	-13.80000*	0.02	there is significant difference
	5	5.4	0.336	there is no significant difference
2	3	48.80000*	0	there is significant difference
	4	35.40000*	0	there is significant difference
	5	54.60000*	0	there is significant difference
3	4	-13.40000*	0.024	there is significant difference
	5	5.8	0.303	there is no significant difference
4	5	19.20000*	0.002	there is significant difference

* The mean difference is significant at the 0.05 level.

H1: there is a significant difference in willingness to recycle

The respondents of each locality were asked their willingness to participate in recycling waste, when they were asked their willingness to recycling their response were 39% said yes, 24% said no, 18% said no opinion, 12% said that they are greatly interested and only 7% said that they are not interested, when asked about willing to separate material for collection their respond 72% said yes, 14% said no, 10% said greatly interested, 3% said no opinion, 1% said not interested, when it came willingness to pay for pickup for recycling materials 67% said yes, 14% said no, 9% said no opinion, 7% said that they are greatly interested and only 3% said that they are not interested, as for willingness to return plastic bottles to stores their response were 65% said yes, 19% said no, 9% said no opinion, 6% said that they are greatly interested and only 1% said that they are not interested, when asked about Would you be ready to pay extra money to purchase recyclable products their response were 45% said yes, 40% said no, 5% said no opinion, 7% said that they are greatly interested and only 3% said that they are not interested. Overall 41% said yes, 16% said no, 6% said no opinion, 6% said greatly interested and 2% greatly not interested.

CONCLUSION

Now many companies are looking forward to associate themselves with this industry and are ready for a long term investment. As the population continues to grow, it is expected that by the year 2047, the waste generated would be at least 5 times the current numbers. Recycling involves the reprocessing of wastes, either into the same product or a different one. Materials put into a recycling bin get a new purpose after being processed and turned into new or similar products. The following factors can be considered to promote recycling activities - A waste management system can be properly planned, infrastructure including collection, transportation, treatment, and disposal of waste could be enhanced and improved, the public and communities could practice in

recycling activities, Subsidies or tax privileges can be provided to recyclers or recycling companies, environmental education could be enhanced so members of the public learn how and why to separate waste. Classified collection plays an important role in domestic waste management so, it should be promoted widely on a household and village basis. Domestic waste mixed is suitable for treatment and disposal in simplified landfills or the existing landfills, while the organic waste can be composted or fermented to produce energy and fertilizer. Instead of throwing plastic bottles use them to decorate the house and make other DIY showpieces. Items that can be refilled like printer cartridges or glue, and reuse plastic folders could be used. Use old wood and pallets to build compost bins. Reuse toiletries like shampoo bottles as cell charging stations, old toothbrushes as cleaning tools. Old clothes and scraps of fabric can be donated to a fabric recycling facility. Schools often accept donations of old computers and other electronics. Contact with a, thrift store, or donation centre to see about donating furniture, electronics, cars, and any other items finished using.

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MERGERS AND ACQUISITION OF PSB'S: STUDY OF MERGER OF STATE BANK OF INDIA AND BHARTIYA MAHILA BANK**Archana Vishnu Pawar**Assistant Professor in BAF/BMS Department, Sonopant Dandekar Arts, V.S. Apte Commerce and M.H. Mehta Science College, Palghar

ABSTRACT

Merger of State Bank of India with Bharatiya Mahila Bank which took place on 1 April, 2017 is the largest merger in history of Indian Banking Industry. The research has been conducted to know from where the journey of SBI to reach this point of success where post merger it is at 50th position among top banks of the world. The focus of this paper has been placed on reasons of this merger and also, after effects of merger has also been discussed.

Keywords: Merger; Associate Banks; Post Merger; Shareholders.

INTRODUCTION

An acquisition is when both the acquiring and acquired companies are still left standing as separate entities at the end of the transaction. A merger results in the legal dissolution of one of the companies, and a consolidation dissolves both of the parties and creates a new one, into which the previous entities are merged. A merger is generally understood to be a fusion of two companies. The term 'merger' means and signifies the dissolution of one or more companies or firms or proprietorships to form or get absorbed into another company. By concept, merger increases the size of the undertakings.

Mergers and acquisitions in the banking sector is a common phenomenon across the world. The primary objective behind this move is to attain growth at the strategic level in terms of size and customer base. This, in turn, increases the credit-creation capacity of the merged bank tremendously. Small banks fearing aggressive acquisition by a large bank sometimes enter into a merger to increase their market share and protect themselves from the possible acquisition.

Banks also prefer mergers and acquisitions to reap the benefits of economies of scale through reduction of costs and maximization of both economic and non-economic benefits. This is a vertical type of merger because all banks are in the same line of business of collecting and mobilizing funds. In some instances, other financial institutions prefer merging with a bank in case they provide a similar type of banking service.

OBJECTIVES

The present study aims to know about merger between State Bank of India and Bhartiya Mahila Bank. Being the largest amalgamation in history of Indian Banking Industry it attracts attention towards following objectives:

- To study the reasons behind the merger.
- To find out the effects of merger on shareholders, general public etc

SOURCES OF DATA

Research Methodology Data for the purpose of research has been collected from secondary sources. The data has then been analysed in order to find out reasons of merger and its effects on Indian banking system.

HISTORY

In history of SBI it is not the first time when SBI has merged with other banks. Earlier in 2008, State Bank of Saurashtra was merged with SBI and in 2010 State Bank of Indore was merged with SBI. In fact, SBI came into existence when Bank of Bengal, Bank of Madras and Bank of Bombay amalgamated to form Imperial Bank of India in 1921 which was subsequently converted to State Bank of India in 1955.

STUDY OF MERGER OF STATE BANK OF INDIA AND BHARTIYA MAHILA BANK**STATE BANK OF INDIA**

The **State Bank of India (SBI)** is an Indian multinational, public sector banking and financial services company. It is a government-owned corporation headquartered in Mumbai, Maharashtra. The company is ranked 216th on the Fortune Global 500 list of the world's biggest corporations as of 2017. It is the largest bank in India with a 23% market share in assets, besides a share of one-fourth of the total loan and deposits market.

The bank descends from the Bank of Calcutta, founded in 1806, via the Imperial Bank of India, making it the oldest commercial bank in the Indian subcontinent. The Bank of Madras merged into the other two "presidency banks" in British India, the Bank of Calcutta and the Bank of Bombay, to form the Imperial Bank of India, which in turn became the State Bank of India in 1955. The Government of India took control of the Imperial Bank of India in 1955, with Reserve Bank of India (India's central bank) taking a 60% stake, renaming it the State Bank of India. In 2008, the government took over the stake held by the Reserve Bank of India.

BHARTIYA MAHILA BANK

Bharatiya Mahila Bank (BMB) was an Indian financial services banking company based in Mumbai, India. Former Indian Prime Minister Manmohan Singh inaugurated the system on 19 November 2013 on the occasion of the 96th birth anniversary of former Indian Prime Minister Indira Gandhi. Although initially reported as a bank exclusively for women, the bank allows deposits to flow from everyone, but lending will be predominantly for women. India is the third country in the world to have a bank especially for women, after Pakistan and Tanzania.

In India, only 26% of women have an account with a formal financial institution, compared with 46% of men. (This has changed after the initiation of Pradhan Mantri Jan Dhan Yojana - accounts of women jumped radically to 60%) That means an account in a bank, a credit union, a co-operative, post office or a microfinance institution, according to a study by the World Bank Also, for women, per capita credit is 80 per cent lower than males. Furthermore, the results of a study using a global dataset covering 350 Microfinance Institutions (MFIs) in 70 countries indicates that more women clients is associated with lower portfolio-at-risk, lower write-offs, and lower credit-loss provisions, *ceteris paribus*.

MERGERS OF SBI WITH OTHER BANKS:

The most recent and largest merger in the history of banking industry was of State Bank of India with its 5 associate banks namely State Bank of Bikaner and Jaipur (SBBJ), State Bank of Hyderabad (SBH), State Bank of Mysore (SBM), State Bank of Patiala (SBP), State Bank of Travancore (SBT) and Bharatiya Mahila Bank. It was on 1st April 2017.

REASONS OF MERGER

The reasons behind the merger of SBI with its associate banks and Bharatiya Mahila Bank are listed as follows:

- Government of India provides subsidy and contribution for bad debt recovery and share capital to SBI and its associate banks. It will become easy for government to provide aid to this single amalgamated bank instead of giving it separately to SBI and its associate banks.
- Profitability of SBI was going down for last few years and this merger will be able to show better position of profitability in books of SBI. Net profit of the group fell from Rs. 12,225 crores in Financial Year 2016 to Rs. 241 crores in Financial Year 2017 and the losses were mainly due to associate banks.⁵
- To recover loans which have turned bad and to reduce NPA of SBI and associate banks in future, merger of SBI with associate banks was important.
- For reconstruction of SBI and associate banks in face of financial crises so that it can meet its liabilities.
- With the merger, SBI has become bigger than before. Now it has a larger asset base and ranks 45th among top banks of the world.
- Management of bank will become easier as earlier all the branches were managed by separate management though the holding was same and it used to make the whole process cumbersome.
- Cost of managing large number of branches will reduce which will increase profitability of bank.

EFFECTS OF MERGER

The State Bank is India's largest commercial Bank in terms of assets, deposits, branches, number of customers and employees, enjoying the continuing faith of millions of customers across the social spectrum. SBI, headquartered at Mumbai, provides a wide range of products and services to individuals, commercial enterprises, large corporate, public bodies and institutional customers through its various branches and outlets, joint ventures, subsidiaries and associate companies. SBI merged with its associate banks in order to have increased balance sheet and economies of scale. With this merger:

- SBI has entered into the league of top 50 global banks
- It has now 24,017 branches and 59,263 ATMs serving over 42 crore customers

- SBI is now a banking behemoth with an asset book of Rs 37 lakh crore.
- The merged entity will have one-fourth of the deposit and loan market, as the SBI's
- Market share will increase from 17% to 22.5-23%. SBI's asset base is now five times larger than the second largest Indian bank, ICICI Bank
- Apart from these facts, there are many perceived gains as well: the government, as shareholder, feels that now it will have six less capital-hungry banks to worry about.
- It was expected that a larger institution will be better equipped to deal with sticky loans, thereby enabling fresh credit outflows to productive sectors.
- Thus Productivity and efficiency are also among the expected benefits. But these benefits were questionable due to SBI's legacy and ownership structure.

CONCLUSION

In view that profitability of SBI was going down, and it needed reconstruction, this step of merger seems to be a smart step. It has brought SBI in list of top 50 banks in the world which is a big deal. However, profitability of the bank after merger has fallen by approximately Rs. 3000 crore. This was mainly because of accumulated losses of associate banks which were shown in balance sheet of the amalgamated entity and it reduced the enthusiasm of investors. Still, investors should not lose hopes as such bold steps have effects in long run and they take time to become visible.

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A STUDY ON EFFECTS OF TELEVISION ON RURAL ADOLESCENTS A SOCIOLOGICAL STUDY IN VIJAYAPURA DISTRICT**Bharati. M. Averi¹ and Dr. M. P. Baligar²**Ph.D Research Scholar¹ and Assistant Professor², Department of Sociology, Karnataka State Akkamahadevi Women's University, Vijayapura

ABSTRACT

The televisions, as part of communication strategies for media, are used to draw a viewer to attention and influence their decision to check out the how many people are aids with television media. Television is the most respected, influential and persuasive affects medium as compared with other media such as Radio, Newspapers, Magazines and Internet.

Television is making impact viewers due to various factors which have multiple dimensions. In this concept how the relevance factor leads effectiveness of television are effects of television on rural adolescents. Both primary and secondary data utilized for this study. The primary data collected through well designed questionnaire by the way of adopting convenience sampling technique from the viewer. The results revealed that conviction, true information about the effects on television, reinforcement or remembrance, clarity of the rural adolescents , highly relevant information about the television, effective presentation were closely related with effectiveness of television on rural adolescents on sociological studies.

Keywords: Television, Media Effectiveness, Usage, Effect of Television on rural adolescents.

INTRODUCTION

A television is a mediating tool of effects of television the rural people the most vital component of promotional activity: it is used by the effect on rural people to publicize the happenings of the television and their offerings to the viewer.

In the contemporary era, the influence and impact of rural television people over both the classes and the masses has refined the entire ambience of television viewer. So, great is the power of impact of rural television people to influence how the Effects of television on Rural adolescents its make it more impact on the media. The Television is an integral part of our life and the human on it play vital role in changing behaviour of viewer through different techniques and patters used in it to persuade the viewer.

TELEVISION IMPACT ON RURAL PEOPLE

Indeed like any other mass media Television has cultural repercussions on its viewers. Culture is defined as a way of life (Williams, 1977:35), an individual leads in society. Culture is essential for socialization and it is a tool for socialization. However there is no uniform definition of culture as it varies from individual to individual and state to state. Culture is the sum of the available descriptions through which societies make sense of and reflect their common experience. (Williams, 1977). In olden times culture was taught by traditional institutions like family and peer groups, now mass media has evolved as self-christened cultural inducers with their far reach and popularity. Amongst the mass media, television plays a complicit role in bringing about socio-cultural change. Many studies conducted in behavioural sciences scientifically proved that television has an impact on its viewers especially on young adults. If the advancement in telecommunication technology paved way for television boom, globalisation absolutely has redefined the parameters of culture across the globe. Indians too embraced the winds of cultural change in tandem, with an inimitable ado. Young people across the socio-economic spectrum felt that their lives would be different from their parents to some degree, involving technological development, changes in occupation, increased mobility and also in terms of thinking (Butcher, 2003).

The international working group on training personnel engaged in the production and dissemination of cultural goods and services, co-sponsored by UNESCO (1986) states that culture is not to be interpreted in the restricted sense of art alone. It encompasses the whole gamut of phenomena ranging from sports to educational programmes, from the motivation of creative artists to the habituation of the audiences, from the consumption of cultural products to self-generated cultural activities (Vijayalakshmi, 2005). The weak regulation and state control over the electronic media in India opened up uncontrolled flow of cultural programmes this in turn created an new cultural identity among the youth.

Soap operas, movies and now days- the reality shows -made the youth increasingly aware of fashion and trends. A study conducted by Page and Crawely (1998) among middle class Gujarati speaking students revealed that

boys expressed a preference for news, sport and quizzes, while girls favoured mythological and Hindi serials. However the girls were openly enthusiastic about TV fashions like imitating hairstyle, shoes, clothes, some girls said that only for the purpose of Fashion they watch music channels. Anjali Monteiro, Jayasankar (2000), reports about increased contents of premarital extra-marital affairs in Indian Television programmes. At present at least two among the five soap operas in Hindi as well as regional channels deal with the issue of premarital and extra-marital sex. Heavy viewing of foreign television programmes leads to the acceptance of western sexual norms like dating (Vijayalakshmi, 2005). Thus umpteen studies pertaining to various cultural parameters proved that TV has a role in shaping youth culture.

OBJECTIVES

This is an empirical A study on Effects of television on Rural adolescents a Sociological Study. The main purpose of this study is to gain an insight as how effects on rural use of Television, one of the most indispensable mass media and how they effects on the rural view according to their TV viewing habits.

The specific research objectives are

- To understand the Television viewing habit of rural people.
- To find out the relationship between viewing of Television programmes and its implication on effects of television on rural people and their adolescents and
- To compare the effects and impact of Television between rural male, female and youth.

HYPOTHESIS

The present study has two hypotheses and they are stated below:

H1: Effects of television on rural people significantly vary with average time spent on watching daily.

H2: Young, aged persons of male and female viewers of TV programmes tend to show greater degree of acceptance to Effects of Television on rural people norms than young female viewers.

METHOD OF RESEARCH

Survey method using based on questionnaire is conducted, which is ideal method in obtaining data from large, representative but diverse and widely scattered groups of rural population. In the present study the survey research is conducted in 4 Taluka place i.e Vijayapura district comes four talukas in that the place are Basavan Bagewadi, Indi, Sindagi and Vijayapura Taluka of Karnataka between November 2018 & January 2019.

Sampling procedure used in this research

A systematic stratified sampling method is employed in this study. A total of 1200 samples were selected for study from 4 Taluka places of Vijayapura District of Karnataka, chosen for the study. i.e.300 samples from each Taluka places . Since the youth' in this study are between the age group 10 to 45, they were further categorized in to four groups i.e. 10-15, 15-20, 20-25 and 30-35. Further efforts were taken to maintain equal number of males and female respondents in each age group. That means each group of respondents has either 24 males or 26 females or vice versa and total of about 600 males and 600 females out of 1200 samples.

METHOD OF DATA ANALYSIS

The data was analysed in terms of average time spent on viewing television and Effects on Rural television adolescent's impact. Descriptive statistical analysis such as Mode and Standard deviation is used in this study along with contingency tables wherever required. The hypotheses were tested using Kruskal-Wallis test and MANOVA. Factor analysis using Varimax rotation is employed to classify similar items before proceeding for MANOVA.

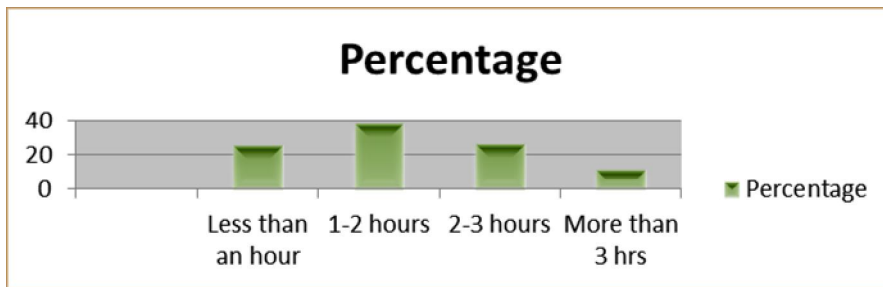
ANALYSIS AND RESULTS

- It is observed from the age of the respondents in each four class intervals of age group defined viz., 15 to 20, 20 to 25, 25 to 30 and 30 to 35; there is an equal percentage (25%) of respondents. In essence, it is ensured that 25 percentage of representation exists in each of the age-group interval across all four rural areas under the study.
- An overall of 51% of the respondents were male and remaining 49% were female thereby providing a balance in gender representation.
- Among 1000 respondents, unmarried youth comprising of 65%, Married 34%, divorced 0.6% and widow/widower 0.4%.

- 50% of the respondents were students followed by 23% of them are working in private sector while about 5% in government sector. Another 6% of the respondents are unemployed and 6% of them being homemakers. The distribution of data for those who are classified as students' is found to be uniform across the rural area.
- Distribution of Samples by average time spent for TV viewing.

Table 1: Average time spent for TV viewing

Time Spent	Percentage
Less than an hour	25.0
1-2 hours	38.0
2-3 hours	26.0
More than 3 hrs	11.0

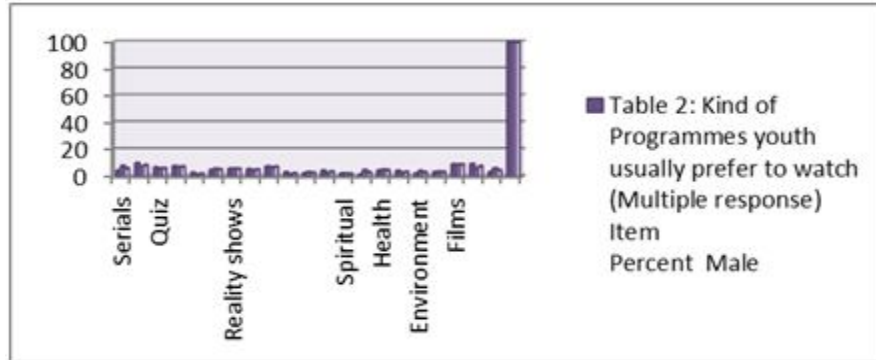


- An important aspect in assessing the socio-cultural impact is the amount of time spent on watching TV average daily. In this regard, the respondents were asked to make their preference over the given options. Accordingly, it is observed from Table-1, that 38% of them watch television a minimum of one hour to a maximum of 2 hours in a day. Another 25% of them spent less than an hour and 26% of respondents spent two to three hours per day. Remaining 11% of the respondents spent more than three hours in a day. It is evident that as average time increases, there is a decline in percent of respondents.
- 40% of respondents views in Kannada which is native language. This is followed by Hindi language where 24% of respondents' views and another 19% as expressed their choice of preference as English language. Similarly, 10% prefers Marati and another 6% prefers Urdu language. And only 1% prefers to view TV programmes other than these languages.

Distribution of Samples by gender wise on their preference of programmes

Table 2: Kind of Programmes youth usually prefer to watch (Multiple response)			
Item	Percent		
	Male	Female	Total
Serials	4.2	7.6	5.9
News	9.7	7.0	8.3
Quiz	6.5	5.7	6.1
Music	7.4	6.9	7.2
Documentaries	2.6	1.2	1.9
Dance Shows	4.7	5.6	5.2
Reality shows	5.6	5.6	5.6
Talk shows	5.2	4.7	5.0
Comedy Shows	7.3	6.8	7.1
Crime shows	2.9	1.5	2.2
Celebrity Shows	2.2	3.1	2.6
Agriculture	4.2	2.6	3.4
Spiritual	2.0	1.9	1.9
Cookery Shows	1.1	4.6	2.9
Health	4.3	4.9	4.6
Travel	3.9	2.6	3.2
Environment	2.0	3.9	3.0

Culture	3.0	3.5	3.2
Films	8.9	8.8	8.8
Sports	9.1	5.6	7.4
Science & Technology	3.2	5.8	4.5
Total	100.0	100.0	100.0



The respondents were asked about their preference of programmes. The answer to this question is depicted in Table-2 by gender wise, in the form of frequency distribution. Interestingly, it is observed that they are not skewed to one particular kind of a programme and instead have a distribution or spread of data across kinds of programmes. In essence, there is no one particular programme which could be rated as highly preferred one by both male and female. As observed from the table, 8.9% of male respondents and 8.8% of female respondents prefer to films which is perhaps the highest percent, followed by news and sports in which 8.3% and 7.4% of respondents rating as the most preferred

- 73% of the respondents agreed that they discuss about television programmes with their family, friends and peers. Among the respondents who discussed about the programmes 60.4% were females and 39.6% were males.
- Out of the 800 samples 54% of respondents agreed that male respondents themselves or their father or brother make programme decision, where as 46% of the female respondents, or their mother or sister make programme decisions.

DISCUSSION AND CONCLUSION

The basic objective of the study was to determine whether and how the exposures to television programmes influence the cultural attitudes of Indian youth. It is generally assumed that gender difference among the viewer’s partly determine the nature of effects of television in general and hence the study also made an attempt to see whether TV programmes influence the young females and males differently. The term impact is understood to be a broad concept. It can be studied by finding out whether television viewing has brought about certain changes in the effects of television on rural adolescents in particular district of youths.

The data analysis depicts that television has profound influence on its viewers especially on younger generations. Both young male viewers and young female viewers are susceptible to cultural impact amounting from television. This study supports the argument that men and women generally differ in their reaction to television programmes.

Differences in the priorities of watching various kinds of programmes were found between male and female viewers. Study shows that both male and female differ in their preference for programmes. Females are more inclined towards certain programmes like serials, cookery shows, health, environment and science and technology. Whereas male liked certain programmes like news, sports, travel, Documentaries, Quiz, etc. in an earlier study conducted in U.K by Morley(1998) found an association between viewers gender and types of programmes preferred by them. Men favoured factual programmes and sports and women preferred fictional, romance and local news in that order. In another study conducted in Nigeria, Horning(1993) found that men ranked news, sports and music in that order whereas women ranked news in the first position by soap operas and music. A study conducted in Hyderabad by Vijayalakshmi (2005) found that Male are more inclined towards news, sports, and educational programmes where as females preferred serials, music and feature films.

The study reveals that television has an impact and effects on rural peoples on cultural norms of the youth. The youth are influenced by fashion of Television characters and various cultural events like Valentine’s Day, Mother’s day, Akshya Tritiya etc. This was supported by the focus interviews conducted by Page and Crawley

(1998), among Gujarati middle class students, where girl students revealed that they watch TV mainly to aware about fashion. Also the youth in urban Karnataka are influenced by the life style shown in Television programmes, and celebrating certain festivals such as Holi (which is not a native festival).

The statistical analysis also reveals that urban youth in Karnataka are increasingly aware of western, Hindi and other language music because of Television. This finding was supported by the study conducted by Vijayalakshmi (2005). According to her study young male viewers of television showed a greater degree of preference for western music than young female viewers. Finally it is observed from the present study that there is no significant difference between young male and female viewers, in accepting cultural norms from television. Both male and female viewers are equally susceptible to Effects of television on Rural adolescents in Vijayapura District from the television.

This study however contradicts with findings of (Goodhard et. al. 1987), Modelski (1982), in their study they observed both male and female varied in their behaviour of exhibiting culture learned from television.”

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TO STUDY CHANGING TRENDS IN ADOPTION OF SOFTWARE PROJECT MANAGEMENT PRINCIPLES IN PROJECT BASED LEARNING COMPONENTS OF COMPUTER SCIENCE COURSE IN COLLEGES OF PUNE CITY

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INTRODUCTION

Students profoundly esteem the experience of a decent last year structure and usage venture. An understudy learns both by dealing with the procedure and conveying an item. A perfect undertaking will prevail in both yet there can be numerous snags to finish achievement. From Students perspective there are assortments of very much characterized desires. Regularly these desires concern the learning procedure and are free of the last specialized result. The applicant is relied upon to choose the task, do the prerequisites investigation, do the essential structure strategy and complete the usage. The thesis will comprise of the work on the subject chose for the task. Choosing the point is one of the significant challenges looked by Students. Our experience as thesis and endeavour venture bosses uncovers that Students that work amid their examinations more often than not expound on their organizations. They initially select the business focal point of their venture and after that the practical field. Nonworking Students appear to pursue the other example – they initially select what they need to compose for and after that they decide the organization to research. The two methodologies are worthy and have their own points of interest. At the point when Students select the organization first, it is typically in light of the fact that they approach it, which encourages the examination procedure. In the other case, Students pick the practical field they feel good with which enables them to dig profound into the hypothetical issues of the field. Regardless, a great graduation venture requires a decent subject [1].

The requirement for re-directional techniques introduces the scientist, especially a fledgling understudy, with testing choices concerning the advancement and finish of their exploration venture. As the primary real bit of autonomous research embraced by Students, the undergrad venture presents 'obligation regarding taking an examination venture the whole distance from origination to finishing'. Students regularly feel they are 'working in obscurity', with basic worries over beginning, stalling out on information gathering and issues with the reviewing. In this way, even the principal phase of the procedure, getting in progress and especially picking a subject, gives the understudy scientist a noteworthy test and one that has huge ramifications for the undertaking in general.

DATA ANALYSIS & TECHNIQUES TO BE APPLIED

Data analysis was done on the basis of the secondary data available

OBJECTIVES OF THE RESEARCH

To analyse the changing trends in adoption of Software Project Management Principles in Project Based Learning components of Computer Science Course.

CHANGING TRENDS

Numerous first time analysts need to continue when a subject has been chosen, yet prompt that if deficient consideration is given to get to issues, issues may happen and the exploration may end up imperfect. Inside an examination venture, access might be required to archives, individuals as well as establishments allude to both physical and subjective access. Access difficulties for the understudy may incorporate the status of the scientist, moral ramifications, and accessing respondents or an association. The requirements and weights of time and assets frequently compound access issues. Undergrad inquire about is regularly completed more than a couple of semesters nearby other showed courses which must be fitted in with the outer requests on an understudy's time, including the monetary weights of undertaking advanced education. Narrative proof proposes that numerous Students think little of the measure of time and exertion that arranging access can take. Students may likewise encounter issues emerging from their apparent status. Access might be especially testing when the examination subject is of a touchy sort. Issues of access normally begin at the information accumulation arrange. Any explanations behind picking a specific research strategy will, to some degree, rely upon how simple the technique is to execute, how simple it is access the ideal quality and amount of respondents [2], and once distinguished, that it is so natural to pick up co-activity.

Guards are frequently critical players in obtaining entrance and consent to complete research; anyway Students are regularly vague about how to recognize and interface with these key figures. Be that as it may, they do proceed to propose various conceivable reaction procedures if get to is cannot: moving toward other,

comparable members; attempting another association; endeavouring to discover another course into the first association; or pausing and re-moving toward a similar guardian at a later date. When these roads have been investigated, if get to is as yet obstructed, the understudy may need to consider changing their exploration procedure totally. The vital thing is to attempt and rescue what work you have done and to completely clarify what turned out badly and why. On the off chance that you have time, alter course and complete the task utilizing an alternate procedure.

NATURE OF LEARNING

Students in the investigation embraced research, including impacts on showcasing methodologies, quality administration, human asset improvement, and emergency the board. Students' inspirations for picking an exploration point, as revealed through the meetings and follow-up review, shifted extensively and three fundamental drivers were recognized: individual enthusiasm for the branch of knowledge, a connection to profession yearnings, and saw straightforward entry to essential or optional information or the writing. Individual enthusiasm for the branch of knowledge was roused by a longing to become familiar with a subject. This was the most widely recognized inspiration for picking an examination theme.

Less noteworthy, albeit connected with individual intrigue, was picking a theme identified with profession yearnings, including intending to utilize the thesis as proof of comprehension of a point or issue; for instance: "Completing an undertaking on minimal effort aircrafts is a subject that premiums me and I additionally might want to work in the carrier business so information picked up may help me later" [4].

Market Expectations

Programming advancement is not normal for most callings, since engineers need to both plan and fabricate. Progressively, coders are getting included further and further down the innovation stack to get their superb code into a client's hands. The supposed appropriation of "full stack" improvement implies they need to ace, at any rate somewhat, a wide extending of abilities past Ruby or JavaScript. It resembles asking development designers to likewise be gifted at block laying, putting and welding [5]. In the present market prerequisites following aptitudes are required.

Critical thinking aptitudes – this is one of the greatest difficulties confronting the vast majority entering the universe of work and that incorporates programming designers. Amid their training, their coding background is most likely put together around assignments centered with respect to showing a solitary exercise or ability. Getting a current group of code, forensically recognizing and settling bugs, approving the progressions and going through joining and arrangement stages could all the more precisely reproduce the sorts of difficulties Students will confront later.

Coordinated effort and correspondence – creating programming resembles being a piece of a games group, with numerous givers who together have the right stuff and jobs to convey a last item. Programming advancement courses regularly incorporate some gathering working where individuals get involvement of coding close by different Students, however episodically, we hear that again and again the main part of the work is completed by a couple of people. The special case to this perception is educational program that attention on amusements improvement, since figuring out how to be a cooperative person is so essential to that condition. Graduates from these instructive foundations are much of the time knowledgeable in essential nimble advancement standards and errand following, making it simple to opening them into improvement groups. Be that as it may, Students who end up working in more standard undertakings or people in general division will similarly profit by figuring out how to be cooperative individuals. Likewise, engineers need to figure out how to impart what they are doing, with one another, yet to clients, who might be partners in other, non-specialized divisions. Having the capacity to explain their work, what they need from the client or what detours should be defeated is a fundamental piece of programming engineers' jobs. So courses need to concentrate on three further components: one, energize 'cooperative person' attitude; two, undertaking each person to add to a task in a quantifiable, straightforward manner; and three, relational abilities, which is without a doubt not something that can be learned in disconnection.

Understanding another person's code – figuring out how to peruse and decode other individuals' code is a critical aptitude to gain, since quite a bit of an engineer's normal day by day job is tied in with altering existing code that was composed by another person. The issue is that course homework is typically centered around an individual making their own code. This separated methodology can empower development of coding practices that are not helpful for working with other colleagues. For example, superfluously inventive indenting techniques could be prominent and out and out irritating for future friends.

Empower the utilization of situations and offer help to Students pursuing the constrained spots accessible. This is a shout to bosses too – situation Students are not a costly delay your time (nor are they shoddy work) they are a venture. They're additionally an opportunity to bring present day, exceptional reasoning into a group that might be long out of college. A significant number of the most skilled developers began their vocations at the organization as Students on positions. Long haul assemble tasks will assist Students with learning how to decipher another person's work, particularly while including prior, "heritage" code. Another alternative for this is to urge Students to utilize or change open source libraries that open them to other coding styles, to investigate other advancement instruments outside the educational programs. Playing with APIs will to grow Students' general information, yet in addition show the way toward learning and working with new advances. This is a valuable expertise that will pay profits for a considerable length of time to come. There is not a viable alternative for true involvement, however the instructive professional

EMPLOYABILITY OF LEARNERS

In designing assessment, the outcome, process and mode are equivalent to those currently being used in graduate destinations. For example, if most of the assessment items are paper-based multiple-choice exams, it is important that employees in industries where graduates are commonly employed typically work off-line and are required to recall fact-based information on a regular basis. If assessment requires students to write a series of long, referenced research essays, it is important to ask whether the emphasis on this skill is adequately developing their possible industry-based skills such as creating press releases and short social media posts. While essays can be a necessary academic skill to prepare some students for future post-graduate work, is assessment adequately balanced such that multiple types of graduate outcomes are supported? Know the typical, common and/or range of destinations of your graduates ^[6]. Analyse what types of work these graduates do and align your assessment accordingly.

PROJECT STANDARDS

An outcome of final year project is an extended report or portfolio. It is important that students receive clear advice about requirements, and receive an appropriate level of support in preparing their reports because the project report will usually be the first extended report students have prepared. If project assessment is based on report moderation, supervisors and moderators also need shared expectations for assessment, and supervisors must advise students of these expectations.

TECHNICAL SKILLS REQUIRED

Following are the technical skills required for the students of computer science to be competent enough to develop their project as per market requirements [10].

- Good Programming skills in any one language - preferably object oriented.
- Strong Data Structures and Algorithms skills.
- Basic web development - hosting your own site with a database (mySQL) on a server.
- Write Neat, Simple and Modular code.
- Contribute to Open source Projects - Learn how to use github, fork projects, contribute patches and maintain code.
- Basics of Machine Learning.
- Learn to make a very basic operating system.
- Open and assemble the components of a computer - know what each component does and how they fit in together.
- Learn how computer networks work; create a basic usable chat application.
- Basics of security, vulnerabilities and cryptography.

CONCLUSION

On concluding this chapter it can be summarized that, basic details about software project management was discussed. The points regarding selection of project and choice of project are also discussed in brief. The chapter emphasises on changing trends, technology used and market expectation from the projects of the students. Quality of learning and learner's employability is also dealt by considering the students of MSc computers science. Role of guide has been stressed in the chapter with domain selection, project standards and project evaluation. Special care was taken in report writing part of the students.

Besides these points related to students, the chapter covered details of research like methodology used for research, defining the objectives and hypothesis, scope and limitations of the research, etc. The research is incomplete without study of the previous work done. Hence a through literature review shall be given in next chapter.

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A STUDY OF THE RECRUITMENT AND SELECTION PRACTICE IN FIVE STAR HOTELS IN PUNE CITY

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INTRODUCTION

Human Resource Management is one of the most important and powerful pillars of every organization that forms the business colonnade in the global economy. It deals with the art of managing the human work force to achieve the organizational goals. The good human resource policies and practices help in motivating employees by creating a healthy environment and work culture. Along with the employees, the best practices in Human Resource Management (HRM) would also result in benefits to all stakeholders like the shareholders, creditors, suppliers and consumers.

Recruitment is a process of finding and attracting the potential resources for filling up the vacant positions in an organization. It sources the candidates with the abilities and attitude, which are required for achieving the objectives of an organization. and selection comes after the requirement. The researcher tried to find out recruitment he and selection practices followed at five star hotels in Pune city and Researcher also stated the conclusion of the same.

OBJECTIVE OF THE STUDY

1. To study the requirement and selection practice followed at the five star hotels in Pune city

RESEARCH METHODOLOGY

Researcher has collected data using the primary data for the study. The researcher has sent the questionnaire for the top and middle and lower level management to find the responses. The data were analyzed and compiled and presented so to get the conclusions. The sample size was top level management 50 and middle level management 100 and for the lower level management was 150 was selected on the basis of simple random sampling method.

DISCUSSION

The data were analyzed with the explorative method .the data were compiled with percentage and presented.

Table No. 1.1: Recruitment and selection

Sr. No	Questions	% SA	% A	% N	% D	% SD
1	Recruitment and Selection Process Followed in Organization	38	31	8	15	8
		19	34	19	24	4
		16	24	20	17	23
2	Selection process followed are highly scientific and rigorous	58	8	12	15	8
		38	24	12	14	11
		44	43	0	7	6
3	Top Hr people and Management participate in selection	31	31	4	4	31
		32	19	17	14	13
		29	26	19	10	16
4	Selection process is based on test	69	8	8	8	8
		33	24	0	18	24
		38	28	1	26	7
5	Favoritism is not done in my organization	54	15	19	8	4
		19	27	8	27	20
		44	15	6	9	27
6	Person having good knowledge, skills and attitudes with reference is selected	46	15	8	23	8
		34	17	9	9	31
		24	20	15	14	27
7	All appointment purely based on merit	8	23	46	19	4

		34	9	31	18	8
		27	26	26	7	14
8	The HRM practices focus on all round candidates	50	15	27	4	4
		18	43	13	17	9
		34	20	8	24	14
9	The recruitment process uses many different recruiting sources	15	35	0	15	35
		34	34	4	19	9
		43	17	8	14	17

Source: Filed Survey

Interpretation: The table exhibits views and their agreement and disagreements on the s Recruitment and selection.

- All the Levels of Employees are with the statement that the Recruitment and selection is followed in their organization.
- More than 35% viewed and agree that the selection process followed is highly scientific and rigorous (Top level-58%, Middle level 38%, Lower level-44)
- Opinion of respondent of various levels on the participation of Top level people and Management people in selection process. Of total sample of 330, about 62% of top level employees agreed to the statement. Majority of the middle level employees with about 51% were also agreed to this statement. About 43% of lower level showed agreement with the statement. Only 4 % of top level disagrees with this statement.
- Opinion of respondent of various levels on the Selection Process is based on Test. Of total sample of 330, about 69% strongly agreed to the statement. Majority of the middle level employees with about 57% also agreed to this statement. About 68% of lower level showed disagreement with the statement.
- Shows the practice of favoritism is not done in their organization. Significantly, Top level employees with 54% strongly agreed with the statement whereas 44% of Lower level Employees strongly agreed with this statement and moreover 46% of same categories strongly disagree with this statement
- Shows the opinion on Statement that a Person having good knowledge, skills and attitudes with reference is selected. Significantly, Middle level employees strongly disagreed 41% and Lower level Employees are strongly disagreed with 46%. But Overall Percent on this statement is greater than the disagreed opinion. Hence, it may imply that there are 50 & 50 Chances on this Statement.
- Shows the opinion on Statement that all appointment purely based on merit. Significantly, Top, Middle, Lower level employees were Neutral with 46%, 31% and 26 % respectively. It means that the selection process followed in the hotels is good but right candidate is not selected on the basis.
- Shows the opinion on Statement that the HRM practices focus on all round candidates. More than 40% of top level Employees and more than 50% Middle level employees agreed with the statement.
- Shows opinion on recruitment process uses many different recruiting sources in the five star hotels in Pune city. The same percent that is 35% of top level employees are agreed with this statement whereas 35% strongly disagree with this statement. Besides this, in case of lower level employees they strongly agreed with this statement (43%).

CONCLUSION

The employees are satisfied with the Recruitment and selection practices followed in the hotel industries in Pune City. In five star hotels, the human resource practices are better perceived and most of the employees in these hotels are happy with the policy and strategies of the five star hotels and the practices are well matched with the expectation of the all employees. The study also revealed that the practices followed in the hotels are caring for the employees rather than managing and controlling them.

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**TAX PLANNING MEASURES ADOPTED BY SALARIED EMPLOYEES: A CASE STUDY IN
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ABSTRACT

In this paper, an attempt was made to assess the tax planning measures adopted by salaried employees in the Pernem Taluka. This paper focuses on two important aspects to ascertain the level of awareness of salaried employees on various tax planning measures available under the income tax act, to understand the tax planning measures being adopted by the salaried employees from Pernem Taluka of Goa. Literature review reveal that no major study was conducted on tax planning measures adopted by salaried employees in Pernem Taluka of Goa. Hence, a survey using structured questionnaires was administered among 100 salaried employees during the period from July 2018 to January 2019. The study result revealed that most of the salaried employees are formulating tax plan either in the beginning of the year or at the end of the year. Most of the respondents takes the help of tax consultant for filling tax return this shows that salaried employees from the Pernem Taluka are not aware about the tax planning measures and as a result most of the salaried employees from Pernem Taluka invest in Life insurance policy and Public provident fund as a measures to reduce the burden of taxes.

INTRODUCTION

Tax planning helps the taxpayer find his or her way through a maze of paperwork and tax codes. There are a number of resources available to help taxpayers prepare their annual reports to local, state and federal revenue agencies. By exploring these aspects of tax planning and preparation, the taxpayer will better understand both the planning schemes and the environment of tax policy and reporting. A synopsis of the number of ways tax planning may take place in the course of preparing an income return. Indeed, there are a number of resources in use to help taxpayers prepare their annual reports to local, state and federal revenue agencies. By exploring these aspects of tax planning, the reader will better understand both the planning schemes and the environments of tax policy and reporting.

MEANING OF TAX PLANNING

In words all arrangement by which the tax is saved by ways and means, which comply with the legal obligation and requirement and are not colorable devices to meet the letters of law but not the spirit behind these, would constitute tax planning. Tax planning should not be done with an intent to defraud the revenue, all transaction entered into by an assessee could be legally correct, yet on the whole these transactions may be devised to defraud the revenue. All such devices where status is followed in strict words but actually spirit behind the status is marred would be termed as colorable devices and they do not form part of the tax planning. All transactions in respects of tax planning must be in according with the true spirit of statute and should be correct in form and substance.

SCOPE OF TAX PLANNING

Tax planning means an arrangement of one's financial activities in such a way to get maximum tax benefit. At the very outset it is necessary to clear the misconception about the tax planning that prevails among the salaried assesses. They seem to misunderstand that tax planning means paying no tax. These may not be possible in all cases. Tax planning cannot be totally avoided, once the income crosses the particular limit. This is because of the fact avenues for tax savings are quite limited and even the available avenues have their own in built ceiling limit. Hence, tax planning means reducing tax liability to the absolute minimum by adopting proper tax planning measures. For a salaried assessee the approach for tax planning must be three fold: first is investing in saving schemes out of the current year income, so as to reduce the tax liability to the absolute minimum. Next is effecting proper investment of the surplus, if any, after meeting expenses (including taxes) so as to reap the maximum tax benefits on the income from such investments and to obtain maximum returns on investments. Finally, planning some special measure in the pre-retirement stage as well as effecting investment of retirement benefits in appropriate areas so as to ensure regular and adequate flow of income after retirement.

OBJECTIVES OF THE STUDY

- To study the pattern of tax planning of salaried employees in the Pernem Taluka.
- To ascertain the level of awareness of salaried employees on various tax planning measures available under the income tax act.

- To critically analyze the tax planning measures adopted by the salaried employees

The data was collected through a field survey from August 2018 to December 2018. The data is collected from primary and secondary source. The primary data is collected from the respondents earning income from salary. The secondary data is collected from books, journals, internet, etc. Sampling population consisted of all the salaried employees above the age group of 18 years from salary. In order to analyse the tax planning and measures of salaried class people, a sample of 100 respondents were chosen. A stratified random sampling techniques was employed to choose respondents. This project covers tax planning measures adopted by 100 salaried employees selected from Pernem Taluka of Goa.

LIMITATIONS OF THE STUDY

1. The study is limited to Pernem Taluka only.
 2. Due to lack of time we could cover only 100 respondents and in depth study was not possible.
- Analysis and Discussions

TABLE NO. 1 GENDER WISE DISTRIBUTION OF RESPONDENTS

Respondent Gender	No. of Respondents	Percentage
Male	70	70
Female	30	30
Total	100	100

Source: Primary Data

According to survey conducted of Tax Planning it was found that Males respondents are 70% and that female’s respondent are 30% out of total 100 respondents. This shows that in Pernem Taluka most of the salaried employees are male.

TABLE NO.2 AGE WISE DISTRIBUTION OF RESPONDENTS

Age	No. of Respondents	Percentage (%)
21-30	50	50
31-40	24	24
41-50	16	16
51-60	10	10
TOTAL	100	100

Source: Primary Data

Table no. 2 reveals age wise distribution of respondents in Pernem Taluka. The age wise analysis indicates that 50% of the respondents were between the ages of 21-30. 24% of the respondents were in the age group of 31-40. 16% of the respondents were in the age group of 41-50. And 10% of the respondents were in the group of 51-60. Study reveals that half of the respondent from the Pernem Taluka are from the age group of 21-30.

TABLE NO.3 EDUCATION QUALIFICATION

Educational Qualification	No. of people	Percentage (%)
Up to Higher secondary	24	24
Graduate	32	32
Post-graduate	24	24
Professional	14	14
Other	6	6
Total	100	100

Source: Primary Data

Above analysis indicates the education qualification of respondents. It is found that 32% of the respondents are graduates, 24% possess post-graduation and another 24% respondent has qualification up to higher secondary. Only 14% of the respondents are professionals. Therefore it can be concluded that most of the tax planners are those who possess education qualification as graduation, Post- graduation, upto the higher secondary.

TABLE NO: 4 ANNUAL INCOME OF THE FAMILY

Incomes	No. of respondents	Percentage
Rs. 2,50,000 to Rs. 5,00,000	66	66
Rs. 5,00,000 to Rs. 10,00,000	30	30
Above Rs 10,00,000	4	4
Total	100	100

Source: Primary Data

It is observed that out of 100 respondent’s 66% respondents have annual income between Rs. 25, 0000 to Rs. 5, 00,000. 30% respondents have annual income is between Rs. 5, 00,000 to Rs. 10, 00,000. And only 4% respondents have annual income is above Rs. 10, 00,000. Therefore it could be concluded that most of the salaried employees from Pernem Taluka falls under 1st slab of tax.

TABLE NO: 5 FORMULATE TAX PLAN DURING A FINANCIAL YEAR

Members	No. of respondents	Percentage
Beginning of the year	34	34
End of the year	34	34
No planning at all	16	16
At any time	16	16
total	100	100

Source: Primary Data

It is clear that out of 100 respondents, 34% respondents formulates Tax planning at beginning of the year, 34% respondents formulates tax planning at the end of the year, 16% of the respondents do not formulates tax planning at all and also 16% of the respondents formulates tax plan at any time. So it can be concluded from the above table that some respondent are not having any tax planning and some are planning at any time.

TABLE NO: 6 SAVING PATTERN

	No. of respondents	Percentage
Monthly	50	50
Weekly	2	2
Quarterly	22	22
yearly	26	26
Total	100	100

Source: Primary Data

In the above table, respondents were asked about their saving pattern. 50% of the respondent do monthly saving pattern, only 2% of the respondent use weekly saving pattern, 22% of the respondent do quarterly saving pattern and 26% of the respondent are use yearly saving pattern.

TABLE NO: 7 SEEK THE SERVICE OF A PROFESSIONAL ADVISOR FOR MAKING INVESTMENT DECISIONS

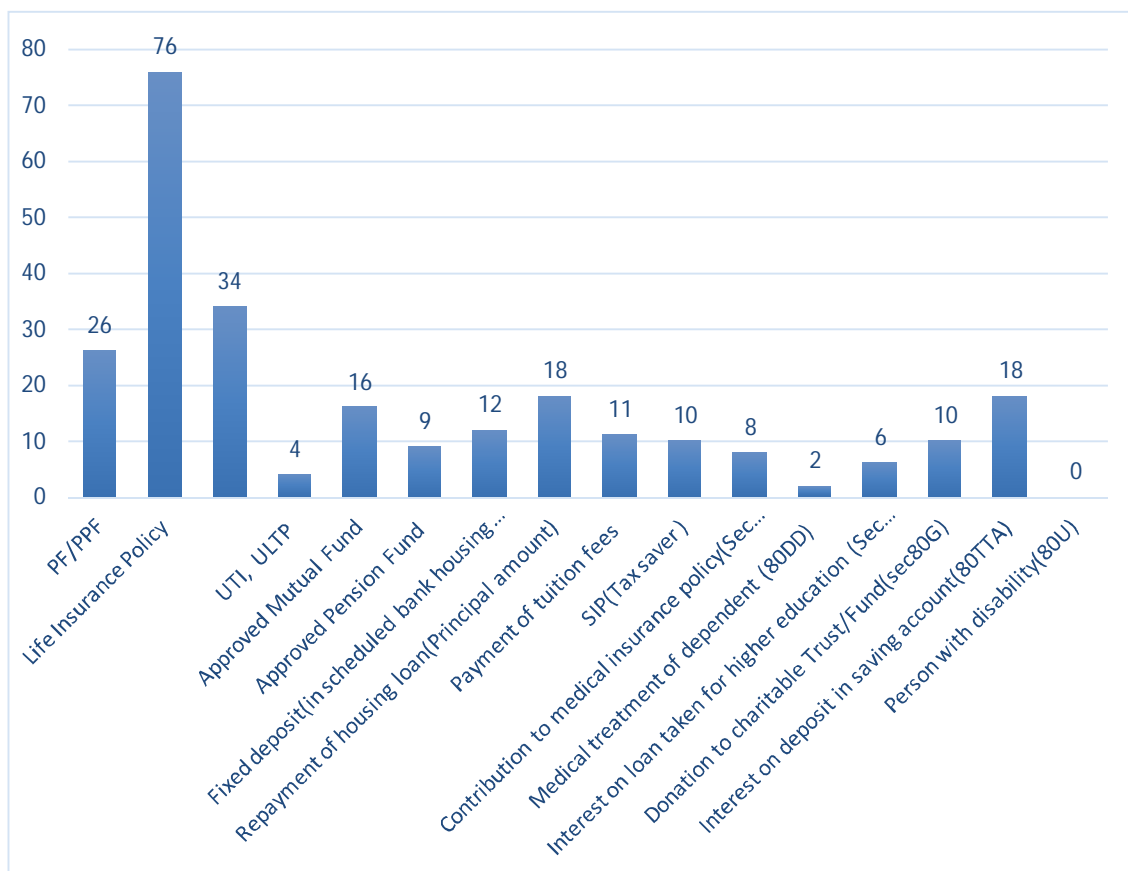
	Number of respondents	Percentage
Always	8	8
Often	20	20
Rarely	34	34
Occasionally	14	14
never	24	24
Total	100	100

Source: Primary Data

From the above table it is observed that 4% respondents always take professional’s advice for making investment decisions, 20% of the respondents often takes professional advice for making investment decisions, 34% of the respondents rarely takes professional advice for making investment decisions, 14% of the respondents occasionally takes advice for making investment decisions, and 24% of the respondents never take advice for making investment decisions.

TAX PLANNING MEASURES ADOPTED

I	Deduction claimed u/s 80C – 80 U
1.	PF/PPF
2.	Life Insurance Policy
3.	National saving certificate ,post office ,saving bank account
4.	.UTI, ULTP
5.	Approved Mutual Fund
6.	Approved Pension Fund
7.	Fixed deposit(in scheduled bank housing finance corporation for not less than 5 years)
8.	Repayment of housing loan(Principal amount)
9.	Payment of tuition fees
10.	SIP(Tax saver)
11.	Contribution to medical insurance policy(Sec 80D)
12.	Medical treatment of dependent (80DD)
13.	Interest on loan taken for higher education (Sec 80 E)
14.	Donation to charitable Trust/Fund(sec80G)
15.	Interest on deposit in saving account(80TTA)
16.	Person with disability(80U)



Source: Primary Data

From the above table depict that most of the salaried employees in Pernem Taluka are investing in life insurance policy that is 66%. Around 26% of the salaried employees are using PF and PPF as a tax measure. Very few respondents are using approved mutual funds, repayment of housing loan these shows that most of the salaried employees are not aware about the other tax saving measure like UTI, ULTP, Payments of tuition fees, Approved pension fund, SIP etc. so as a result an awareness about the tax saving measure need to be created among the salaried employees in Pernem Taluka

CONCLUSION

The study result revealed that most of the salaried employees are formulating tax plan either in the beginning of the year or at the end of the year. Most of the respondents takes the help of tax consultant for filling tax return this shows that salaried employees from the Pernem Taluka are not aware about the tax planning measures and as a result they invest in Life insurance policy and Public provident fund as a measures to reduce the burden of taxes. An awareness of various investment avenue need to be created to the salaried employees as well the orientation of tax planning need to be given at work place so that salaried employee have proper plan for their taxes which in turn will can reduce the pinch of high taxes and can also get better returns on their investments.

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COACHING LIFE SKILLS THROUGH FOOTBALL: DEVELOPING A LIFE SKILLS PROGRAMME**Lt. Sam Joseph Braganza**College Director of Physical Education, S. S. A. Govt. College of Arts & Commerce, Pernem, Goa

INTRODUCTION

Determination, preparedness, character, perseverance and attitude, along with other virtues are the characteristics of success in sports. These same characteristics offer an opportunity for success in all aspects of life. Sports have been an integral part of the high school scene for decades. While many students get involved for love of the game, there are significant benefits also. Sports helps with the social and physical development as these activities get children exercising and interacting with their peers. It enables the participants to learn and display life skills such as respect, honesty, trust, leadership etc. It is important to recognize these positive outcomes and encourage them.

Sports also helps build self-confidence and boost self-esteem, which can carry over to other parts of an individual's life. Children who participate in Sports are less likely to be depressed, have anxiety and exhibit bad behaviour. These positive attributes often continue in one's adult life, because children who were involved in sports often feel better about themselves, socially and physically, as adults. Sports can benefit children academically as well by influencing them to take their education more seriously, deter delinquency and lower their risk of dropping out of school as it helps kids solve problems and think critically.

Life skills refers to those abilities that help promote well-being, positive health outcomes and productive development. They comprise of a set of core skills that empower young people to take positive steps to promote health, positive social relationships and positive contributions to society. They help us to accomplish our ambitions and live to our full potential.

UNICEF (2002) defines life skills as psychosocial and interpersonal skills that help people make informed decisions, communicate effectively, and develop the coping and self-management skills needed for a healthy and productive life. Life skills can be applied to actions directed at either the self, other people, or the local environment; their goal is to promote health and wellbeing at all these levels.

Perhaps the most important life skill is the ability and willingness to learn. By learning new skills we increase our understanding of the world around us and equip ourselves with the tools we need to live a more productive and fulfilling life, finding ways to cope with the challenges that life, inevitably, throws at us.

Life skills, must be directly taught to young athletes. They do not naturally occur just by playing a sport. As youth sport researchers often say, "life skills are taught, not caught."

However not all children in India are privileged to enjoy formal education. Underprivileged children like those whose parents do not afford sending them to school, those coming from broken homes, orphans, children of migrant workers or those belonging to dalit and tribal communities do not go to school or are most vulnerable to dropping out due to lengthy absences while searching for work with their parents. As they move, they encounter various risks such as exploitation, trafficking, abuse, etc. As an outcome of this, they are confronted with difficulties and various psychological problems.

There are several organizations and institutions globally and across India that care for underprivileged children. Some of them house these children and provide them with basic necessities of life. They encourage such children to take up formal education and strive to inculcate in them a sense of self esteem and confidence that will help them to lead a decent life.

ASRO is one such example of home that houses underprivileged HIV positive children. It is located in Goa and serves communities where living conditions are poor. Many children have no place to live, suffer from malnutrition and have no means to get education or medical help. Quality and formal education, nutritional support, residential facilities, vocational skills training, health care and medical aid, recreational activities and proper counseling programmes are being provided to the beneficiaries which will help prepare them for a self dependent and brighter tomorrow.

"The five S's of sports training are: stamina, speed, strength, skill, and spirit; but the greatest of these is spirit."

OBJECTIVE

1. Bring people together through sports to develop life skills

2. Educate every child for success by imparting moral values through sports
3. Develop a Life Skills Training Programme through the game of Football

METHOD & DESIGN

The following procedure/method was used to impart life skills through the medium of Sports (Football) to 50 underprivileged children residing at Asro, a home for HIV positive children, at Thivim, Goa. The entire procedure could be broadly classified under six heads.

i. Forming a core team “CLAN” to conduct the programme

A core team was identified and was named CLAN, with a motive to Conduct oneself with matured life skills, Learn life skills that one lacks and to Nurture one’s own life skills and that of others. An orientation was conducted for staff and students to introduce to them the objectives and methodology of the programme. Members were invited to be a part of the Clan. Members were also nominated based on the skills possessed. The clan had to have the sole intention to serve and be role models. There was no membership fee charged, members could join at their own freewill with no monetary benefits but to learn and enrich their own life skills.

ii. Administering Goodman’s Strengths and Difficulties Questionnaire (SDQ)

The 25 items SDQ was administered to give an indication of whether the children were having any emotional or behavioural problems/disorder. The children had to indicate whether each statement was not true, somewhat true or certainly true with reference to themselves. The purpose of collecting this data was to identify the level of strength and difficulty that the beneficiaries possessed before participating in the Life skills Development Programme and accordingly develop a Life skills programme to overcome these difficulties.

iii. Identifying basic skills required to learn Football

To develop a life skills programme for beginners, the Clan first identified the basic skills that are required to play the game of Football. These basic sports skills must have characteristics that will enable the Clan to demonstrate and impart life skills. The sports skills identified were Short passing, Long passing, First touch, Shielding, Dribbling, Dribbling with moves, Shooting, Heading, Tackling, Running with the ball, Goalkeeping, Individual defending, Team defending, Attacking as a team, Wall Pass and Pullback.

iv. Developing life skills sessions for every basic skill

Sessions were developed for the sixteen basic sports skills identified in Football and four fun game-based sessions. The three-month beginners training programme in Football consisted of a total of twenty one sessions. The table below displays type of sessions developed and values imparted through them.

Session	Name of session	Value imparted
1	Orientation & Briefing	Value of life and Interpersonal relationship
2	Short passing	Connectedness
3	Long passing	Service
4	First touch	Self-control
5	Shielding	Purity, Watchfulness
6	Rope-in	Problem solving, Decision making
7	Dribbling	Awareness, Confidence
8	Dribbling with moves	Better judgment, ability to handle problems
9	Shooting	Taking responsibility, focus on target
10	Heading	Courage, determination
11	Human chain tug-of-war	Team spirit, persistence
12	Tackling	Being alert and conscious
13	Running with the ball	Vigour, urgency
14	Goalkeeping (saving the goal)	Being Responsible and Protective
15	Individual Defending	Maintaining self-respect, watchfulness
16	Win the chair	Alertness, courage
17	Team Defending	Loyal, organized, supporting, trustworthy, reliable
18	Attacking as a team	Coordination, understanding, team spirit, support, sacrifice

19	Wall pass	Support, partnering, trust, humility, generosity
20	Pullback	Awareness, decision making
21	Quick touch	Team spirit, creativity

v. Conducting the three-month Life Skills Development Programme (LSDP)

The three-month beginners LSDP in Football was conducted with a purpose to impart life skills to the participants along with teaching the basic skills required to play the Sport. The introductory session was to brief the participants about the programme, to get them involved in physical activity and exercise and also make them realize the gift of life. Sixteen sports skill-based sessions were held. Every four skill-based sessions were followed by one game-based session. Each session was of 75 minutes followed by group discussion and playing the sport for 30 minutes.

vi. Feedback and follow-up

The sessions involved group discussion which encouraged every child to speak and exchange views on what they learned and how they can put this learning into practice as they go about their day-to-day lives. The children were monitored while training and playing during sessions. They were encouraged and applauded when they displayed life skills. The SDQ was administered for the second time after undergoing 21 sessions in the three-month LSDP in Football to suggest if there were any change in the emotional or behavioural pattern among the beneficiaries. The children's carers were also involved and interviewed to check any behavioural improvement in the child. The institution was also informed about the notes made by the Clan during the monitoring process.

RESULTS

Administering the Strengths and Difficulties questionnaire (SDQ) before the beginning of the LSDP revealed that the children had a High need in Conduct and Hyperactivity problems. Difficulty in controlling temper, tendency of getting into quarrels, lying, robbing or finding it difficult to do as told contributed to a High conduct problems score. Characteristics of children having a High Hyperactivity score included being fidgety, agitated and easily distracted. The children displayed Some need in Emotional symptoms, Peer problems and Pro-social behaviour. They complained of having headaches, feeling unhappy, anxious, scared or worried. They tended to have issues with their peers and felt lonely. Some of them had few friends and felt unliked by others. They also found it difficult to be thoughtful and kind towards others and had a hard time helping or sharing with their peers. They rarely took the initiative to volunteer. The average total difficulties score at this point showed that the children had a High need. In order to reduce the difficulties faced by the children and improve their strengths, a LSDP using Sports (Football) was developed to inculcate Life Skills amongst the beneficiaries.

The CLAN identified that the Short passing, Long passing, First touch, Shielding, Dribbling, Dribbling with moves, Shooting, Heading, Tackling, Running with the ball, Goalkeeping, Individual defending, Team defending, Attacking as a team, Wall Pass and Pullback were the basic skills required for a beginner to learn Football. The programme was for three months for children between the ages of 10-18 years. Sessions were developed to impart values like connectedness, service, self-control, purity, watchfulness, problem solving, decision making, awareness, confidence, better judgment, ability to handle problems, taking responsibility, focus on target, courage, determination, team spirit, persistence, being alert and conscious, vigour, urgency, being responsible and protective, maintaining self-respect, alertness, courage, loyal, being organized, supporting, trustworthy, reliable, coordination, understanding, team spirit, sacrifice, partnering, trust, humility, generosity, team spirit and creativity. These life skills were imparted to the children while teaching the various football skills mentioned above.

On conclusion of the three-month LSDP, the results of the SDQ administered disclosed that the beneficiaries showed considerable improvement in their emotional and behavioural needs. They showed a low need in Hyperactivity problems, Emotional symptoms, Peer problems and Pro-social behaviour. However, the continued to show High need in the conduct problems. The total difficulties score at the end of the LSDP through Football revealed that the beneficiaries had Some need.

CONCLUSION

We can say that sports provides a platform for teaching and acquiring life skills. The LSDP in Football made the children more interested in learning new skills and participating in sports. Sports skills and techniques learnt along with life skills could retain meaning even in the participants' adult lives. The programme not only helped the children but also spread the values of care, concern, sacrifices amongst the members of the CLAN. During the interaction with the children they disclosed that they would like to learn other sports skills too along with life skills training as the sessions not only taught sports skills but passed on moral values.

From the results, it can be concluded that sports i.e. Football in this context, provides a platform for teaching and acquiring life skills. It is clear that there was an improvement in the emotional and behavioural needs of the beneficiaries after conducting the three-month LSDP for them. Hence conducting this kind of programme for a longer period by including additional skills or other disciplines of Sports, would positively benefit the sample group.

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CORE: ESSENTIALS FOR SUSTAINABILITY OF EVERY ORGANISATION

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ABSTRACT

Sustainability refers to the long term viability of a business. Future of every organisation is depending upon various factors. Understanding and applying the CORE is the essence of sustainability. CORE refers to Creativity, Objectivity, Research and Endurance. It is a mnemonic showed four alphabets, each alphabet starts with a word gives deep meaning. Collectively if it is observed by every organisation it will ensure sustainability. CORE will have long lasting impact on business strategy, business models, and business tactics and so on. Researcher presents a conceptual framework with the help of case study to analyze the impact of CORE on sustainability of an organization.

Keywords: Creativity, Objectivity, Research, Endurance, Sustainability.

INTRODUCTION

As per the Cambridge dictionary, meaning of core is the basic and most important part of something. Such meaning is relative and appropriates with the discipline where in it is used. Objectivity refers to the information of being stand on reality and not prejudiced by individual philosophy. Research is a comprehensive learning of a subject matter, principally in order to determine (new) information or arrive at a (new) consideration. Endurance is the capability to remain performing in incredible, complicated, obnoxious, or throbbing for a long time. Sustainability is the eminence of being capable to maintain over a time

The collective impact of above definitions on the business strategy will create a vibgyor impact. It certainly boosts the capabilities of enterprise to achieve new heights.

2. OBJECTIVES OF THE STUDY: *The objectives are enumerated below.*

1. To study the conceptual framework of CORE reporting
2. To verify the application of CORE by refereeing to case study
3. To identify the Challenges before the corporate under CORE reporting system
4. To study the benefits accruing to the business operations in compliance with CORE

3. CONCEPTUAL FRAMEWORK

At the CORE of each flourishing company is backed by an entrepreneur who has endowed the essential time and wherewithal into establishing a strapping establishment from which the business can prosper. When businessperson focuses on core ability progression, they can radically speed up their business' development and attain their goals. Each industry undergoes a range of phases of growth and development on during the accomplishment of expectation of the business. Each phase has an exclusive challenges and opportunities, and the businessman has to appropriately setup, implement, and continue the core business functions to conquer upon the same. The Core Business Assessment highlights the key areas necessary

A unique reporting model can offer more appropriate exposure of information considering the all stakeholders with a diverging interest in corporate affairs: a CORE reports offers a summary of corporate affairs come with by MORE reports which offers comprehensive information harmonizing the CORE report.

The arena of strategy has progressed considerably in the past twenty-five years. Business have cultured to examine their competitive background, describe their position, cultivate modest and commercial advantages, and comprehend intimidations to sustaining advantage in the face of stimulating reasonable threats. Diverse methodologies comprising industrial organization, the resource-based view, dynamic capabilities, and game theory have facilitated academicians and experts recognize the dynamic forces of competition and develop endorsements on how businesses would outline their reasonable and corporate policies.

Core Competencies, by their identical definition, are not usual skills that can be developed by any business group, everywhere in the world, simply. These are packages of abilities and competencies that are constructed over a long time. Their chief metier lies in the datum that such competencies are very much inimitable to the specific organization and to the certain industry, in which the business functions. Though, since the competencies are continuously skill-based, it is very hard or merely incredible for any opponent to replicate such skills. It offers the business, an invincible competitive advantage.

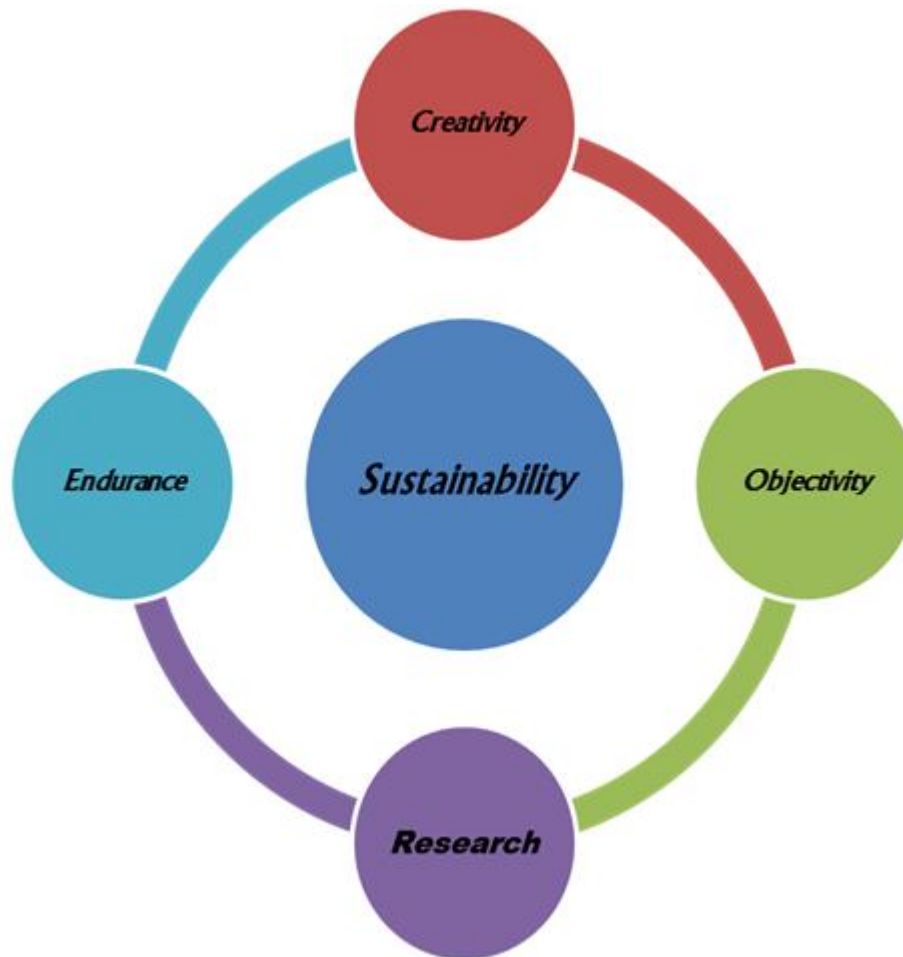


Fig: Conceptual Framework

4. STATEMENT OF PROBLEM

CORE of any business has in the past years understood as well in educational research and business management consideration, and a surfeit of philosophies has been created in the arena that advises how to be prosperous in smearing these concepts to raise business efficiency. Though, investigators and professionals differ on almost all accounts on how a sustainability of business is achieved, what types of business models can be best suited for. There has not yet arisen a leading paradigm in the research field that can be applied to recognize how to relate these conceptions positively. Grounded on this, researcher decided on the subsequent problem statement for this research:

In view of the present research on sustainability of business, weighed in contradiction of the strategic challenges confronted by today's businesses, what models should be carefully chosen, modified, blended or amalgamated with other models to assist the accomplishment of business success.

5. RESEARCH METHODOLOGY

It is based on secondary source of data. A case study method is applied to rationalised finding of the research study. The finding is based on descriptive study.

6. CASE STUDY OF TATA CONSULTANCY SERVICES, INDIA

Tata Consultancy Services (TCS) is an information technology consulting, solutions and services organisation. The company is a part of one of India's most respected business conglomerates- the Tata Group. TCS started its operations in 1968, and pioneered the IT services industry out of India. It has been the largest Indian IT services company ever since its inception. The company offers business process outsourcing (BPO), enterprise systems installation, offshore software development and systems integration services. TCS also provides product and industrial process engineering services as well as strategic consulting and project management services. These services are provided to a spectrum of industries such as banking, financial services, insurance, telecom, manufacturing, media and entertainment, retail and consumer goods, transportation, health care and life sciences, energy and utilities, and e-Governance. Currently, TCS has over 62,000 employees, and it generated consolidated revenues of US\$ 2.97 billion in the year 2005-06. The company has 169 offices in 35 countries and has 42 software delivery centres in 11 countries.

6.1 Observing CORE in business operations of TCS**6.1.1 Creativity**

Below are the thrust areas (CRETIVITY) explicitly distinct the TCS from their competitors and maintain the best position in the industry performance.

- Behavioural, Business and Social Science
- Computing Systems
- Cyber security and Privacy
- Data and Decision Sciences
- Deep Learning and AI
- Embedded Systems and Robotics

6.1.2 Objectivity

Services offered by TCS are embedded into their OBJECTIVITY of products and services and are a source of competitive differentiation.

- Monetary and Foreign exchange scenarios across countries
- Labour and legislative scenario across countries
- Legal compliance
- Impacts of competitor moves, customer concerns, technology scenarios and shifts
- External market
- Infrastructure
- People and professionals
- Business continuity

6.1.3 Research

It is the primary concern for TCS to offer value added services and products with out of box thinking with

RESEARCH

- Research and Innovation (R&I) efforts strengthen the Company's sustainability in following ways:
- Scan emerging technologies, identify trends and build capabilities in relevant areas
- Collaborate with the Industry Solution Units to create a pipeline of new offerings
- Create intellectual property, improve the Company's revenue mix and boost profits
- Create thought leadership in new technologies

6.1.4 Endurance

Following are the areas wherein TCS shown the remarkable growth it is nothing but the EDURANCE abilities of TCS to be best in odd.

- Ecommerce
- Boiler Controls
- Research and Innovation
- Intelligent automation
- IT Landscapes
- Business Models
- IT Services
- Business Structures
- Payments
- Software Delivery

Talent Management

Citizen Services

7 Challenges before the corporate under CORE reporting system

Optimize business recital

Decrease product progress time

Get better product differentiation

Smooth the progress of arrangement of business with technology

Join their extensive supply chains

Offer real-time business handy

Lesser functioning costs.

8. Benefits accruing to the business operations in compliance with CORE

Building an Merger & Acquisition centre of excellence

Creating stringent and demanding metrics for synergies.

Intimately knowing your operational infrastructure.

Adhering to a philosophy of standardized enterprise systems and the business processes they support

Maintaining a narrow integration focus

Embracing Merger & Acquisition as a fact of life and continuous Merger & Acquisition improvement as a core competency

9. CONCLUSION

This paper intended, through a service-based approach integrated with business strategy to contribute to collecting a model to modify the procedure of alternative & act of acquaintance describing to the propriety performance of business. This structure consent to execute incessant surveillance of skilled based abilities to stay aligned their societal performance in, ecological & economic extent, whereas it amalgamate, through a technological framework, the essential magnitude of business property, building a scale model that grows as the organization seek to work out superiority in property, human activity & standardization of knowledge. It offers value savings, well-built competence & enhanced accurateness & accountability to any or all or any those concerned in activity.

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E-FILLING OF INCOME TAX RETURNS: A STUDY REGARDING SALARIED EMPLOYEES IN MAPUSA CITY- GOA

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ABSTRACT

This paper attempts to develop an understanding of the factors that influence salaried employees' adoption of E-filing services and to discuss taxpayer awareness and satisfaction with e-filing individual income tax returns. This study thus focuses upon the facility of e-filing returns of income tax and its awareness and satisfaction towards e-filing of returns. A field survey was conducted in Mapusa City covering different level of employees both men and women at Government and private sector. Data was collected through questionnaire and then was tabulated and analyzed with the help of MS Excel.

The e-filing is the new effective method of filing income tax return through online and make e-payment tax. Despite many benefits associated with e-filing, tax authorities face some major challenges towards the implementation of the e-filing system. One such challenge is the public perception of the e-filing system. With proper assistance from the tax-filing system and service centers, people can be made familiar to filing income taxes online.

Keywords: Tax-payers, E-filing, Awareness, Satisfaction level, Perception.

INTRODUCTION

E-filing is a system for submitting tax documents to the income tax department through the internet or direct connection, usually without the need to submit any paper documents. Various tax return preparations, software's with e-filing capabilities are available as standalone commercial use. E-file is the term for electronic filing, or sending your ITR from tax software via the Internet to the tax authority.

E-filing of Income tax return online refers to the process of filing Income Tax electronically. Customized return forms have been devised by the Income Tax Authority which is available on the site of the department. These forms have been devised with such details that tax payers need not file any supporting.

Department desired a system that would make the process of filing of income tax returns (ITRs) easier for taxpayers as well as reduce the time required for data entry at their end on receipt of the ITRs. Enabling the filing of ITRs over the Internet was the most viable answer to the department's needs. While the facility would be beneficial to the taxpayers, the department had to create an environment wherein the user would feel secure about filing his ITRs online.

The online process did not require the taxpayers to be physically present for filing their ITRs.

E-FILING IN INDIA

Indian Income Tax Department's Vision Document 2010 focused on quality tax-payer service as their main area of concern. In this regard the main aim of the department is: "to enable taxpayers to meet their normal tax obligations in a convenient manner without visiting Income Tax Office. To accomplish this objective, the department's high priorities are: e-delivery of taxpayer services, increase of departmental computer infrastructure and the setting up of Tax Information Network (TIN). In India, income tax e-filing was introduced in September, 2004, initially on a voluntary usage basis for all categories of income tax assesses. But from July, 2006, it was made mandatory for all corporate firms to e-file their income tax returns. Taking this process further, from assessment year 2007 to 2008, e-filing of income tax return was made mandatory for all companies. For all other categories of income tax assesses, which includes salaried individuals, the use of income tax e-filing service continues to be voluntary.

NEW INITIATIVE IN E-FILLING: E-SAHYOG

The new taxpayer friendly initiatives, aimed at linking the tax department with digital age and reducing harassment of taxpayers. The objective of "e-Sahyog" is to provide an online mechanism to resolve mismatches in I-T.A return of those assesses whose returns have been selected for scrutiny, without visiting the I-T office.

Under this initiative the tax department will provide an end-to-end e-service using SMS, e-mails to inform the tax assesses of the mismatch. The taxpayers will simply need to visit the e-filing portal and log in with their user-ID and password to view mismatch related information and submit online response. The responses submitted online by the Tax payers will be processed and if the response and other information are found

satisfactory as per automated closure rules, the issue will be treated as closed.

The objective of the I-T department is to make life as easy as possible for the assessee and difficult only for those, who consciously evade taxes. These digital initiatives will help in creating a positive environment.

OBJECTIVES OF STUDY

1. To assess the perception and awareness of tax-payers on gender basis towards e-filing of income tax return
2. To measure the level of satisfaction of the respondents towards E-filing.
3. To know whether the tax payers comfortable with e-filling system.
4. To provide suggestions to make E-filing simpler for the e-filers.

METHODOLOGY

For the purpose a field survey was conducted in Mapusa City covering different level of employees both men and women at Government and private sector. 300 filled questionnaires from respondents (168 male and 132 females) were used to analyze the results by using a Likert scale of 5. MS Excel was used to present tabular data.

LIMITATIONS OF THE STUDY

- ✓ Survey was conducted only in Mapusa city. Hence the results arrived at from this study may not be applicable to other areas.
- ✓ Study mainly focuses on assessing awareness and satisfaction level of tax payers about e-filing of income tax returns.

RESULTS AND DISCUSSIONS

TABLE NO: 1 Gender Wise Distribution of Respondents

Respondents :Gender	No. of Respondents	Percentage
Male	168	56
Female	132	44
Total	300	100

Source: Primary Data

Table-1 reveals that 56% of the respondents are male and 44% of the respondents are female. It is inferred from the above that majority of the individual tax payers are male (56%).

TABLE NO: 2 Age Wise Distribution of Respondents Analysis

Age	No. of Respondents	Percentage
20-30	82	27
30-40	116	39
40-50	74	25
50-60	28	09
Total	300	100

Source: Primary Data

It can be observed from the Table No. 2 that out of 300 respondent 27% respondents in the age group 20 to 30. Maximum respondent in the age group of 30 to 40 i.e. 39%, whereas out of 25% of respondent are in the age group of 40 to 50 and of the 9% respondent are in the age group of 50 to 60. Thus it can be concluded from the survey result that majority of respondents are in the age group of 30 to 40 years which is earning age.

TABLE NO: 3 Education Wise Distribution of Respondents Analysis

Educational qualification	No. of respondents	Percentage
HSSC	34	11
Graduate	88	29

Post graduate	101	34
Diploma	77	26
Total	300	100

Source: Primary Data

The Table-3 reveals that out of 300 respondents, 11 percent of the individual tax payers a studied upto HSSC, 29 percent of the individual tax payers are degree holders, 26 percent of the individual tax payers are diploma holders, and 34 percent of the individual tax payers are postgraduates. It is inferred from the above that majority of the individual tax payers studied up to post graduation.

TABLE NO: 4 Level of Annual Income

Level of Annual Income	No. of Respondents	Percentage
2 lakhs to 3 lakhs	46	15
3 lakhs to 5 lakhs	78	26
5 lakhs to 10 lakhs	128	43
Above 10 lakhs	48	16
Total	300	100

Source: Primary Data

It can be noticed from the Table No. 4 that 15% of the respondents are having annual income between 2 lakhs to 3 lakhs, 26% of the respondents are having annual income between 3 lakhs to 5 lakhs, 43% of the respondents are having annual income between 5 lakhs to 10 lakhs, 16% of the respondents are having annual income above 10 lakhs. The survey result shows that 32% of the respondents are having annual income between 2lakhs to 3lakhs.

TABLE NO: 5 Reasons to File Returns

Reasons to file Returns	No. of Respondents	Percentage
Regular Provision	165	55
Refund Claim	82	27
Carry forward to Loss	29	10
Notice from Income Tax Department	24	08
Total	300	100

Source: Primary Data

It is observed from Table No. 5 that, a majority of 55% of the respondents are filing income tax as regular provision, 27 % of the respondents are filing income tax as refund claim, 10% of the respondents are filing income tax as carry forward for loss and 8% of the respondents are filing income tax returns as per the notice from Income Tax Department. Thus it can be concluded from the survey result that majority of the respondents are filing income tax as e-filing is a regular provision.

TABLE NO: 6 Reasons for Using E-Filing

Reasons for using e-file	No. of Respondents	Percentage
Hoping to get faster tax	88	29
Convenience	120	40
Speed of filing	54	18
To gain experience	38	13
Total	300	100

Source: Primary Data

It is observed from the above table No.6 that 29% of the e-filers were hoping to get faster returns,40% of the e-filers agreed that they choose e-filing over manual filing for convenience and 18% of the e-filers agreed that they choose e-filing for speed, 13% of the e-filer to gain experience. Thus it can be concluded from the survey result that majority of the respondent agreed that they choose e-filing over manual filing for convenience.

TABLE NO: 7 Sources of Awareness Regarding E-filing of income tax

Sources Of Awareness	No. Of Respondents	Percentage
Newspapers		
Friends / colleagues	80	27
TV/Newspaper advertisement	124	41
Website/internet	20	07
Tax department	40	13
Tax consultants	36	12
Total	300	100

Source: Primary Data

The above Table No. 7 shows that of 300 respondents, 27% respondents collected information about e-filing through friends/colleagues, 41% of respondents know about e-filing through T.V/ Newspaper advertisement, 7% respondents know about e-filing through website/ Internet, 13% respondents collect information about e-filing through Income Tax Department and 12% collect information about e-filing through tax consultants . It is inferred from the above that 41 percent of the individual tax payers are e-filing through TV/News papers advertisement.

Table. 8 : Filing of Income Tax returns

Particular	Group category of Respondents	No. of respondents	Percentage
Preparation for filing	1 Month before due date	159	53
	1 Week before due date	99	33
	2-3 days before due date	36	12
	After due date	6	2
Digital signature	Yes	84	28
	No	216	72
Filing of return after due date	Yes	93	31
	No	207	69
Factors Motivates For E-Filing	Faster tax refund if use e-file	195	65
	Extension of filing deadline for e-filers	105	35

Source: Primary Data

It can be observed from the above table that 53% of the e-filers start preparing for filing returns one month before due date, 33% of the e-filer start preparing for filing returns are 1 week before due date, 12 % e-filer start preparing for filing returns 2-3 days before due date, 2% of the e-filer start preparing for filing returns after due date. It can be concluded from the survey result that majority of the respondents start preparing for filing returns one month before due date.

It is also observed from the above Table No. 8 that 28% of the e-filers are using digital signature While72% of the e-filer are not using digital signature while filing returns. Thus it can be concluded from the result that majority of the respondent are not using digital signature while filing returns. It is also observed from the above table that out of 300 e-filers, 69% of e-filers file returns before due date which is positive sign from e-filers as they file return before due date and 31% of the respondents are filling returns after due date.

It can be noticed from the above table that 65% of the e-filer are motivated through faster tax refund, which is followed by 35% of the e-filers by extension of filing deadline for e-filers. Thus it can be concluded from the survey result that 65% of the respondents opined that faster tax refund motivates them to use e-filing.

TABLE NO: 9 Easiness of E-Filing

Satisfaction towards Easiness e-filing	No. of respondents	Percentage
Highly Satisfied	90	30%
Satisfied	135	45%
Neutral	66	22%
Dissatisfied	09	03%
Highly Dissatisfied	00	00
Total	300	100%

Source: Primary Data

The above Table No. 9 reveal that out of 300 respondents, 30% respondents have high level satisfaction towards easiness of income tax returns, 45% respondents have satisfaction towards easiness of income tax returns, 22 % respondents are happy with satisfaction towards easiness of income tax returns, 3% respondents have dissatisfaction towards e-filing of income tax returns. Thus it can be concluded from the survey result that 75% of respondents have satisfaction towards easiness of income tax return.

TABLE NO: 10 Overall Experience of E-Filing Returns

Overall Experience	No. of Respondents	Percentage
Good and pleasant	162	54
Convenient	129	43
Unpleasant and tedious	09	3
Total	200	100

Source: Primary Data

Table No. 10 depicts the overall experience of taxpayers towards the e-filing. It is observed that out of 200 respondent 54% e-filers agree to the fact that e-filing is good and pleasant & easy to use, while 43% of the e-filers agree to the fact that e-filing is Convenient. Only, 3% of e-filers feels that e-filing is Unpleasant and tedious. Thus it can be concluded that 54% of the e-filers agree to the fact that e-filing is good and pleasant.

PREDICAMENT IN E-FILLING

The e-filing is the new effective method of filing income tax return through online and make e-payment tax. It saves time, energy and cost and also reduces our tension. So the tax – payers are requested to use e-filing and e-payment facilities. The study shows that the existing users are satisfied with the e-filing facilities but most of the individual tax payers are not aware of the e-filing procedures. Sufficient steps are required to create more awareness in the minds of tax payers regarding e-filing of income tax.

The foremost problems faced by e-filers are as follows:

- ✓ Lack of knowledge about income tax
- ✓ Lack of experience and knowledge of e-filling
- ✓ Difficulty in remembering password (login password)
- ✓ Computer and internet illiteracy
- ✓ Dependence on colleagues and friend as tax consultant is costly
- ✓ Website not user friendly

CONCLUSIONS

Taxpayers should be encouraged to use e-filing as there are many benefits of this system (both to government and to Taxpayers). There has been extensive advertisement in national news papers; This can be extended to local news papers and using radio stations and local channels through local languages. The awareness can be

best spread by introducing the e-filing in the high school or college curriculum. The awareness can be increased by organizing awareness programs in offices/work places. Thus, the tax authorities should have to develop marketing strategies to reduce and resolve the e-filing related issues.

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DR. BHIM RAO AMBEDKAR AS SOCIAL ENGAGED BUDDHIST**Thuktan Negi**

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LIFE AND WORK

Dr Ambedkar was indeed of great man. He is a visionary statement, a great thinker and Constitutionalist and equally great parliamentary. He worked relentlessly in his life for social justice, human dignity and economic opportunities for submerged people throughout India. He not only struggles all his life, but he brought social change and established the principle of brotherhood, liberty and universal brotherhood concept. Beside the devotee of Neo- Buddhism, he was founder of Neo- Buddhism in India.

Dr. Ambedkar was born at Mhow (near Indore) on 14th April. 1981 in Mahar family. Ambedkar was born into a poor low Mahar (Dalit) caste, who were treated as untouchables and subjected to socio-economic discrimination¹. His father and grandfather served in the British Army. In those days, the government ensured that all the army personnel and their children were educated and ran special schools for this purpose. This ensured good education for Bhimrao Ambedkar, which would have otherwise been denied to him by the virtue of his caste. Bhim Rao continued his studies and passed his Matriculation examination from Bombay University with flying colours in 1908. Bhim Rao Ambedkar joined the Elphinstone College for further education. In 1912, he graduated in Political Science and Economics from Bombay University and got a job in Baroda. Before the birth of Ambedkar, Indian society followed the four-tier system of Hindu and untouchability was an avoidable part of Hindu Dharma.

In 1950's Ambedkar turned to Buddhism as personal faith. In 1949, he addressed the world Buddhist conference in Katmandu on "Marxism versus Buddhism" beside that he wrote a paper in the journal of the mahabodi society in 1950 on " the Buddha and future of his religion" he also participated in many Buddhist conferences all over the world. In 1956 it said that he formally converted to Buddhism, along with lakh of devotees. Before his death on 6 December 1956, Ambedkar wrote a book *The Buddha and his Dharma*, which was both preparations for his conversion to Buddhism as well as the construction of the ideal order for which he struggled throughout his life. Despite his attachment toward Buddhism help him for forming his opinion, he was deeply aware of cultural sharing and social-political concerns that unified this region as whole.

AMBEDKAR AS EMERGENCE OF ENGAGED BUDDHIST

He found that religion is totally based on equality and compassion. Ambedkar announces his religion on embrace Buddhism was not merely changed his religion ,but it led to a change of heart too. It is said that nearly four decades he not only studying the Buddhism ,but also practice and participate many international conference, talk at the international level. Through one of his booklet "Ambedkar's Patriotic Call", he clad in with quotation: Go forth with the massage of the Buddha; go forth to liberate people²". In the same book booklet, the object of society is found, the fifth of which is "to train workers to carry the message of Buddhism to all parts of India and to establish study circle for the purpose"³. This illustrate to the missionary zeal of the Neo-Buddhist, which is seen even today in the society.

Dr Ambedkar who has worked tirelessly to once and for all eradication this social Stigma. He always stood and fought for certain rights for down trodden. He could not tolerate any form of oppression in the society and opposed it with rigor and venom. The thought and objective of life and mission of Dr. Ambedkar was social reform. Besides, Dr Ambedkar even converted himself to Buddhism, as Buddhism is not bound to any society, race or ethnic group. Along with him many untouchables converted which freed them from the inhuman nature if Hindu society. They feel free at last, from the caste problems. Now they consider themselves as independent indivuals in their own rights and no one to forbidden him, he can pursue his goal and lead a happy life to others. He succeeds in securing equal citizenship for the depressed classes. Ambedkar had achieved a lot for the untouchables and improve their habiliments, habits and sanitary conditions. He also started many educational institutionals which generated a sense of pride and thereby encouraged to protest for self-respect. He leads the masses to convert to Buddhism, which gave them self-respect and established new identity for them. And

¹ "Mahar". Encyclopedia Britannica. britannica.com. Retrieved 10 march 2017.

² *Bodhisattva Ambedkar's Patriotic Call*, The Buddhist Society of India, Hyderabad, 1978, p.1

³ *Ibid.*, p. 1

developed a sense of confidence by them, this conversion to return successfully brought about improvement in their social- economic condition.

AMBEDKAR CONTRIBUTION IN ERADICATION OF UNTOUCHABILITY IN INDIA

Ambedkar played a hug role in the eradication of untouchables. He also launched a life long crusade for their emmanicipation from the centuries old enslavement and ostracism¹. In order to betterment of the socio-economic conditions of thses section of society, Ambedkar had played the part of destiny. So for this purpose, he was committed to the road of peaceful transformation and was against any means involved resort to violence and turmoil.

Aboliton of untouchability and disabilities arising out of its practice in any form, and prohibition of bonded labour come under the firs category. Various educational scheme such as post- matric scholarship and hostel for lower caste people under public sector, and special components plans of the centre and state special central assistance, and SCs Development Corporation fal under the second category. Measure like legislation, education and employment reservation belong to the third category². According to the fundamental right; ‘All subject of the state in India are equal before the law and possess equal civic rights. Any existing enactment, regulation, order,custom or interpretation of law by which any penalty, disadvantage, disability is imposed upon or nay discrimination is made agains any subject of the state on the account of untouchability shall, as from the day on which constitute comes into operation to have any effect in India’.

He has achieved lots of respect for untouchables and made this topic as burning topic of a day, raised it to an International level and its publicity in global level. To sum up, in most of his movement we see how Ambedkar has been able to wipe the evils of untouchability from the outlook of the Indian society. As a leader of Dalit movement; he has secure social reforms by using Satyagraha as his weapon. He has been able to gain political rights from them form of separate electorate and started many educational institutional which generate a sense of prode and thereby encourage protest for self respect. He also leads the masses to conversion to Buddhism, which gave themselves respect and established a new identity for them and also it developed a sense of confidence and a new life movement. In this protest movement launched by them, has gained momentum and successfully brought by them, he has gained momentum and successfully brought improvement in their socio-economic condition.

AMBEDKAR’S QUEST FOR BUDDHISM AND UPLIFTMENT OF DOWN TRODDEN

As we well known aware that founder of traditional Buddhism, Gautam Buddha sought to know the solution to suffering in the context of his environment; so the founder of Neo- Buddhism (Dr. Ambedkar), sought to solve the problem of “suffering” in the context of his environment. Therefore, it can be said that the pursuit of both these great men has been quite different, but perseverance and determination were the same as was their self-disciplining.

It is traditionally believed that the Buddha left the family and took ascetic in the quest for knowledge same way Ambedkar overcome with the troubles of his love and traveled overseas to acquire knowledge, with which he could come out with his thoughts. So, as the follower and founder of Neo-Buddhism, Dr. Ambedkar confronted to was the social problems and sought to alleviate the miseries of the suffering of the mass of his time showing a new path in different connotation to save and to write off such a possibility in the world to come.

Dr. Ambedkar was the emancipator of the untouchables and of the greatest of the religious leader and nation builder of India in which the purpose of his life is aimed at a catalyst for well-being of the down-trodden³. Even the British government did not do good to improve the lots of the untouchables. They have also been denied political rights.⁴ For him Buddhism had given in his own words: “enormous satisfaction and pleasure unimaginable” and Buddhism is the only religion which does not recognize caste and affords full scope for progress”.⁵ Ambedkar took direct participation and commitment movement for uplift of the “untouchables” while he was student abroad i.e in earlies twenties. He gave the evidence in written statement to committee and

¹ Dhanajay keer, Dr Ambedkar: life and Mission, Bombay,Popular Prakasan,1981,p.392

² Radhakarishna P., “Ambedkar’s Legacy to Dalits: Has the Nation Reneged on its Promise “ in Economic and Political Weekly, Vol.XXXVI, No.33, August17,1991,pp.191-192.

³ Sanjay Prakash Sharma, Dr.Ambedkar: crusader of social justice, 2 vols, p.201

⁴ Ramesh Chander and Sanga Mittra, The Ambedkar Era, Commonwealth,2003, p.286

⁵Bodhisattva Ambedkar’s Patriotic Call,Op.cit, p.10

pleaded for communal representation, saying 'Communal representation is the device to ward off evil effects of the division'¹ he also started many weekly newspaper for depressed classes, paper like Mook- Nayak, Bahishkrit Bharat, Janata. It was medium used by Ambedkar for depressed class to educated the people on social, political, historical, religious, educational, economic and other problems of the down-trodden people of India.

Ambedkar believe that Buddhism and humanitarian was the key to his life. The Buddha denounced casteism and restored the position of women during Brahmanical days and renovated which mentioning in one of the short work of Dr. B. R Ambedkar namely "The Rise and fall of Hindu Woman"². Buddhism has been forced for betterment of the humanity, therefore there is no caste bound nature of Buddhism leading to many conversions mainly the outcasts, because they got a separate identity for themselves free from the caste system for good. Ambedkar see the Buddhism as an element of flexibility which is not seen in other religion and feel the religion is special welfare in one's relationship with god is utmost priority and after that material welfare comes. Equality was taught in Buddhism was an important concept for Ambedkar as it referred not only to men but to women as well.

In 1965, Amedkar and his follow-Maharas became Buddhist in public ceremony and changes the course of Buddhism to more humanitarian movement. With the follower of Neo-Buddhism ,Dr Ambedkar Neo-Buddhism may be asserted that it is :

- A dynamic
- A religious movement based on socio-economic and ethical principles
- A catalyst for the well- beings of the downen –trodden.³

Dr Ambedkar played a huge role in the humanitarian works. In order to save the many of outcastes he found Buddha's teaching are one of the best ways. As he told with his follower on the eve of great conversion that Buddhism " is the best religion in the world and there can be absolutely no doubt about it."⁴ " this path leads to progress."⁵ And he said "Buddhism is the only religion which does not recognize caste and afford full scope for progress"⁶ and " if we have only it in is by renouncing Hinduism and following the path of the Buddha"⁷. It can be said that Buddhism is the only way –out of the barricade caused for the untouchables by casteism and a way for their prosperity and progress. The purpose of conversion to Buddhism was of course, liberation from Hinduism. Aslo as Kadam says, " it was down to earth, healthy robust, rational,enlightened, scientific, cultured and humane approach to overcome the problems created by vedicism, Brahmins and Hinduism, down the ages that made life a misery for the 'untouchables in India'. "⁸ So in the humanitarian ground Neo- Buddhism has become a way of liberation for outcastes. Buddhism does not create any difference between the sexes, when the question of women joining the Sangha came up. Any married, unmarried, even transformed prostitutes can join the sangha. Though once they join the sangha the Bhikkus and Bhikkunis has to maintain a strict celibacy. So we see even there are no differences and treated equally in Neo-Buddhism.

In humanitarian side of Buddhism, Dr. Ambedkar shows the difference in Buddhism and Hinduism. In Hinduism he feels inequality as the soul of Hinduism, But Buddhism means casteless society based on equal rights. Unlike Hinduism, Buddhism does not lay emphasize on reigion and attainment of heaven . It is not considered necessary. The only emphasize for a human to be happy in the present life and for that one should practice the ethics of morality, non violence, equality and universal brotherhood . These are eternal truth taught by the Buddha. According to Dr. Ambedkar .His main ideal society is based on liberty ,equality and fraternity.

¹ M.P Mangudkar, Dr Ambedkar and parliamentary Democracy, p.29

² B.R Ambedkar, the rise and fall of Hindu women, BheemPatrika Publications, Jalandhar

³ Ibid.,p.201

⁴ Ambedkar;s Patriotic Call, The Buddhist Society of India, Hyderabad,1978,p.14

⁵ Ibid.,p.11

⁶ Ibid.,10

⁷ Ibid.,p.9

⁸ K.N.Cf. Kadam,Ed, Ambedkar and Significance of His Movement, Bombay, Popular Publication,1991,p.47.

In an ideal society , there should be varied and free points of contacts with other modes association. In other words, there must be social endosmosts. This is an ideal society of Buddhism .

CONCLUSION

Dr. Ambedkar's life in return, contributed tremendously in the growth of Buddhism as a religion in India. Such as inspiration is certainly the need of the hour, when millions of his devoted followers are facing hardship and obstacles in the realization of the sublime dream of their integration into the mass of Indian life and through the ethical and spiritual values taught by the Buddha and retold and upload by Dr. Ambedkar in recent times

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CONSUMER SATISFACTION TOWARDS PAHEL SCHEME WITH REFERENCE TO TRIVANDRUM CORPORATION

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INTRODUCTION

Liquefied Petroleum Gas (LPG) is a fuel which is clean, economical, safe, and sustainable. In order to ensure sustainable cooking fuel for household LPG has been provided at a subsidized rate in India. Almost 80% of the households of the country use cooking gas which made the country second largest LPG consumer in the world. This rising demand along with high international prices caused increased subsidy burden on government finance. The amount government pay as LPG subsidy per cylinder has increase from 147 to 409 during 2004-2014. That means the annual subsidy expenditure of government has been more than tripled over the last one decade. As the government spent huge quantum of its revenue to provide cheap and sustainable cooking fuel to economically weaker section, but in reality, majority of households using LPG are urban elites. Moreover LPG subsidy scheme has been facing several other problems like black market trading of subsidized LPG cylinders, more than one connection from a house and skewed distribution of LPG to urban elites. In order to rectify existing problems in LPG subsidy scheme and also to reduce annual LPG subsidy outlay, Government launched Pratyaksha Hastaantarit Laabh (PAHEL) or Direct Benefit Transfer (DBTL) for LPG consumer across the country.

A consumer with a bank account can join this scheme. To avail the subsidy consumer has to either link aadhar with bank account or bank account with LPG consumer number such consumer is known as Cash Transfer Compliant (CTC). This scheme is works in such a way that each and every CTC consumer has to pay market price (not including subsidy) to distributors when cylinder is delivered. The subsidy amount (the difference between market price and government fixed LPG price) will be transferred to the bank account of the CTC consumer. Once a consumer joins this scheme, he receives Rs 568 in his bank account as an advance amount as soon as he makes his first booking. According to the government data, government has saved Rs 12506 crores through PAHEL scheme during 2017-18 fiscal year. Apart from reducing subsidy burden of government PAHAL scheme enabled problem of solving the leakage, mis targeting of beneficiaries and timely delivery of cylinder. This scheme has been criticized on the ground of difficulties faced rural population to join the scheme, inability of the system to timely credit the subsidy amount to beneficiaries, diversion of subsidy amount to unproductive purposes by beneficiaries etc.

PAHAL scheme has been acknowledged as world's largest cash transfer program by Guinness world of record. And it benefit 22.4 crore customers annually. So it is necessary to study the extent of satisfaction beneficiaries enjoy from this scheme. This study also tries to understand efficiency of this scheme and attitude of high income group to accept LPG with out subsidy.

OBJECTIVES

- To analyze the satisfaction level of LPG consumers towards DBTL scheme with reference to Avadi region
- To analyze the satisfaction level of LPG consumers towards DBTL scheme with reference to Avadi region
- To analyze the satisfaction level of LPG consumers toward PAHEL scheme with special reference to Trivandrum Corporation.
- To understand attitude of high income group to accept LPG without subsidy.

HYPOTHESIS

- Hypothesis (H1): The Educational Qualification of the respondents has no significant influence on respondent's willingness to buy LPG without subsidy.
- Hypothesis (H2): The Occupation of the respondents have no significant influence on respondent's willingness to buy LPG without subsidy.
- Hypothesis (H3): The Income of the respondents have no significant influence on respondent's willingness to buy LPG without subsidy.
- Hypothesis (H4): There is no significant relation between the demographic details and overall satisfaction level of the respondents.

METHODOLOGY

The present study relies mainly on the primary data collected from TRIVANDRUM CORPORATION. A limited sample size of 100 respondents was taken through random sampling. Statistical tools like Percentile analysis, Chi-square, Analysis of variance (ANOVA) etc has been using with help of SPSS package.

REVIEW OF LITERATURE

According to the study titled “DBTL performance evaluation: Insight from world’s largest subsidy benefit transfer scheme” (2013), the PAHAL scheme in India is successful on account of efficacy of implementation process and to achieve stated objectives. This study also cautioned the government that the following reasons lack of enrolment, difficulty during enrolment or poor access to banking services should not cause exclusion of deserving household from the Scheme.

M.Yadukrishnan et al(2015) in their study titled “Consumers Satisfaction towards Direct Benefit Transfer of LPG (DBTL) Scheme” with reference to Chennai, Avadi, concludes that the PAHAL scheme is providing normal satisfaction to the consumers, also the consumers are highly satisfied with the LPG” s current situation without subsidy even if there are some exceptions. But the varying schemes and previous failures due to improper studies are forcing public to walk in a distance from these systems.

LIMITATION OF THE STUDY

As this study is done with reference to Trivandrum Corporation, all the respondents of the study are the residents of urban area. This study results represent consumer satisfaction towards PAHAL scheme of urban resident. And the present study fails to address the consumer satisfaction towards PAHAL scheme of rural population. So the present study does not address the challenges faced by rural population with introduction DBTL scheme for LPG subsidy.

DATA ANALYSIS & INTERPRETATION

Table 1 Percentage analysis of demographic details

Source: Compiled from survey data

From table 1 it is evident that majority of respondent are females, aged between 46 to 60, under graduates,

DEMOGRAPHIC DETAILS	PARTICULARS	FREQUENCY	PERCENTAGE
Gender	Male	23	46
	Female	27	54
Age	18-30	2	4
	31-45	20	40
	46-60	17	34
	More than 60	11	22
Education	School education only	19	28
	Under Graduation	20	40
	Professional	5	10
	Others	6	12
Occupation	Home Maker	8	16
	Government Employee	17	34
	Private Employee	13	26
	Business	9	18
	Others	3	6
Income	Less than 2 lakh per annum	5	10
	Less than 4 lakh per annum	18	36
	Less than 8 lakh per annum	15	30
	More than 8 lakh per annum	12	24

government employees, and income earns below 4 lakh per annum. 100 % of the respondents are literate with 40% and 10% are under graduates and professional respectively. It points to the possibility that they would have faced much small trouble to incorporate with new tech-savy LPG subsidy scheme than their uneducated counterparts. And the 76% of the respondents earns an income less than 8 lakh per annum, they represent

middle class section of the society. Thus study results level of satisfaction enjoyed by the middle class of the country. The 24% of respondents earn more than 8 lakh per annum, which enable researcher to understand the attitude of high income group to accept LPG without subsidy.

Table 2 Percentage analysis of LPG Consumers

QUESTIONS	PARTICULARS	FREQUENCY	PERCENTGE
Are you own LPG connect	No	0	0
	Yes	50	100
Which connection	Bharatgas	28	56
	Indanegas	17	34
	HP	5	10
Enrolled in PAHEL scheme	No	9	18
	Yes	41	82
Why aren't you enrolled in PAHEL	Lack of interest	5	55
	Procedure is complicated	4	44

Source: Same as table 1

From table 2 it can understand that 100% of the respondents are LPG consumers, which indicates the usage of clean and sustainable fuel for cooking by residents of Trivandrum Corporation. Out of 100 respondents 82% were enrolled in PAHAL scheme. Among the 9 respondents who opt to stay out of this scheme either lack interest or they find the procedure complicated. Non enrolment due to lack of interest indicates the power of this scheme to oust financially well-off customer from this LPG subsidy scheme. This shows that instead of providing a subsidy as default, the government should ask for enrollment to receive subsidy benefits, which enable to ensure government funds are used for the betterment of poor and marginal.

Table 3: Percentage analysis of satisfaction level

QUESTIONS	PARTICULARS	FREQUENCY	PERCENTAGE
Satisfaction with efficiency in running this scheme	Not satisfied	3	6
	Moderately satisfied	7	14
	Just satisfied	20	40
	Highly satisfied	20	40
Satisfaction with the procedure of linking bank account with LPG	Not satisfied	5	10
	Moderately satisfied	18	36
	Just satisfied	17	34
	Highly satisfied	10	20
Satisfaction with the guidance provided by distributors	Not satisfied	6	12
	Moderately satisfied	13	26
	Just satisfied	20	40
	Highly satisfied	11	22
Satisfaction with promptness of subsidy credited to account	Not satisfied	6	12
	Moderately satisfied	10	20
	Just satisfied	25	50
	Highly satisfied	9	18
Overall satisfaction	Not satisfied	5	10
	Moderately satisfied	7	14
	Just satisfied	25	50
	Highly satisfied	13	26

Source: Same as table 1

For the convenience of interpreting data, Not satisfied and moderately satisfied are together considered as dissatisfaction and Just satisfied and Highly satisfied are considered as satisfied. Majority of respondents are satisfied with efficiency, distributor assistance, promptness in receiving subsidy and overall satisfaction. And 46 % are dissatisfied with the procedure of linking bank account with LPG.

CHI SQUARE ANALYSIS

Table 4: Chi square test for significant association between Educational Qualification and respondent's willingness to buy LPG without subsidy,

SL NO	HYPOTHESIS	CHI-SQUARE	SIGNIFICANCE VALUE	DECISION
1.	H1: The Educational Qualification of the respondents have no significant influence on respondent's willingness to buy LPG without subsidy.	8.713	0.033	S
2.	H2: The Occupation of the respondents have no significant influence on respondent's willingness to buy LPG without subsidy.	14.528	0.06	NS
3.	H3: The Income of the respondents have no significant influence on respondent's willingness to buy LPG without subsidy.	9.59	0.040	S

Source: Calculated using SPSS. Significant value <0.05 S-significant NS- Not Significant

The results of chi-square analysis reject the null hypothesis H1 and H3. Hence we can infer that educational qualification and income of the respondent have significant influence on respondent's willingness to buy LPG without subsidy. As P value of null hypothesis H2 is greater than 0.05 led to the acceptance on H2 at 5 per cent of significance level. And can include that The Occupation of the respondents have no significant influence on respondent's willingness to buy LPG without subsidy.

ANOVA

Table 5: ANOVA test for association between Demographic details and overall satisfaction level of the respondents with PAHEL scheme.

DEMOGRAPHIC DETAILS	F VALUE	SIGNIFICANCE VALUE	DECISION
Gender	.142	.934	NS
Age	3.952	.014	S
Education	1.497	.028	S
Occupation	3.452	.024	S
Income	5.035	.004	S

Source: Calculated using SPSS. Significant value <0.05 S-significant NS- Not Significant

The inference from table 4 shows that the hypothesis is accepted in one case and there no significant relation between the gender and overall satisfaction level of the respondents. As the P value of age, education, occupation and income are less than 0.05 led to the rejection of null hypothesis. There by we can conclude that there is significant relationship between age, education, occupation, income and overall satisfaction.

CONCLUSION

This study concludes that PAHEL scheme is successfully implemented providing normal satisfaction to the consumer. Though the consumers experienced difficulty in the initial stages of this scheme regarding linking aadhar card with bank account, linking bank account with LPG account etc, the consumers are satisfied with the efficiency, promptness of subsidy credited to bank account and guidance provided by distributors. And this study also found that occupation and income of the consumers has a significant influence on the consumers' decision to give up subsidy. This result shows the success of governments' aim to remove well to do consumers from receiving subsidy. Thus this study suggests that government should introduce DBTL for providing other social welfare benefits to equity in distribution and improve efficient utilization of government subsidy experience.

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EXPORT OF KRAFT PAPER FROM INDIA: A CASE OF INDIAN PAPER INDUSTRY**Shreya Gupta¹ and Supriya Lamba Sahdev²**Student ¹ and Assistant Professor², Amity International Business School, Amity University, Noida**ABSTRACT**

This study throws a light on Indian paper industry and the Kraft paper. Secondary data has been used from journals, newspaper articles and books for analysing current and future scenario. From this paper we learn the types of Kraft paper and uses of the same. We go in depth of the Indian paper industry and look at the challenges faced by the same and how these issues can be resolved. We also talk about the merging demand of the paper not only domestically but also internationally.

Keywords: Indian paper industry, Kraft paper, Paper, Paperboard, Pulp.

INTRODUCTION

Kraft paper or Kraft is a paperboard commonly known as cardboard which is produced from the chemical pulp produced in the Kraft process. Sack Kraft paper is a porous Kraft paper possessing qualities like high elasticity and high tear resistance. Their demand is high for the products which require strength and durability. Kraft paper has multi applications like grocery bags, multiwall sacks, envelopes and other packaging. Kraft paper is all about its strength properties such as tensile strength, tearing strength and bursting strength which are of importance. In addition to this, Kraft paper is clean as it is used for wrapping and packaging. Hence, Kraft paper is produced generally with virgin unbleached Kraft pulp.

TYPES OF KRAFT PAPER**PROCESS OF MANUFACTURING KRAFT PAPER****1. RAW MATERIAL PROCESS**

Agricultural residue makes a part of the basic raw material being used for manufacturing of paper, like straw, bagasse and sarkanda. First of all, dry depithing is done via duster drum to remove sand, dust, and dines followed by wet washing to further get rid of the attached soil and sand etc in twin turbos washer and aqua separators.

2. COOKING

Dedusted raw material is cooked in spherical rotatory digesters along with Caustic and steam at desired temperatures and pressure to get cooked pulp.

3. REFINING, WASHING AND SCREENING

Cooked pulp is then refined, washed and screened with the help of the concerned machines or equipment. Black liquor recovered from washing is sent further to Soda Recovery plant for recycling and recovering. Refining is done to get better fibre bonding and to improve physical strength of the paper and the properties as well.

4. WASTE PAPER STREET

Waste paper is collected from various places like local market and is directly slashed in Intensapulper with black water and passed through screening, centric cleaning system to get rid of the unwanted substances like dust, sand, plastic etc.

5. STOCK PREPARATION

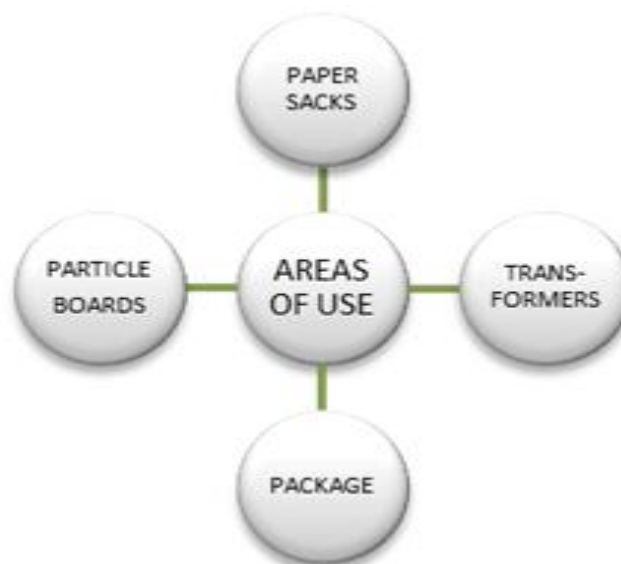
Agro pulp and waste paper pulp stored in different towers and mixed through on line mixer in proper ratio as per the quality of paper and various chemicals mixed for better strength of paper.

QUALITIES OF KRAFT PAPER

1. Normal Kraft paper is strong and relatively coarse with a high tensile strength. The grammage is normally 40-135 g/m².

2. Sack Kraft paper is a kind of porous Kraft paper which is designed for products which require strength and durability as this kind of Kraft paper has high elasticity and high tear resistance.
3. Absorbent Kraft paper, as the name suggests is made with controlled absorbency i.e. a high degree of porosity. It has a good uniformity and formation.
4. Kraft paper is made from virgin wood pulp. Products made there with can be recycled for about four to seven times.
5. 100% recycled Kraft paper is made using only post-consumer or post-industrial recycled fibres using a self-sustaining process during which chemicals are either recovered and reused in Kraft paper production again or used for various other manufacturing purposes.

USES OF KRAFT PAPER



INDIAN PAPER INDUSTRY: OVERVIEW

Since the opening of '90s, India has become a frequent destination for multinational business. Everything from increase in domestic demand to employment roll has made India an attractive market and has made a place for the global business community.

The Indian paper industry is the booming sector of the country and accounts for about 3% of the world's production of paper. The estimated turnover of the industry is USD 8 billion (INR 50,000 crore) and its contribution to the exchequer is around INR 4,500 crore. On the employment side, the industry has employed more than 0.5 million people directly and 1.5 million people indirectly.

India's paper industry is expected to grow at 6-7% per year with the packaging industry poised to grow at 22-25% annually. What triggers its production is the need for the same is the advances in education, a fast-growing middle class, FMCG (fast moving consumer growth) boom, liquor, cosmetics etc.

Some paper products have abnormally high demand like tissue paper, tea bags, filter paper, lightweight online coated paper, medical grade coated paper etc. These products form the structure of the industry and help in its boost. But meeting the growing demand will require a significant amount of investment in technology i.e. machines and techniques as well as upgrading of existing facilities.

It is believed that paper industry will consolidate because of the high capital intensity of the industry. The capital intensity of the industry is quite high so the return generated therewith will be a boost to Indian economy. We also have the bonus of economies of scale in this aspect, as the average capacity of a paper mill is 21,373 TPA.

ADVENT OF GST: BARRIER IN CONSOLIDATION PROCESS

HSN	PAPER PRODUCTS	GST RATES	EXCISE DUTY	MVAT	IMPACT
4801	Newsprints	5%	0%	6%	-1%
4810	Coated paper & paperboard	12%	6%	6%	0%

4802 & 4805	Uncoated paper & paperboard	12%	6%	6%	0%
4803 & 4818	Tissue paper	18%	13%	6%	-1%
4804	Kraft paper	12%	6%	6%	0%

Source: CBEC, Investec Securities estimates

PAPER INDUSTRIES ABROAD: OVERVIEW

Countries like Japan, United States, Germany, Brazil, Finland, Republic of Korea, Canada, Sweden are the top countries for total paper production. But China is now the undisputed leader of paper production in the world with the production of 24.9% of the world’s total share as of 2011. There are several factors which favour these countries like geographic, economic, legal, etc. In the case of United States geographical play, a major role. Soft wood resources present with the country make up as a part of paper and pulp industry. The transportation factors are eased by the river and hence transporting of logs is an easy task. The economic factors like ample skilled labour, huge domestic demand, infrastructure etc also are a reason behind industry’s boost. The industry is dominated by North American, north European and east Asian countries. Australia and brazil also have a significant pulp and paper enterprises. Unites states was the leading producer of paper but it was overtaken by china in the year 2009.

PER CAPITA CONSUMPTION OF PAPER IN VARIOUS COUNTRIES (as on march 2008)

COUNTRY	PRODUCTION (MILLION)	CONSUMPTION (MILLION TONS)	CONSUMPTION PER CAPITA (KG)
Japan	31.828	31.736	250
China	30.900	36.277	28
Korea	9.308	7.385	156
Indonesia	6.935	3.911	19
Taiwan	4.500	5.110	229
India	5.260	5.220	5
Thailand	2.466	2.114	34
Malaysia	1.078	2.251	101
Philippines	0.750	0.828	11
Vietnam	0.389	0.570	7
Hong Kong	0.190	1.041	151
Singapore	0.052	0.577	160

Source: Metso Paper 2008

SWOT ANALYSIS OF INDIAN PAPER INDUSTRY

STRENGTHS	WEAKNESS
<ul style="list-style-type: none"> ○ Increased demand ○ Production of wide variety of paper ○ High employability ○ Recyclability of paper ○ Strength of paper ○ Boosting sector in the economy 	<ul style="list-style-type: none"> ○ Low capacity utilization ○ More water requirement ○ High level of pollution ○ Decrements in forest lands ○ Highly capital intensive ○ Industrial shocks
OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> ○ Huge growth potential ○ Lead to socio economic development ○ Output recyclability ○ Huge product demand ○ Innovative new creations ○ Emergence of ancillary industries i.e. packaging 	<ul style="list-style-type: none"> ○ Competition ○ Increased raw material cost ○ Changing government policies ○ Technological obsolescence ○ Degradation of environment ○ Entry of substitutes

DESCRIPTION AND ITCHS DETAILS

Tariff Head	Description of Tariff
4804	Uncoated Kraft paper and paperboard, in rolls or sheets, other than that of heading 4802 or 4803
48041	Kraft liner
	Unbleached
	Other
48042	Sack Kraft paper
	Unbleached
	Other
48043	Other Kraft paper and paperboard weighing 150 g/m ² or less
	Unbleached
	Other
48044	Other Kraft paper and paperboard weighing more than 150 g/m ² but less than 225 g/m ²
	Unbleached
	Bleached uniformly throughout the mass and of which more than 95% by weight of the total fibre content consists of wood fibres obtained by a chemical process
	Other
48045	Other Kraft paper and paperboard weighing 225 g/m ² or more
	Unbleached
	Bleached uniformly throughout the mass and of which more than 95% by weight of the total fibre content consists of wood fibres obtained by a chemical process
	Other

EXPORT: COMMODITY-WISE ALL COUNTRIES

S. NO.	COUNTRY	VALUES IN RS.	QUANTITY IN
		LACS	THOUSAND
		2017-2018	2018-2019 (april-nov)
1	Afghanistan TIS	0.03`	
2	Albania		13.37
3	Angola	1.71	82.87
4	Argentina	41.95	30.2
5	Australia	135.7	90.96
6	Baharain IS	335.69	445.63
7	Bangladesh PR	5,244.23	2,535.48
8	Belgium	0.56	27.24
9	Benin		5.17
10	Bhutan	605.58	394.9
11	Botswana	0.06	
12	Burundi	3.66	9.29
13	Cambodia	24.52	27.66
14	Cameroon	88.51	
15	Canada	37.96	117.85
16	Taiwan		57.83
17	China P RP	7401.55	33,858.18
18	Colombia		27.13
19	Cyprus	6.28	19.42
20	Czech Republic		46.03
21	Denmark	0.02	
22	Djibouti	71.25	0.69
23	Ecuador		88.33

24	Egypt A RP	43.7	24.24
25	Ethiopia	253.15	251.43
26	Finland		0.08
27	Fiji IS	13.6	9.66
28	France	5.54	
29	Georgia	29.95	15.8
30	Germany	26.38	1.99
31	Ghana	28.04	245.98
32	Greece	122.3	99.75
33	Guinea		36.79
34	Haiti	14.17	
35	Hong Kong	0.04	
36	Indonesia	24.33	19.8
37	Iran	2,304.17	2,384.39
38	Iraq		54.87
39	Israel	72.53	81.06
40	Italy	0.17	172.96
41	Cote D' Ivoire	10.71	95.96
42	Japan	0.33	
43	Jordan	700.14	982.2
44	Kenya	510.82	383.89
45	Korea RP	9.75	16.53
46	Kuwait	58.52	42.17
47	Lebanon	53.14	169.25
48	Macedonia		14.37
49	Madagascar	20.85	7.35
50	Malawi	50.84	32.64
51	Malaysia	753.92	1,755.97
52	Maldives	387.93	239.39
53	Mauritania		33.79
54	Mauritius	315.39	188.93
55	Myanmar		0.03
56	Mongolia	0.08	
57	Mozambique	26.43	46.01
58	Nepal	5,204.98	3,013.92
59	Netherlands	23.01	
60	Netherland antil	0	
61	New Zealand	34.69	24.68
62	Nigeria	265.67	52.18
63	Oman	76.23	1,515.66
64	Peru		15.15
65	Philippines	15.08	
66	Portugal	55.43	16
67	Qatar	49.91	104.83
68	Reunion	0	
69	Romania		15.83
70	Russia	15.05	39.11
71	Rwanda	22.07	62.11
72	Saudi Arab	2,559.45	6,866.06
73	Seychelles	0.11	
74	Sierra leone	9.06	40.93
75	Singapore	47.88	227.56
76	South Africa	945.74	594.82

77	Spain	24.75	120.32
78	Sri Lanka DSR	1,934.48	1,625.68
79	Sudan	31.22	27.95
80	Suriname		1.46
81	Sweden		35.88
82	Switzerland	98.72	
83	Tanzania REP	31.82	29.86
84	Thailand	0	112.48
85	Togo	37.2	6.74
86	Tunisia	0.13	
87	Turkey	285.91	765.04
88	Uganda	251.77	305.01
89	U Arab Emirates	7,815.84	10,569.57
90	U K	77.82	71.99
91	Ukraine	0.62	
92	U S A	72.68	71.99
93	Vanuatu REP		0.43
94	Venezuela		12.99
95	Vietnam soc rep	4	130.44
96	Vietnam D REP	91.66	40.82
97	ZAMBIA	1.97	1.01
998	ZIMBAWE	94.47	396.39
	TOTAL	40,015.63	72,245.92
	INDIA'S TOTAL	195,651,452.80	151,144,465.44
	% SHARE	0.0205	0.0478

CHALLENGES FACED BY INDIAN PAPER INDUSTRY

1. RAW MATERIALS

Raw materials are strength of the industry and form a base for the same. But its availability of the same is a barrier in the working of the industry.

1.1 Wood

Wood isn't so easily available for the Indian market as the majority of the forests are owned by the government and is not available for use as a plantation by the pulp and paper industries

1.2 Agro-based sources

According to IPMA, the share of the agro-based sources makes up to 21% of the industry's fibre source. The negative impact of it is that it is a source to pollution as well. It not degrades the quality of environment but paper also.

1.3 Wastepaper

According to IPMA, 44% of the industry's fibre needs are coped up by the wastepaper and related material. Although the advantages connected with wastepaper are huge but there exists no effective system and infrastructure for the working

2. INFRASTRUCTURE

Infrastructure is important for the development of the industry. Not only pulp and paper but all industries. A significant improvement in India's infrastructure is seen but the mark is still not achieved. Improvement in roads, railways will benefit the industries as whole.

3. LABOR

India being the second most populated country in the world has a pool of skilled as well as unskilled labour. But the potential labours are few. India also has an advantage of the low labour costs. But certain legal rules and regulation possess a barrier. For example, The Trade Union Act of 1926 provides the need for

recognition of the unions. This act allows seven workers to register as a trade union. Contradictorily, no provision for the union is recognised.

4. LAND ACQUISITION

Land acquisition is gain a barrier which troubles not only pulp and paper industry but other industries as well. The main reason behind this is the failure to balance the law to enable acquisition between two or more parties. This often is seen in the high-profile case like the large companies versus the local population. One such example is of Tata Motors in 2010 when it was moving its factory to Gujarat and was unable to acquire the land from the farmers.

FACTORS FAVOURING GROWTH IN THE INDUSTRY

There is a growth in the educational sector. The government has increased focus on education and has started various initiatives. The literacy rate has gone higher by 9.2%. the result has been increased expenditure on textbook and notebook, serving as a good opportunity for the paper industry.

Economic development and globalization have led to the increased corporate activity and lifestyle and has increased the per capita consumption of paper. The consumption is increased because the intake of packaged food has taken up demand.

The future of exports of Indian paper industry is quite high.

There are certain barriers which need to be seen and worked upon and be made according to the dynamic environment. Like there are new manufacturing policies to meet up the needs and to overcome the barriers. This leads to increase in the product's share in the market.

CONCLUSION

Paper industry is one of the boosting industries of the company. It is one of the key industrial sectors contributing to the Indian industry. The pulp and paper mills are installed with the capacity if 12.7 million tons producing around 10.11 million tons per annum in the form of paper and paperboard. The Indian paper industry accounts for less than 3% of the global demand. Paper mills in India continue to face challenges. Out of annual paper production, capacity of nearly 10.11 million tonnes, around 31% is produced by 30 major wood based mills and the rest 69% by waste paper and agro-based mills. The present requirement of wood is 9.83 million tonnes. Contradictorily, majority of the forest which are the source of raw material to pulp and paper industries are under the governmental sector and hence cannot be used as raw materials. The projected demand for paper by 2025 is 24 million tonnes with indigenous production of 22 million tonnes leading to a shortfall of 2 million tonnes of wood. The strategy adopted to meet the ever-growing requirements of wood on continuous and sustainable basis is to enlarge social and farm forestry plantation apart from raising plantations by forest development corporations.

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**ANALYZING QUALITY BENEFITS OF ENTERPRISE RESOURCE PLANNING (ERP) SYSTEMS
IN SUPPLY CHAIN PRACTICES -CASE OF AUTOMOTIVE ANCILLARY INDUSTRIES IN
TAMILNADU**

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ABSTRACT

To meet the very high expectation of the customer in the competitive and luxury global market segment, the organization requires quality of the product, flexibility to deliver the product, business integration and automation of the business process which will improve quality performance of various business processes. Organizations are focusing on supplying quality of the product on-time with time and cost reduction in their supply chain activity without compromise customer's needs and quality. An Enterprise Resource Planning (ERP) system is a strategic tool to improve the quality of the product, performance and productivity of the supply chain activities, competitiveness, productivity and profit across the organization by proper planning and scheduling execution of activities. Therefore, a detailed study about the Quality factors involves in the Supply Chain business process and their improvements need to be analyzed to improve the business performance, optimization, and profit of the organization. The research process comprises identifying various Quality process involves in Supply Chain and investigating the size of the firm, cost of the ERP system and Types of ERP system and how they influence Quality process improvement in Supply Chain. The result of the study provides a clear-cut idea about the different Quality process improvement in the Supply Chain business process and their benefits of implementing them. This practical guide will be helpful for the company owners, senior executives, Cost accountant, managers and ERP consultants to understand various Quality process improvement factors involved in their various business process managing the implementation of ERP with their limited resources especially in the automotive industry to attain more profit.

Keywords: Enterprise Resource Planning; ERP Benefit; Automobile Ancillary Industry, Supply Chain Quality process improvement.

INTRODUCTION

The world today has become extremely competitive. In fact, volatile changes in the demand increase more complex and competitive in the global market. Business in this information age must ready to accept competitively and customer focused in order to survive, thrive and beat the competition. All the organizations have certain objectives and goals to achieve. To attain the objective and goal of the organization, all the business departments need to work towards the common goal to succeed. But each department in the organization has their own goals and procedure to act. These departmental objectives can sometimes be conflicting. For example, the production planning department might want to reduce the inventory, but production folks want to have more stocks. The success of the organization in resolving this kind of conflicts between the business functions and department. Each and employee in the organization should know what their counterpart is doing and what is the impact of their actions and decision to another department. So, Information Technology (IT) has a major role to play, both the organization and business function levels planning and decision making. At the organization level, IT assist the top-level executives and managers to achieve their objective and strategies of the organization by developing systems and procedure. At the department level, IT assist the smooth flow of information across the departments by adopting the best business practices.

An Enterprise Resource Planning (ERP) is the latest Information Technology solution that integrates entire business functions in the organization or within the organization into a single system with a single or shared database. This ERP software has the capability to customize the specific needs of any organization. ERP Systems give a huge impact on the organization business and information technology world. The following three major benefits in the supply chain by adopting ERP systems

- Business process automation, control, and execution.
- Timely access to management information from anywhere at any time
- Well Improvement supply chain Management functions use of Supplier Relationship Management (SRM)

LITERATURE REVIEW

Automotive Industries is a vital industry in the manufacturing sector that comprise continuous movement of material from the raw material, intermediate material or finished product that are procured, transformed, stored and sold. Manufacturing time and costs are rising. Demands are dynamically changing. Business globalization changing the competitor, manufacturers, distributors, dealers and suppliers' landscape. They are responding to these challenges by looking at the demand and supply of the current trend. ERP is extensively helpful in active supply chains in automotive logistics to manage, monitor and reduce the time and cost. It clarifies the business processes and improves delivery accuracy to the customer (1). The Man, Machine, money, method are integrated into ERP. ERP helps the organization to build a supply chain in such a way that easier to manage, anticipate and respond quickly on dynamic changes in the market conditions (2). It also makes the organization more competitive, like service, productivity, and innovation. "A supply chain (SC) is a system or process in which information between people, process, the technology involved in moving a product or service from supplier to customer in the various form of materials for an organization," according to the definition of Wikipedia [3]. In Supply chain process, the coordination and integration of various business activities in an organization are happening from the procurement of raw materials from the supplier manufacturing intermediate and finished product and delivery of finished products to the customer. The Enterprise Resource Planning system is an optimizer which gathers and process necessary information among the supply chain operations and capacities from supply chain members to reduce the inventory, time and cost.

Automobile industries in the worldwide are looking to ERP system to streamline their organizations and move from manual system to integrated automatic enterprise system across an organization or different organization [4], In order to better integrate and coordinate procurement, production, sub-contracting functions between or within the organizations. Automobile industries are implementing ERP system to attain the benefits of integrating operations between or within the organization. The inventory control functionality for storage product, rapid real-time data sharing and accessing the information at any time anywhere, customizable interfaces, and scalable for growing business [5]. Therefore; the automobile industry has been selected for this study in order to analyze the performance measure. The result of the study provides a clear-cut idea about the different business process and how they integrated with different department/modules in area ERP and the benefits of implementing them. ERP system provides a number of advantages for firms to improve the organization performance. Based on Information perspective, ERP system adoption can improve the interaction between the business functions and the information is more reachable. ERP systems have more advantages in information quality and the integration of business processes and operations, but it does not decrease the information technology costs [6]. Based on Shang and Seddon [6], ERP frameworks have a few advantages, which can be achieved by incorporate vital advantages, operational advantages, administrative advantages, IT foundation plan, and hierarchical advantages. The exploration commitment from Shang and Seddon is similar to Garg and Venkitakrishnan [7], who distinguished the advantages of ERP system used to integrate stakeholders by execution, evaluations, adaptability of getting to the information to make better decision making. Olhager and Selldin [8] distinguished advantages of ERP system, reduce on-time shipments time, reduce lead time, reduce process duration. An effective ERP system has the benefits of diminishing the time, cost and increase the quality of the product [9]. It gives the advantages to their customer to buy more product and lesser price with real-time information [10].

RESEARCH METHODOLOGY

The organization requires flexibility, business integration and automation of the business process which will improve Quality process in various business processes. Therefore, a detailed study about the quality business process and their benefits will improve the business performance, reduce the time and profit of the organization.

SURVEY DESIGN

The survey construct was designed for this study and data were collected. This study used both primary and secondary data. Secondary data were collected from the thesis, websites, various journals, and books. The primary data for this study was collected from the Business Process owners [BPOs], Top level Management and middle-level managers and various business users involved in the ERP Implementation & Usage. A five-point scale (1 denotes strongly disagree and 5 indicating strongly agree) was applied sensitivity of this measure. The various Success factors were identified by the researcher in her pilot study. They were various department in the organization identified as shown in Figure 1 and various parameters in Quality process are Quality planning process, Incoming purchase material inspection, In-process quality inspection, Finished product inspection, Customer Quality inspection, Test Equipment & Calibration, Audit inspection, New product development, Tracing & Failure analysis, Customer complaint process, Quality certificates, Supplier/Vendor inspection were

measured., The ranking given by the ERP Business users per their opinions were analyzed with the help of Friedman ranking techniques, and the mean scores are presented in Table 1

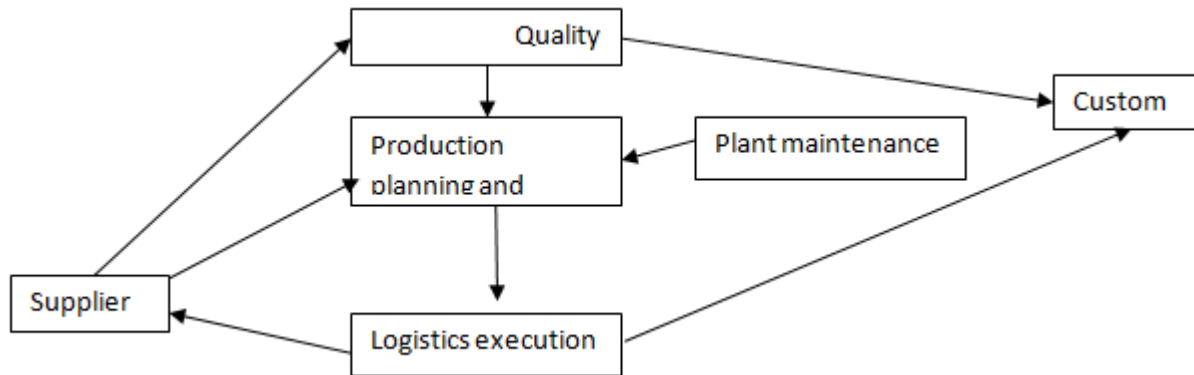


Figure 1: Identified departments in the organization for supply chain time measure

DATA COLLECTION AND SAMPLING METHOD

Questionnaires were sent to the respondents through Hard copy and mail. Data were collected from 281 respondents who are all having very good knowledge of business process and ERP usage in Automobile ancillary industries who are all manufacturing. The data is collected from the Top 20 component manufacturing firm in Tamilnadu with different manufacturing parts. Like Drive and Transmission parts, suspension and breaking Systems, Engine and Engines parts, Electrical Parts and Glass Parts. Multistage Random Sampling method used to collect data from 1100 ERP users.

DATA ANALYSIS HYPOTHESIS TESTING

Collected data were analyzed by using the software package SPSS and Analysis of Moment Structure (AMOS) Version 20.0. Reliability Statistic Cronbach’s alpha was calculated, examined for validating the internal consistency and reliability statistics scales of the construct for 30 samples. Reliability Statistic Cronbach’s Alpha measured value has the value greater than 0.6 is ensure the internal consistency of the reliability. Statistical techniques like descriptive analysis and t-Test are applied for data analysis and investigating different Quality improvement factors by the ERP system in Automobile Ancillary Industries in India.

Descriptive Analysis with regards to the Quality improvement factors in Supply Chain.

The analysis was made with regards to different Quality improvement factors involved in the supply chain. The mean and standard deviation of factors relating to Quality improvement factors in SCM and the results are shown below

Table1: Mean score and SD Quality Improvement

Quality Improvement in SCM	Mean	SD
Quality planning process	3.972	0.870
Purchase material inspection	4.256	0.584
In-process quality inspection	4.381	0.535
Finished product inspection	4.363	0.524
Customer Quality inspection	4.238	0.564
Test Equipment & Calibration	3.758	0.869
Audit inspection	4.214	0.663
New product development	3.715	0.848
Tracing & Failure analysis	4.427	0.537
Customer complaint process	4.541	0.741
Quality certificates	4.673	0.470
Supplier/Vendor inspection	4.260	0.455
Overall Quality Process in SCM	48.32	8.79

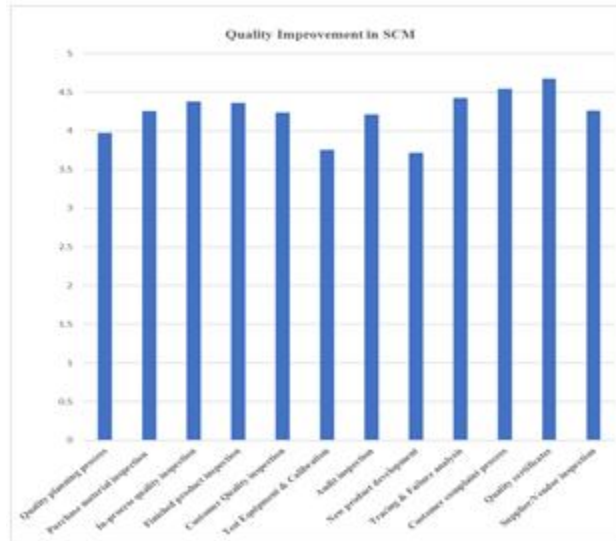


Figure-2: Mean Score of Quality Improvement

From the above table, it is inferred that Mean and SD of Quality Improvement. The overall Mean score of Quality Process Improvement in SCM is (48.32). The highest mean score of quality improvement process is quality certificate issue (4.673), followed by Customer complaint process (4.541), Tracing & Failure analysis (4.427) and least mean score of quality improvement process is new product development (3.715). Therefore, it is concluded that Quality certificates are readily available in the ERP System and Customer complaint process, Tracing & Failure analysis can be easily accessed and processed in the ERP system. Quality certificates assure that the quality of the products are manufactured by the organization ERP Implementation improves organization business values, customer satisfaction which improves the organization business performance.

Classification of the industry by Size of the firm, cost of the ERP System and Types of ERP system data were collected from the size of the firm in terms of employees, Cost of the ERP System and Type of the ERP System implemented in Automobile Ancillary Industries

Table2: Classification of the industry by Size of the firm, cost of the ERP System and Types of ERP system

Description		No. of Respondents	Percentage
Size of the firm	50-200	169	60.1
	200-500	112	39.9
Cost of ERP system	Below 20 lakhs	59	21.0
	20 lakhs - 5 crores	222	79.0
Name of the ERP System	Oracle	51	18.1
	SAP	230	81.9

From the above table data were collected from the size of the firm in terms of employees in Automobile Ancillary Industries where 60.1 percent of the organization had 50 -200 and 39.9 percent of the organization had 200 – 500. Even though most of the ERP system varies according to the customization and type of ERP System.79 percent of the data were collected from the organization where ERP implementation cost is 20 lakhs - 5 crores and 21 percent of the data were collected from the organization where ERP implementation cost is below 20 lakhs. Even though we have many ERP system in the market, the above table 5.4 indicates that 81.9 percent of the respondent was using the ERP SAP and 18.1 percent of the respondent was using Oracle. Every organization has different needs. Based on the global market share, cloud adaption, Implementation cost, and duration, customization, flexibility, and benefits realization SAP is the best ERP solution in Automotive Ancillary industries.

Classification with Respect to factors Size of the firm with respect to Quality improvement factors in SCM

t-Test: The differences between the two groups and mean scores of the variables are analyzed using a Student t-test

Null Hypothesis 1: There is no significant difference between the Size of the firm with respect to Performance Measures Quality Improvements in SCM.

A t-Test was conducted to test the significant difference a between Size of the firm with respect to Performance Measures Quality improvement. The results are shown in Table 3.

Table 3: t-Test for Size of the firm with respect to Performance Measures Quality improvement

Quality improvement	Size of the firm				t Value	P Value
	50-200		200-500			
	Mean	SD	Mean	SD		
Overall Quality improvement in SCM	49.76	8.07	46.15	9.39	3.437	<0.001**

** denotes significant at 1% level

Since P-value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance with regards to Quality Improvement in the Supply chain process. Hence there is significance difference between size of the firm and Quality performance Improvement in the Supply chain process. ERP usage will significantly improve business performance by improving the Quality factors in Supply Chain Process. When the size of the firm is high; the organization deploys more resources in the Quality department and ERP usage. The ERP system usage will give proper quality planning and rejection reduction in various stages of the supply chain size process to ensure the product meets the required customer standards which will improve the performance of the firm

Classification with Respect to Cost of ERP system with respect to Performance Measures Quality improvement in SCM

Null Hypothesis 2: There is no significant difference between Cost of ERP system with respect to Performance Measure Quality improvement in SCM

A t-Test was conducted to test the significant difference a between Cost of ERP system with respect to Performance Measures Quality improvement. The results are shown in Table 4

Table 4: t-Test for Cost of the ERP system with respect to Performance Measures Quality improvement

Quality improvement	Cost of ERP system				t Value	P Value
	Below 20 lakhs		20 lakhs - 5 crores			
	Mean	SD	Mean	SD		
Overall Quality improvement in SCM	49.88	7.90	47.91	8.98	1.535	0.126

Since P-value is greater than 0.05, the null hypothesis is accepted at 5 percent level of significance with regards to Quality Improvement in the Supply chain process. Hence there is no significance difference between cost of the ERP system and Quality performance Improvement in the Supply chain process. ERP cost will not significantly improve or reduce the business performance by improving the Quality factors in Supply Chain Process directly. However better ERP usage will give proper quality planning and rejection reduction in various stages of the supply chain size process to ensure the product meets the required customer standards which will improve the business performance of the organization. Classification with Respect to Types of ERP systems with respect to Performance Measures Quality improvement

Null Hypothesis H3: There is no significant difference between Type of ERP systems with respect to Performance Measures Quality improvement in SCM

A t-Test was conducted to test the significant difference a between Type of ERP systems with respect to Performance Measures Quality improvement. The results are shown in Table. 5

Table 5: t-Test for Type of ERP with respect to Performance Measures Quality improvement

Quality improvement	ERP system				t-Value	P Value
	Oracle		SAP			
	Mean	SD	Mean	SD		
Overall Quality improvement in SCM	50.49	8.39	47.84	8.82	1.956	0.042*

* denotes significant at 5% level

Since P-value is less than 0.05, the null hypothesis is rejected at 1 percent level of significance with regards to Quality Improvement in the Supply chain process. Hence there is significance difference between type of the ERP System implemented in the organization and Quality performance Improvement in the Supply chain process.

When we use SAP ERP system in the organization, all the Quality process in the supply chain relevant to the automobile products were customized and implemented. The SAP system usage will give proper quality planning and rejection reduction in various stages of the supply chain to ensure the product meets the required customer standards which will improve the performance of the Organization.

CONCLUSION

The result of this study contributes to knowledge management on ERP systems by providing the benefits of ERP system implementation as a research finding and various Quality improvement involved in SCM and how it is getting improved to the performance of the organization. The researchers determine these business performance improvements of ERP system from the literature, identify various Quality improvement process involved in Supply Chain and investigating the size of the firm, Cost of the ERP system and Types of ERP system and how they influence Quality improvement involved in Supply Chain, corporate relationships and decisional areas in an organization. In addition to this, the researcher did an extensive study, analysis, and the interrelationships between the ERP business performance improvement in supply chain process by Quality improvement involve Quality planning process, Incoming purchase material inspection, In-process quality inspection, Finished product inspection, Customer Quality inspection, Test Equipment & Calibration, Audit inspection, New product development, Tracing & Failure analysis, Customer complaint process, Quality certificates, Supplier/Vendor inspection in the automotive industry. The researchers imagine that the research study findings and results can connect the gap in ERP system research and it assists the organization to proactive, efficient and well prepared for managing the ERP implementation of their limited resources in the automotive industry. The limitation of this study is that organizational performance improvement measures were assessed by literature review and expert judgment.

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A STUDY ON IMPACT OF CLEANLINESS ON PURCHASE BEHAVIOUR OF COLLEGE STUDENTS IN FAST FOOD RESTAURANTS IN MUMBAI CITY

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ABSTRACT

The 21st Century is witnessing the remarkable growth in the service sector in Indian economic environment. Many new businesses are becoming popular among the youth of the nation. This thing can be observed in case of restaurants and hotel industry too. To survive and succeed in today's competitive business environment marketers are adopting innovative ideas which were not tapped earlier as a source to attract customers. With the introduction of 'Swaccha Bharat Abhiyan' the concept of cleanliness has become a demand from customers' point of view. By considering all these angles, the present research paper is an attempt to study the impact of cleanliness on purchase behavior of college students in case of fast food restaurants in Mumbai City.

Keywords: Cleanliness, Purchase Behaviour, Fast Food Restaurants, College Students.

INTRODUCTION

The restaurant industry has become one of the most Popular and profitable industries in the world. Global to local restaurant chains are satisfying the demand of customers in variety of range of products and services. The ready to eat segment (fast Food) has given a new dimension to the industry so that Fast food restaurants like McDonald, Pizza Hut, KFC, AFC are taking very good business in most of the part of world as well as in many cities of India and they are spreading their branches very successfully. Basically this is the era of globalization and due to revolution of media the culture, habits, fashions as well as eating patterns are also being opted among all over the world and this the reason for such a huge spread of restaurant industry in the world.

Today the world is witnessing the era of fast food chains. Fast food restaurants are everywhere and expected to be expanding and growing over the years. Due to relatively inexpensive costs and quick, convenient service, fast-food restaurants have become "home away from home" for breakfast, lunch, and dinner. In addition, the hectic lifestyle in the modern world result in increasing number of people who are choosing fast food as their regular dining choice.

REVIEW OF LITERATURE

1. Baker (1987) divided environmental factor into three categories which include ambient cues, design cues, and social cues. Ambient cues refer to the background characteristics of a store (e.g., scent, cleanliness), design cues refer to features that stimuli consumer's awareness (e.g., colour, decoration) and social cues refer to the related people in the environment.

2. Ryu and Jang (2007) findings showed that ambience such as aroma and scent had the most important influence on customers' emotional responses, which in turn affect customers dining behavioural intentions.

SIGNIFICANCE OF STUDY

A thorough understanding and knowledge of the factors of cleanliness in restaurant related to cleanliness had an impact on purchase behaviour which are very useful in guiding restaurant owners and managers to design and deliver the right offering and strategies. Also research has many future implications. It has potential to check the moderating effect of culture sensitivity and also it can determine the mediating role of purchase behaviour and its impact on brand or customer loyalty in further. This will be of unique in terms of local environment and will have many implications for restaurant owners, managers and researchers of particular community.

OBJECTIVES OF THE STUDY

1. To study the concept of restaurants in Mumbai city.
2. To study the purchase behavior of college students for restaurant products in Mumbai city.
3. To study the concept of cleanliness in restaurant in Mumbai city.
4. To study the relationship between cleanliness in restaurant and purchase behaviour.

Hypothesis of the Study H₀: There is no significant relationship between cleanliness in restaurant and purchase behavior of college students from Mumbai City.

H₁: There is significant relationship between cleanliness in restaurant and purchase behaviour of college students from Mumbai City.

RESEARCH METHODOLOGY

Nature of study

This study will be indicative, descriptive and analytical in nature.

Population and sampling

Population

The Population of the study consist of students from different colleges from Mumbai City.

Sampling

As the study is proposed to be indicative in nature, the sample size 191 students. The sampling method adopted is random sampling.

Data collection

Research is based upon primary and secondary data. The primary data is collected from students, with the help of questionnaire from the Mumbai City..

Secondary data is collected from journals, reports, books, records, magazines and internet.

Data Processing

This includes editing, coding, classification, tabulation and graphical representation of the data.

Data Analysis

Statistical Methods such as Mean, Percentage, Karl Pearson’s Correlation are used.

Data Interpretation

The process of interpretation will involve taking the results of analysis, making inferences relevant to the research relationships studied and drawing managerially useful conclusions about these relationships.

LIMITATIONS OF THE STUDY

1. The research study has a limitation of time.
2. The sample size is limited i.e. 191.
3. It is indicative and generalized.

RESEARCH ANALYSIS

I) Descriptive Analysis

1. On the basis of Gender

Table No. 1: Gender of the Respondents

Gender	Frequency	Percentage
Male	65	34
Female	126	66
Total	191	100

Source: Primary Data

2. On the basis of Age

Table No. 2: Age of the Respondents

Age Group	Frequency	Percentage
18-20	28	14.7
21-23	151	79.1
24-26	12	6.3
Total	191	100

Source: Primary Data

3. On the basis of Monthly Income(Includes pocket money)**Table No. 3:Monthly Income of the Respondents**

Income	Frequency	Percentage
< Rs. 1000	96	50.3
Rs. 1000 to Rs. 2000	69	36.1
Rs. 2000 to Rs. 3000	18	9.4
> Rs. 3000	8	4.2
Total	191	100

Source: Primary Data

4. Preferred time to visit**Table No. 4: Preferred time for the Respondents to visit the restaurants**

Preferred Time	Frequency	Percentage
Breakfast	4	2.1
Lunch	98	51.3
Tea time	37	19.4
Dinner	52	27.2
Total	191	100

Source: Primary Data

5. Frequency of Visiting Fast Food Restaurant**Table No. 5: Frequency of Visiting Fast Food Restaurant for the Respondents**

Frequency of visiting	Frequency	Percentage
1-2 times per week	125	65.4
3-4 times per week	36	18.8
5-6 times per week	20	10.5
More than 7 times per week	10	5.3
Total	191	100

Source: Primary Data

6. Expenses incurred during a visit**Table No. 6: Expenses incurred during a visit by the respondents**

Money spent	Frequency	Percentage (%)
< Rs. 100	2	1.0
Rs. 100-Rs.300	83	43.5
Rs.300- Rs. 600	90	47.1
>Rs. 600	16	8.4
Total	191	100

Source: Primary Data

7. Reason to Dine in the Fast Food Restaurant

Table No. 7: Reason to Dine in the Fast Food Restaurant

Reasons	Frequency	Percentage (%)
Special occasion	45	23.6
Close to campus	12	6.3
Entertainment	69	36.1
Time saving	65	34.0
Total	191	100

Source: Primary Data

Karl Pearson’s Correlation Analysis

Cleanliness In Restaurant	Purchase behaviour	N	Sig. (2-tailed)
	0.462	191	0.000

Source: Primary Data *Correlation is significant at the 0.01 level (2-tailed)

The correlation of independent variable cleanliness in restaurant is significant at 0.01 levels, two- tailed toward purchase behaviour. In addition, the result also shows that there is the positive relationship between cleanliness in restaurant and purchase behaviour. The value between cleanliness in restaurant and purchase behaviour is 0.462. As a result, there is a positive relationship between cleanliness in restaurant and purchase behavior of college students.

FINDINGS OF THE STUDY

1. From Pearson Correlation Analysis, cleanliness in restaurant is significantly correlated with purchase behaviour (r=0.462). Thus, the hypothesis (H1) is accepted as there is a significant positive relationship between cleanliness in restaurant and purchase behaviour in fast food restaurants.
2. Customers might put more emphasis on the restaurant’s environment rather than the food itself. Therefore, restaurateurs can make use of this information to further improve their services to gain competitive advantage as well as lead to repeat patronage.

SUGGESTIONS/IMPLICATIONS OF THE STUDY

1. The environment of restaurant is important as it will affect the perception or mood of customers when they dining in the fast food restaurant. Therefore, it is necessary for the managers to take note that environment of the restaurant should make customers feel comfortable and relax so that they can enjoy their food when they are dining in the restaurant.
2. Managers should create special atmosphere for customers to enhance their positive dining experience thus can increase their frequency of visiting fast food restaurant.
3. Special staff should be appointed who will look after the cleanliness of the restaurants.
4. Special attention should be given towards wash-rooms, dining area, counters, serving area, external area of the restaurant.
5. Use of room fresheners, deodorants, liquid soaps will help to maintain hygiene and cleanliness in the restaurants.

CONCLUSION

For all business organizations Customer satisfaction is most important factor to survive or succeed. Customer satisfaction plays a vital role in the restaurant or hotel industry. To measure the purchase behavior of customers and their level of satisfaction different variables play a crucial role. In the present study an attempt was made to examine the impact of cleanliness in restaurant on purchase behavior of college students. Different variables were considered to study the relationship between cleanliness in restaurant and purchase behaviour. With the application of statistical tool it is concluded that there is a positive and significance relationship between cleanliness in restaurant and the customers satisfaction.

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**THE IMPACT OF ORGANIZATIONAL JUSTICE ON ORGANIZATIONAL CYNICISM AND
EMPLOYEE TURNOVER INTENTIONS IN IT INDUSTRY****Divya Singh¹ and Dr. Varsha Dixit²**Ph.D Scholar¹, School of Management, Gautam Buddha University, Greater Noida
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ABSTRACT

Despite the relatively high pay and other amenities employees receive in IT industry some seem not to be happy about the organization because of injustice. This is possibly the reason why the employees in this industry do not look back when they get other job offers and a reason for turnover intentions. This problem prompted in this study on the extent to which organizational justice correlates with organizational cynicism and employee turnover intentions in IT industry. 104 IT professionals were sampled and survey from Delhi NCR. Using SPSS, the collected data was analysed using correlation and regression technique. The research questions and hypothesis were drafted considering the specific objective of the study. The study was undertaken with the following objectives. First, to explore the literature and linking three established constructs namely organizational justice, organizational cynicism and employee turnover intentions. Second, to empirically examine this relationship between above mentioned variables in Indian context as not many studies. Third, to provide inputs to the Indian managers who are dealing with these issues. The findings of the study revealed that there is a negative and statistically significant relationship between organizational justice and organizational cynicism. Besides this, there is a negative and statistically significant relationship between organizational justice and employee turnover intentions.

Keywords: Organizational justice, organizational cynicism and employee turnover intentions.

INTRODUCTION

The Relationship between employer and employee have been fundamentally transformed over the years in India. Information technology industry is playing a crucial role in India today and has changed India's image from a slow-moving bureaucratic economy to a land of innovative and creative entrepreneurs. The IT sector is generating 3 million direct employments in India. All the major players in the IT world are present in India and it is now one of the biggest IT capitals of the modern world. The Indian Information Technology (IT) sector is expected to grow 11% per annum and triple its current annual revenue to reach US\$ 350 billion by FY 2025, as per National Association of Software and Services Companies (NASSCOM). India is the topmost off-shoring destination across the world for IT companies. Having proven its capabilities in delivering both on-shore and off-shore services to global clients, emerging technologies now offer an entire new gamut of opportunities for top IT firms in India. This has been specifically due to the boom in the Indian Information Technology industry. Pandemic mergers, acquisitions, restructuring and reengineering programs have often resulted in mass layoffs, retrenchment, rightsizing, downsizing, unethical corporate leadership, greed have further contributed to employee negativity. As a result, many employees have lost their trust towards organization which leads to the development of cynical behavior towards employing organization.

The study was undertaken with the following objectives.

- To explore the literature and linking three established constructs namely organizational justice, organizational cynicism and employee turnover intentions.
- To empirically examine this relationship in Indian context as not many studies involving the above constructs have been studied in the context of India.
- To provide inputs to the IT managers operating in Indian firm and dealing with these issues.

LITERATURE REVIEW

Greenberg (1987) introduced the concept of organizational justice with regard to how an employee judges the behaviour of the organization and the employee's resulting attitude and behaviour. The term organizational justice refers to the degree to the employee's perception about the overall organizational procedures, rules, regulation and policies which are connected to their job should be fair (Mohyeldin & Tahire, 2007). Fairness is of central interest to today's managers who are concerned about providing equal employment opportunities to them. Just as referees should ensure that all participants have a fair chance to compete in a game, managers are also responsible for the fair treatment of employees in an organization. The multidimensionality of fairness perception is evident when one considers how people disagree about the definition of fairness. An attempt to

describe and explain the role of fairness in the workplace is known as organizational justice. Organizational justice refers to the decisions that organizations make (distributive), the procedures they use in making decisions (procedural) and the interpersonal treatment employees receive (interactional). There are five dimensions of organizational justice: - Distributive Justice, Procedural Justice, Interactional Justice, Spatial Justice and Temporal Justice (Usmani & Jamal, 2013).

DIMENSIONS OF ORGANIZATION JUSTICE

Distributive Justice

Distributive justice refers to the fair and comparative assignment of rewards, both economic and non-economic, to employees (Cohen and Greenberg, 1982). Economic rewards consist of all those rewards that are translated to the increased financial well-being of the employee; while non-economic rewards are translated to improved working conditions and social benefits (Deutsch, 1985). A perception of distributive justice by organizational members enhances structural legitimacy, motivates individual efforts & efficiency and encourages members to cooperate in the pursuit of organizational goals and objective (Deutsch, 1985).

Procedural Justice

Procedural justice concerns the fairness and transparency in the procedure by which decisions are made, and may be different with distributive justice (fairness in the distribution of rights or resources). Hearing all parties before making a decision is one step which would be considered appropriate to be taken in order that a process may then be defined as procedurally fair. Some theories of procedural justice hold that fair procedure leads to equitable and fair outcomes, even if the requirements of distributive are not met (Tyler, Tom; Rasinski Kenneth; Spodick Nancy (1985).

Interactional Justice

Interactional justice, a dimension of organizational justice, has come to be seen as consisting of two specific types:- interpersonal justice, informational justice (e.g. Greenberg, 1990a, 1993b). The first labeled interpersonal justice refers to the degree to which people are treated with politeness, dignity, and respect by superiors or third parties involved in executing procedures or determining outcomes. The second, labeled informational justice, focuses on the explanations provided to employees that convey information about why procedures were used in a certain manner or why outcomes were distributed in a certain fashion. A victim of interaction injustice will have increased expressions of hatred toward the offender which can manifest in actions of cynical behavior towards organization and reduce the effectiveness of organizational communication (Baron, Robert A.; Neuman, Joel H., 1996). Types of justice play a significant role in employee's life and career.

When employees feel that they are treated unfairly or there is any discrimination, they tend to experience feelings of anger, outrage, frustration, and a desire for retaliation (Bies & Tripp, 1996; Greenberg, 1990). Under certain circumstances, these negative feelings can manifest into cynical behaviors towards organization (Robinson & Bennett, 1995).

Organizational Cynicism

Organizational cynicism refers to an individual having negative feeling like anger, disappointment and hopelessness for both the staff and organizations (Ozler Ergun et al., 2010). Organizational cynicism is an employees' belief that his organizations lacks honesty, trustworthiness and integrity. More specifically, expectations of morality, trustworthiness, justice, integrity and honesty are violated (Ince&Turan, 2011). Andersson (1996) defines organizational cynicism as general belief or specific attitudes of disappointment, anger, group insecurity, hopelessness, mistrust in institutions or persons, ideology and social skills. Abraham (2000) defines organizational cynicism is the belief that an organization lacks honesty causing negative behaviors when it is combined with a strong emotions and feelings.

Cynicism refers to an individual's having negative feeling like anger, disappointment and hopelessness for both the staff and organizations (Ozler Ergun et al., 2010). Organization cynicism is an attitude that employee can form about their organizations polices, procedure, rules or other elements in the organization lacks honesty and fairness. It refers to a certain belief that employees hold about their organization lack integrity, honesty, trustworthiness, fairness, and sincerity (Dean et al., 1998).

DIMENSIONS OF ORGANIZATIONAL CYNICISM

Organizational cynicism is a negative feeling or attitude with three dimensions towards organization where an employee works.

Table 1

Dimensions	
Cognitive Dimension (belief)	It is a belief that organization’s polices and practices lacks integrity, honesty and sincerity.
Emotional Dimension	It comprises of several emotions and sentimental reactions like experience distress, disrespect, disgust and anger towards organization.
Behavioral Dimension	It is a behavioral tendency for those who hold cynical attitudes in the form of strong criticisms towards the organization.

Source: Abraham, 2000; Dean et al., 1998 ;Akuzum, 2014; Nefai, 2015

EMPLOYEE TURNOVER INTENTIONS

The term “Employee Turnover” is defined as the ratio of the number of employees who have left divided by the average number of employees in that organization during the period (Price, 1977; Agnes, 1999). Employee turnover refers to change in the workforce in a definite period of time. In other words when the old employees leave and new employees enter in the organization. It can be divided in two types as voluntary turnover and involuntary turnover. Voluntary turnover is when employees decide to leave the organization with their own choice. Involuntary turnover is when an organization removes an employee from their job (Price & Mueller, 1981). Researchers identified that involuntary turnover is actually good for the organization (Mc Shane & Williams, 1993); but voluntary turnover is detrimental for the organizational interest. Turnover intention may be defined as the individual’s intention to voluntary quit the organization or profession. Intentions are important to study as they predict an individual’s perception, attitude, conscious wilfulness and judgment (Mobley et al., 1979).

Employees’ turnover is a much-studied phenomenon (Shaw et al. 1998). But there is no standard reason why people leave organization. Employee turnover intentions is influenced by variety of reasons namely: -

Table-2 Common reasons for employee turnover intentions

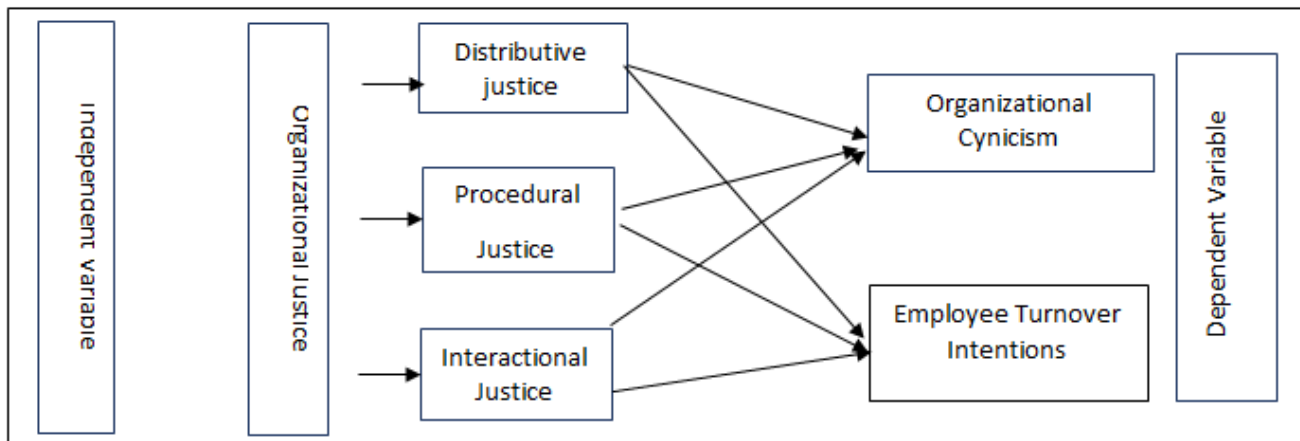
Organizational factors	<ul style="list-style-type: none"> • Low satisfaction with their employer • Limited promotion • Negligible growth opportunities • Supervisory style • Promotional opportunities
Job related factors	<ul style="list-style-type: none"> • Compensation • Salary • Conditions of service • Career growth
Individual values and characteristics	<ul style="list-style-type: none"> • Low satisfaction with their jobs • Job performance • Employee commitment
Labour market expectations	<ul style="list-style-type: none"> • A better opportunity elsewhere • Disapproval of organizational changes or restructuring

(Hillmer, et al., 2004; Mobley et al. 1979)

Turnover intentions is defined as mental decisions arise between an individual’s attitudes regarding a job and the stay or leave decision (Sager, Griffeth and Hom, 1998).

In addition, employee turnover can also bring about a loss of organizational knowledge as experienced and knowledgeable employees leave the organization for competitors (Moyinhan & Pandey, 2008).

3. Research Model-The proposed conceptual model is presented in Figure 1. The diagram below shows that there is one independent variable of Organizational Justice and two dependent variables Organizational Cynicism and Employee Turnover Intentions. It shows the rational links among the variables. The research model is as shown in Figure 1 below



The research framework suggests that Organizational Justice has an impact on Organizational Cynicism and Employee Turnover Intentions.

THEORETICAL BACKGROUND & HYPOTHESES OF THE STUDY

Organisational justice and organizational cynicism

There are various studies reporting that organizational justice is related to organizational cynicism. For example, Aküzüm, C. (2014), found that teachers' level of organizational justice affects their perception for organizational cynicism negatively and significantly and concluded that teacher's perception for organization justice and cynicism together affects organizational performance significantly. Tabatabaei, S., & Bigdelli, E. (2015), also empirically proved that Organizational justice has a significant negative impact on cynicism. Shaharruddina, et al. (2016), summarized that organizational justice is negatively influencing organizational cynicism, where organizational cynicism may reduce if organizational justice is high and confirms that organizational justice is one of the most important factors that may overcome organizational cynicism. Danaeefard, H., & Boustani, H. R. (2016), showed that organizational justice negatively predicted employee's cynicism and fairness perceptions reduce individuals' cynicism toward the organization through enhancing the individuals' commitment and trust in the organization with regard to relation between trust and cynicism. Empirical evidence reported above, the following hypotheses are proposed:

H1: Distributive Justice has no statistically significant impact on Organizational Cynicism

H2: Procedural Justice has no statistically significant impact on Organizational cynicism.

H3: Interactional Justice has no statistically significant impact on Organizational Cynicism.

Organizational Justice and Employee Turnover Intentions

Thomas, P., & Nagalingappa, D. G. (2012), Revealed that distributive justice is not significantly related to turnover intention, but its indirect influence on the mediating variables of turnover intention is important. In future researchers can focus on distributive justice and its indirect relationship to turnover intention. Interactional justice is found to be a predictor of turnover intention and it is having a direct impact on turnover intention. Iyigun, O., & Tamer, I. (2012), indicated that turnover intention of sales representatives has been negatively affected by the perceived level of organizational justice. Mooketsag, L. (2013), showed that there is a negative significant relationship between distributive justice and employee turnover intention. On the other hand, there is no significant relationship between procedural justice and employee's turnover intention. Gim, G. C. W., & Desa, N. M. (2014), showed that distributive and procedural justice was significantly and positively related to affective commitment, which in turn was significantly and negatively related to turnover intention. Bakri, N., & Ali, N. (2015), found that organizational justice had a significant negative relationship with turnover Intention. Based on the precepts of organizational justice and employee turnover intentions, the following hypotheses are proposed:

H4: Distributive Justice has no statistically significant impact on Employee Turnover Intentions.

H5: Procedural Justice has no statistically significant impact on Employee Turnover Intentions.

H6: Interactional Justice has no statistically significant impact on Employee Turnover Intentions.

RESEARCH METHODOLOGY

Items were measured on a 5-point Likert scale (1 = Strongly Disagree, 2 =Disagree, 3= Neutral, 4 = Agree, 5 = Strongly Agree). These items were selected from the instruments developed by well-known researchers. Organizational Justice was measured by Colquitt, et al.’s scale (2001), Organizational Cynicism was measured from the scale developed by Brandes, Dharwadkar & Dean (1999) and Turnover Intentions were measured by Dess & Shaw’s scale (2001).

Sampling-In the present study cross-sectional data is gathered from the IT employees in Delhi NCR. Convenience sample technique was used to select a sample of 104 employees, including executive and managerial level employees in top IT companies in Delhi NCR.

Data Analysis -Data collection was done through the personally administered questionnaire. Study provides the quantitative analysis of the research findings. To analyse the data SPSS Version 20 was used. The mean and standard deviation, Correlation analysis & regression analysis were used to analyse the results.

Table 3. The mean and standard deviations of Organizational Justice, Organizational cynicism and Employee turnover intentions

<i>Variables</i>	The Dimension	Mean	Standard Deviation
<i>Organizational Justice</i>	Distributive Justice	3.886	.817
	Procedural Justice	3.629	1.173
	Interactional Justice	4.251	.704
	Total Measurement	3.892	.925
<i>Organizational Cynicism</i>		2.741	1.458
<i>Employee Turnover Intentions</i>		3.600	1.079

Table 3 lists the mean and standard deviation among variables. The mean of each variable is more than 3, and this result indicates that the study subjects in general have a higher level of organizational justice, organizational cynicism and employee turnover intentions. The different facets of organizational justice (distributive, procedural and interactional justice) are examined. Most respondents identified the presence of procedural justice (M=3.629, SD=1.17). This was followed by interactional justice (M=4.251, SD=.704), and distributive justice (M=3.886, SD=.817). The different facets of OC (belief, affect and behaviour) are examined. Most respondents identified the presence of behavioural dimension (M=2.741, SD=1.45). The employee turnover intentions are examined. Most respondents identified the employee turnover intentions (M=3.600, SD=1.079).

Table 4. Reliability Analysis Results of Scales

<i>Variables</i>	The Dimension	Number of statements	Alpha Correlation coefficient (ACC)
<i>Organizational Justice</i>	Distributive Justice	3 items	.836
	Procedural Justice	4 items	.778
	Interactional Justice	3 items	.926
	Total Measurement	10 items	.853
<i>Organizational Cynicism</i>	Total Measurement	4 items	.757
<i>Employee Turnover Intentions</i>	Total Measurement	5 items	.782

Cronbach’s Alpha was used in order to determine the reliability levels of the scales. It can be seen that the Cronbach’s Alpha level of the questionnaires were confident at high degree (0,60> α >0,80). According to Table 1, both scales had Alpha values higher than 0.70 which is the accepted reliability value in the literature.

CORRELATION ANALYSIS

Table-5: Correlation Analysis Results

	Employee Turnover Intentions	Organisational Cynicism	Interactional Justice	Distributive Justice	Procedural Justice	Organizational Justice
Employee Turnover Intentions	1					
Organisational Cynicism	-.148	1				
Interactional Justice	-.446**	-.411**	1			
Distributive Justice	-.471**	-.191	.310**	1		
Procedural Justice	-.261**	-.156	.287**	.534**	1	
Organizational Justice	-.503**	-.323**	.677**	.797**	.818**	1

** . Correlation is significant at the 0.01 level (2-tailed).

When Table 5 is examined, it can be said that the answers of participants associated with each dimension predominantly range in the high level. In other words, the level of organizational cynicism is low level. While the scores of the dimension of organizational justice which is interaction justice, distributive justice, procedure justice are at high level in the context of scale. And also, the level of turnover intentions is low level. According to the results of the correlation analysis, a negative and significant relationship has been determined between organizational cynicism and interaction justice ($r = -0.411, p < 0.01$), so H1 is accepted. There is no significant relationship between organizational cynicism and procedural justice, so H3 is rejected. There is no relationship between organizational cynicism and turnover intention ($r = 0.148, p < 0.01$). Moreover, negative and significant relationship has been determined between organizational justice and turnover intentions ($r = -0.503, p < 0.01$). There is negative and significant relationship between interactional justice and employee turnover intentions ($r = 0.446, p < 0.01$).

Table-6: Regression Analysis Results of dimensions of Organizational Justice with Organizational Cynicism

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.416 ^a	.173	.149	3.55807
a. Predictors: (Constant), Interactional justice, Procedural Justice and Distributive justice				

Regression analysis were examined that dimensions of organizational justice have an effect on Organizational Cynicism and the dimensions of organizational justice accounted for the variance on Organizational Cynicism in the rate of 17.3%. The level of the dimensions of organizational justice explaining the variable of was determined as ($R^2 = 0.173$).

It is understood from the values in column R^2 in Table that "organizational justice" explained 17.3% of the variance of the dependent variable "Organizational Cynicism", in other words, the Organizational Cynicism of employees were shaped depending on their justice perceptions by 17.3%.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	268.343	3	89.448	7.065	.000 ^b
	Residual	1278.648	101	12.660		
	Total	1546.990	104			

a. Dependent Variable: Organizational Cynicism

b. Predictors: (Constant), Interactional justice, Procedural Justice and Distributive justice

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	19.488	2.273		8.575	.000		
	Interactional Justice	-.637	.158	-.388	-4.032	.000	.883	1.133
	Distributive Justice	-.079	.134	-.065	-.594	.554	.688	1.453
	Procedural Justice	-.021	.229	-.010	-.092	.927	.699	1.431

a. Dependent Variable: Organizational Cynicism

When the results of regression analysis were examined that dimensions of organizational justice have an effect on organizational cynicism and the dimensions of organizational justice accounted for the variance on organizational cynicism in the rate of 17.3%. In addition, it was concluded that the model put forward was statistically significant ($p < 0,01$).

Table 7. Regression Analysis Results of dimensions of Organizational Justice and employee turnover intentions

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.568 ^a	.322	.302	3.17038
a. Predictors: (Constant), Interactional justice, Procedural Justice and Distributive justice				

Regression analysis were examined that dimensions of organizational justice have an effect on employee turnover intentions and the dimensions of organizational justice accounted for the variance on employee turnover intentions in the rate of 32.2%. The level of the dimensions of organizational justice explaining the variable of was determined as ($R^2 = 0.322$). It is understood from the values in column R^2 in Table that "organizational justice" explained 32.2% of the variance of the dependent variable " employee turnover intentions ".

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	482.817	3	160.939	16.012	.000 ^b
	Residual	1015.183	101	10.051		
	Total	1498.000	104			

a. Dependent Variable: Employee turnover intentions

b. Predictors: (Constant), Interactional Justice, Distributive Justice, Procedural Justice

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4.409	2.025		2.177	.032		
	Interactional Justice	-.545	.141	-.337	-3.868	.000	.883	1.133
	Distributive Justice	-.470	.119	-.390	-3.947	.000	.688	1.453
	Procedural Justice	-.091	.204	-.044	-.447	.656	.699	1.431

a. Dependent Variable: Employee turnover intentions

When the results of regression analysis were examined that dimensions of organizational justice have an effect on employee turnover intentions and the dimensions of organizational justice accounted for the variance on employee turnover intentions in the rate of 32.2%. In addition, it was concluded that the model put forward was statistically significant ($p < 0,01$). Hence H4, H5 is rejected and H6 is accepted.

MANAGERIAL IMPLICATIONS

The outcome of this study revealed all three dimensions of the organizational justice were found negatively significant with organizational cynicism, this symbolize that a high level of fairness could overcome and reduce organizational cynicism and employee turnover intentions. Based on this study, there are few important managerial implications, like management of IT companies should make sure that there is a climate where there is fairness in proper allocation of rewards, formal processes in decision making. Managers in organization who are worried about losing their most valuable employees must adopt an open-door policy. This will provide employees the opportunity to freely express their views to managers and superiors. Managers need to be more understanding when dealing with all employees.

CONCLUSION, DISCUSSIONS & SUGGESTIONS

In this study, the effect of the organizational justice, organizational cynicism and turnover intention on IT sector in Delhi NCR was examined. The findings support the view that the dimensions of organizational justice (interactional, procedural and distributive justice) were negatively related with Organizational cynicism. The results of this research also indicate opposite direction between the level of organizational justice and Organizational cynicism. Employees with high perception of organizational justice have low cynicism towards the organization. The impact of organizational justice on organizational cynicism and turnover intentions on IT sector in Delhi NCR was examined. The results of research revealed that organizational justice was negatively associated organizational cynicism and turnover intention. There are various limitations that should be underlined. The present study was conducted in Delhi NCR, in a smaller sample size, the study can be restudied with a larger sample. The present research was conducted on IT sector, other study can be conducted on other industry with different geographic location and the result can be compared. It is necessary to take into consideration that the study was evaluated through the data belonging to a certain time slice. This study confirms that organizational justice is one of the most important factors that may overcome organizational

cynicism and employee turnover intentions. The findings of this research also could be useful for the future reference to the IT managers, policy makers, in reducing issues that associate cynicism and employee turnover intentions among the employees. Overall, this study also contributes in the literature contents.

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VIOLENCE AGAINST WOMEN: WHERE WE ARE? LEGISLATIVE EFFORTS DONE SO FAR TO PROTECT WOMEN AGAINST VIOLENCE ACROSS GLOBE

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ABSTRACT

“I object to violence because when it appears to do good, the good is only temporary. The evil it does is permanent.” – Mahatma Gandhi

This quote is indicating relevance to the millions of people in the country or over the globe. Domestic violence is universally present situation with different set of definitions and understanding with altogether different modes of causing it be its physical, sexually, emotionally, psychological or any other form of abuse. Nationally and internationally we have plenty of legislative as well social efforts to curb it but still somehow they have not proven their worth through reduction in domestic violence ratios. Through this article had tried to through light on national and international legislative frame works and what could be next move to have best possible outcome of the same.

Keywords: domestic violence, violence against women, protection of women against violence

INTRODUCTION

Domestic violence is a question been unanswered since ages and centuries, the only difference is modes of such has changed. India is a country having belief and custom of worshipping female as goddess but counterpart is totally dark and dull considering statistics of violence against women. It has been well quoted in report of The Asian Foundation that “Domestic violence is a burden on numerous sectors of the social system and quietly, yet dramatically, affects the development of a nation... batterers cost nations fortunes in terms of law enforcement, health care, lost labor and general progress in development. These costs do not only affect the present generation; what begins as an assault by one person on another reverberates through the family and the community into the future”. From this we can definitely say that Domestic violence or violence against women are not question or issue of India only but it is matter of global concern. Through this paper had tried to evaluate global perspective of laws and regulations governing it.

Domestic violence is a global issue reaching across national boundaries as well as socio-economic, cultural, racial and class distinctions. This problem is not only widely dispersed geographically, but its incidence is also extensive, making it a typical and accepted behavior. Domestic violence is wide spread, deeply ingrained and has serious impacts on women's health and well-being. Its continued existence is morally indefensible. Its cost to individuals, to health systems and to society is enormous. Yet no other major problem of public health has been so widely ignored and so little understood.

WHAT IS DOMESTIC VIOLENCE?

Domestic violence can be described as the superiority misused by one adult in a relationship to control another. It is the establishment of control and fear in a relationship through violence and other forms of abuse. This violence can take the form of physical assault, psychological abuse, social abuse, financial abuse, or sexual assault. The frequency of the violence can be on and off, occasional or chronic. Domestic violence cannot simply term as an argument. It is a pattern of coercive controls that one person exercises over another. Abusers use physical and sexual violence, threats, emotional insults and economic deprivation as a way to dominate their victims and get their way.

Scope of Indian Legislation governing domestic violence is much wider as it includes not only physical violence but also mental and other form of violence. Domestic violence is defined by Section 3 of the Act. Any act, omission or commission or conduct of the respondent shall constitute domestic violence in case it:

1. harms or injures or endangers the health, safety, life, limb or well-being, whether mental or physical, of the aggrieved person or tends to do so and includes causing physical abuse, sexual abuse, verbal and emotional abuse and economic abuse; or
2. harasses, harms, injures or endangers the aggrieved person with a view to coerce her or any other person related to her to meet any unlawful demand for any dowry or other property or valuable security; or
3. has the effect of threatening the aggrieved person or any person related to her by any conduct mentioned in clause (a) or clause (b); or

4. Otherwise injures or causes harm, whether physical or mental, to the aggrieved person.

Considering this definition we can say that it is well written and wide ranging and holistic. It not only covers physical but also mental abuse along with threatening of doing so. Domestic violence is the most common form of violence against women. It affects women across the life span from sex selective abortion of female fetuses to forced suicide and abuse, and is evident, to some degree, in every society in the world.

The World Health Organization reports that the proportion of women who had ever experienced physical or sexual violence or both by an intimate partner ranged from 15% to 71%, with the majority between 29% and 62%.

STASTICS OF VIOLENCE AGAINST WOMEN IN INDIA

India's National Family Health Survey-IV, carried out in 29 states during 2015-16, has found that a substantial proportion of married women have been physically or sexually abused by their husbands at some time in their lives. The survey indicated that, nationwide, 37.2% of women "experienced violence" after marriage. Bihar was found to be the most violent, with the abuse rate against married women being as high as 59%. Strangely, 63% of these incidents were reported from urban families rather than the state's most backward villages. It was followed by Madhya Pradesh (45.8%), Rajasthan (46.3%), Manipur (43.9%), Uttar Pradesh (42.4%), Tamil Nadu (41.9%) and West Bengal (40.3%)

STASTICS OF VIOLENCE AGAINST WOMEN-GLOBALLY

It is estimated that 35 per cent of women worldwide have experienced either physical and/or sexual intimate partner violence or sexual violence by a non-partner (not including sexual harassment) at some point in their lives. However, some national studies show that up to 70 per cent of women have experienced physical and/or sexual violence from an intimate partner in their lifetime. Evidence shows that women who have experienced physical or sexual intimate partner violence report higher rates of depression, having an abortion and acquiring HIV, compared to women who have not.

Adult women account for 51 per cent of all human trafficking victims detected globally. Women and girls together account for 71 per cent, with girls representing nearly three out of every four child trafficking victims. Nearly three out of every four trafficked women and girls are trafficked for the purpose of sexual exploitation.

LEGISLATIVE EFFORTS TILL NOW IN THIS DIRECTION

As Domestic Violence or violence against women is not problem with any one or two country but it is question which has touched almost all the countries across globe and hence need of cumulative efforts has been realized and attracted discussion on international platforms which has lead to drafting of guidelines and legislative efforts in that directions.

The first step has been taken in the year 1979 through Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) which does not explicitly mention violence against women and girls, but General Recommendations 12 and 19 clarify that the Convention includes violence against women and makes detailed recommendations to States parties and then started with detailed discussion on the same.

The 1993 World Conference on Human Rights recognized violence against women as a human rights violation and called for the appointment of a Special Reporter on violence against women in the Vienna Declaration and Programme of Action. It contributed to the 1993 Declaration on the Elimination of Violence against Women.

Year 1993 has been marked as most fruitful year where along with world conference on Human Rights another international framework has worked and First declaration has come in the force and with this The 1993 Declaration on the Elimination of Violence against Women became the first international instrument explicitly addressing violence against women, providing a framework for national and international action. It defines violence against women as any act of gender-based violence that results in, or is likely to result in, physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life.

Efforts continued and developed another horizon to discuss where it has been accepted that violence against women have direct impact on reproductive health and rights and The 1994 International Conference on Population and Development worked to drew links between violence against women and reproductive health and rights. Its Programme of Action calls on Governments to take legal and policy measures to respond to and prevent violence against women and girls.

Minute working has started from Beijing which has emphasis its focus on governmental agencies through specific actions task. The 1995 Beijing Platform for Action identifies specific actions for Governments to take

to prevent and respond to violence against women and girls. Ending violence is one of 12 areas for priority action set at that conference. The platform includes an expansive definition of forms of violence.

After 1995 declaration, decade has been devoted to work on international declaration and evaluate the actual difference to the society and In the year 2006 the Secretary-General's In-Depth Study on All Forms of Violence against Women was released, the first comprehensive report on the issue which has made one thing very clear that still we have long to go to achieve what has planned for and thought to make gender discriminated free world.

Meanwhile India has also come up with its legislation to protect women from domestic violence in form of Prevention of Women from Domestic violence act, 2005 where protection to women has been granted through just one phone call where she can report her complain and rest all other stuff will be taken care by respective authorities.

Along with International efforts, regional efforts now have started to curb increasing figures of violence against women which can clearly seen from The 2011 Council of Europe Convention on preventing and combating violence against women and domestic violence which became the second legally binding regional instrument on violence against women and girls but, unlike other regional agreements, it can be signed and ratified by any State.

With this concrete work in form of resolution for shorter and quick result showing time span has been accepted considering sincerity and importance of the matter. First of such resolution has been undertaken at The UN General Assembly as bi-annual resolutions on the issue of violence against women. Another adopted resolution in 2012 include the intensification of efforts to eliminate all forms of violence against women and trafficking in women and girls. It has been extended by The UN Human Rights Council through adoption of annual resolutions on accelerating efforts to eliminate all forms of violence against women, the most updated being in 2012.

In 2013, the Commission on the Status of Women (CSW) adopted, by consensus, Agreed Conclusions on the elimination and prevention of all forms of violence against women and girls. This represents a historic outcome as there had been no agreed conclusions on this issue when it was last considered by CSW in 2003.

WHAT NEEDED NEXT?

In spite of putting these many concentrated efforts by national, International agencies, it seems that still few aspects are untouched and reason being for not getting desired ratio of saving women from such violent acts. Following are concerned areas which needs to be focused :

- Economic Dependency of women over its counterpart has been main reason for keeping herself silent on any wrong done to her in this regards which needs to be focused for making her really empowered to raise her voice against.
- Education has been central part of not having expected progress in this direction as literacy ratio has direct co relation with it where increase in literacy ratio will show reduction in domestic violence being aware about one' rights and responsibilities along with pros and cons of the same.
- Violence in form of psychological and emotional abuse is extremely difficult to detect or prove and hence it has been soft tool for violence against women being female emotionally weak.
- Deep rooted values and culture also prevent women from reporting such abuses which should be given such level of confidence and trust that at least she turn up saying NO for herself.
- Considering countries like India where female have inbuilt mindset that their counter parts are superiors and she must have done something wrong and for that only she is being punished by way of physical harm should be targeted through psychological and cultural development theories.

It's been more than decade that India has implemented law to protect women from domestic violence but still we are facing so many issues specially regarding enforcement of it in true sense and with the experience of decade to regulate and minimize violence against women one thing has been more clear that A bill alone will not help in preventing domestic abuse; what is needed is a change in mindsets. And hence can say that the responses to the problem must be based on integrated approach. The effectiveness of measures and initiatives will depend on coherence and co ordination associated with their design and implementation. The issue of domestic violence must be brought into open and examined as any other preventable health problem, and best remedies available be applied.

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NEW TECHNIQUES OF E-LEARNING AND E-TEACHING**Dr. Vijayalaxmi S Pawar and Prof. V. V. Malagi**Department of Education, Karnataka State Akkamahadevi Women's University, Vijayapura

ABSTRACT

E-learning comprises all forms of electronically supported learning and teaching, which are procedural in character and aim to effect the construction of knowledge with reference to individual experience, practice and knowledge of the learner. Information and communication systems, whether networked or not, serve as specific media to implement the learning process.

E-learning is essentially the computer and network enabled transfer of skills and knowledge. E-learning applications and processes include Web-based learning, computer-based learning, virtual classrooms and digital collaboration. Content is delivered via the Internet, intranet/extranet, audio or video tape, satellite TV, and CD-ROM. It can be self paced or instructor led and includes media in the form of text, image, animation, streaming video and audio.

Acronyms like CBT (Computer-Based Training), IBT (Internet-Based Training) or WBT (Web-Based Training) have been used as synonyms to e-learning. Today one can still find these terms being used, along with variations of e-learning such as e-learning.

BENEFITS OF E-LEARNING

E-Learning can provide benefits for the organizations and individuals involved.

1. Improved performance: A 12-year meta-analysis of research by the U.S. Department of Education found that higher education students in online learning generally performed better than those in face-to-face courses.
2. Increased access: Instructors of the highest caliber can share their knowledge across borders, allowing students to attend courses across physical, political, and economic boundaries. Recognized experts have the opportunity of making information available internationally, to anyone interested at minimum costs. For example, the MIT Open Courseware program has made substantial portions of that university's curriculum and lectures available for free online.
3. Convenience and flexibility to learners: in many contexts, eLearning is self-paced and the learning sessions are available 24x7. Learners are not bound to a specific day/time to physically attend classes. They can also pause learning sessions at their convenience. High technology is not necessary for all online courses. Basic internet access, audio, and video capabilities are common requirements. Depending on the technology used, students can begin their courses while at work and finish those at an alternate internet equipped location.
4. Skill Development: To develop the skills and competencies needed in the 21st century, in particular to ensure that learners have the digital literacy skills required in their discipline, profession or career. Bates (2009)[4] states that a major argument for eLearning is that it enables learners to develop essential skills for knowledge-based workers by embedding the use of information and communications technologies within the curriculum. He also argues that using eLearning in this way has major implications for course design and the assessment of learners.

Additional advantages of computer-based training over traditional classroom training include the ability to:

1. Pay less per credit hour
2. Reduce overall training time
3. Access public content such as webcasts or other course content

MARKET

The worldwide e-learning industry is estimated to be worth over 38 billion euros according to conservative estimates.[5] Developments in internet and multimedia technologies are the basic enabler of e-learning, with consulting, content, technologies, services and support being identified as the five key sectors of the e-learning industry.[6]

APPROACHES TO E-LEARNING SERVICES

E-learning services have evolved since computers were first used in education. There is a trend to move towards blended learning services, where computer-based activities are integrated with practical or classroom-based situations.

Bates and Poole (2003)[28] and the OECD (2005)[29] suggest that different types or forms of e-learning can be considered as a continuum, from no e-learning, i.e. no use of computers and/or the Internet for teaching and learning, through classroom aids, such as making classroom lecture Powerpoint slides available to students through a course web site or learning management system, to laptop programs, where students are required to bring laptops to class and use them as part of a face-to-face class, to hybrid learning, where classroom time is reduced but not eliminated, with more time devoted to online learning, through to fully online learning, which is a form of distance education. This classification is somewhat similar to that of the Sloan Commission reports on the status of e-learning,[citation needed] which refer to web enhanced, web supplemented and web dependent to reflect increasing intensity of technology use. In the Bates and Poole continuum, 'blended learning' can cover classroom aids, laptops and hybrid learning, while 'distributed learning' can incorporate either hybrid or fully online learning.

It can be seen then that e-learning can describe a wide range of applications, and it is often by no means clear even in peer reviewed research publications which form of e-learning is being discussed.[30] However, Bates and Poole argue that when instructors say they are using e-learning, this most often refers to the use of technology as classroom aids, although over time, there has been a gradual increase in fully online learning (see Market above).

COMPUTER-SUPPORTED COLLABORATIVE LEARNING (CSCL)

Computer-supported collaborative learning (CSCL) is one of the most promising innovations to improve teaching and learning with the help of modern information and communication technology. Most recent developments in CSCL have been called E-Learning 2.0, but the concept of collaborative or group learning whereby instructional methods are designed to encourage or require students to work together on learning tasks has existed much longer. It is widely agreed to distinguish collaborative learning from the traditional 'direct transfer' model in which the instructor is assumed to be the distributor of knowledge and skills, which is often given the neologism E-Learning 1.0, even though this direct transfer method most accurately reflects Computer-Based Learning systems (CBL).

In Datacloud: Toward a New Theory of Online Work, Johndan Johnson-Eilola describes a specific computer-supported collaboration space: The Smart Board. According to Johnson-Eilola, a "Smart Board system provides a 72-inch, rear projection, touchscreen, intelligent whiteboard surface for work" (79). In Datacloud, Johnson-Eilola asserts that "[w]e are attempting to understand how users move within information spaces, how users can exist within information spaces rather than merely gaze at them, and how information spaces must be shared with others rather than being private, lived within rather than simply visited" (82). He explains how the Smart Board system offers an information space that allows his students to engage in active collaboration. He makes three distinct claims regarding the functionality of the technology: 1) The Smart Board allows users to work with large amounts of information, 2) It offers an information space that invites active collaboration, 3) The work produced is often "dynamic and contingent" (82).[31]

Johnson-Eilola further explains that with the Smart Board "...information work becom[es] a bodied experience" (81). Users have the opportunity to engage with—inhabit—the technology by direct manipulation. Moreover, this space allows for more than one user; essentially, it invites multiple users.[31]

TECHNOLOGY-ENHANCED LEARNING (TEL)

Main article: Technology-Enhanced Learning ,Technology enhanced learning (TEL) has the goal to provide socio-technical innovations (also improving efficiency and cost effectiveness) for e-learning practices, regarding individuals and organizations, independent of time, place and pace. The field of TEL therefore applies to the support of any learning activity through technology.

TECHNOLOGY ISSUES

Main article: Educational technology

Along with the terms learning technology, instructional technology, and Educational Technology, the term is generally used to refer to the use of technology in learning in a much broader sense than the computer-based training or Computer Aided Instruction of the 1980s. It is also broader than the terms Online Learning or Online Education which generally refer to purely web-based learning. In cases where mobile technologies are used, the term M-learning has become more common. E-learning, however, also has implications beyond just the technology and refers to the actual learning that takes place using these systems.

E-learning is naturally suited to distance learning and flexible learning, but can also be used in conjunction with face-to-face teaching, in which case the term Blended learning is commonly used. E-Learning pioneer Bernard

Luskin argues that the "E" must be understood to have broad meaning if e-Learning is to be effective. Luskin says that the "e" should be interpreted to mean exciting, energetic, enthusiastic, emotional, extended, excellent, and educational in addition to "electronic" that is a traditional national interpretation. This broader interpretation allows for 21st century applications and brings learning and media psychology into the equation.[citation needed]

The recent trend in the e-Learning sector is screencasting. There are many screencasting tools available but the latest buzz is all about the web based screencasting tools which allow the users to create screencasts directly from their browser and make the video available online so that the viewers can stream the video directly. The advantage of such tools is that it gives the presenter the ability to show his ideas and flow of thoughts rather than simply explain them, which may be more confusing when delivered via simple text instructions. With the combination of video and audio, the expert can mimic the one on one experience of the classroom and deliver clear, complete instructions. From the learner's point of view this provides the ability to pause and rewind and gives the learner the advantage of moving at their own pace, something a classroom cannot always offer.

COMMUNICATION TECHNOLOGIES USED IN E-LEARNING

Communication technologies are generally categorized as asynchronous or synchronous. Asynchronous activities use technologies such as blogs, wikis, and discussion boards. The idea here is that participants may engage in the exchange of ideas or information without the dependency of other participants involvement at the same time. Electronic mail (Email) is also asynchronous in that mail can be sent or received without having both the participants' involvement at the same time.

Synchronous activities involve the exchange of ideas and information with one or more participants during the same period of time. A face to face discussion is an example of synchronous communications. Synchronous activities occur with all participants joining in at once, as with an online chat session or a virtual classroom or meeting.

Virtual classrooms and meetings can often use a mix of communication technologies.

In many models, the writing community and the communication channels relate with the E-learning and the M-learning communities. Both the communities provide a general overview of the basic learning models and the activities required for the participants to join the learning sessions across the virtual classroom or even across standard classrooms enabled by technology. Many activities, essential for the learners in these environments, require frequent chat sessions in the form of virtual classrooms and/or blog meetings. Lately context-aware ubiquitous technology has been providing an innovative way for written and oral communications by using a mobile device with sensors and RFID readers and tags (Liu & Hwang 2009).

LEARNING MANAGEMENT SYSTEM (LMS) AND LEARNING CONTENT MANAGEMENT SYSTEM (LCMS)

Main article: Learning management system

A learning management system (LMS) is software for delivering, tracking and managing training/education. LMSs range from systems for managing training/educational records to software for distributing courses over the Internet and offering features for online collaboration.

A learning content management system (LCMS) is software for authoring, editing and indexing e-learning content (courses, reusable content objects). An LCMS may be solely dedicated to producing and publishing content that is hosted on an LMS, or it can host the content itself (remote AICC content hosting model).

COMPUTER-AIDED ASSESSMENT

Computer-aided Assessment (also but less commonly referred to as E-assessment), ranging from automated multiple-choice tests to more sophisticated systems is becoming increasingly common. With some systems, feedback can be geared towards a student's specific mistakes or the computer can navigate the student through a series of questions adapting to what the student appears to have learned or not learned.

The best examples follow a Formative Assessment structure and are called "Online Formative Assessment". This involves making an initial formative assessment by sifting out the incorrect answers. The author/teacher will then explain what the pupil should have done with each question. It will then give the pupil at least one practice at each slight variation of sifted out questions. This is the formative learning stage. The next stage is to make a Summative Assessment by a new set of questions only covering the topics previously taught. Some will take this even further and repeat the cycle such as BOFA[32] which is aimed at the Eleven plus exam set in the UK.

The term learning design has sometimes come to refer to the type of activity enabled by software such as the open-source system LAMS[33] which supports sequences of activities that can be both adaptive and collaborative. The IMS Learning Design specification is intended as a standard format for learning designs, and IMS LD Level A is supported in LAMS V2. eLearning has been replacing the traditional settings due to its cost effectiveness.

ELECTRONIC PERFORMANCE SUPPORT SYSTEMS (EPSS)

Main article: Electronic performance support systems

An Electronic performance support systems (EPSS) is a "computer-based system that improves worker productivity by providing on-the-job access to integrated information, advice, and learning experiences". 1991, Barry Raybould

PEDAGOGICAL APPROACHES OR PERSPECTIVES

It is possible to use various pedagogical approaches for eLearning which include:

- ❖ Instructional design – the traditional pedagogy of instruction which is curriculum focused, and is developed by a centralized educating group or a single teacher.
- ❖ social-constructivist – this pedagogy is particularly well afforded by the use of discussion forums, blogs, wiki and on-line collaborative activities. It is a collaborative approach that opens educational content creation to a wider group including the students themselves. The One Laptop Per Child Foundation attempted to use a constructivist approach in its project[34]
- ❖ Laurillard's Conversational Model[35] is also particularly relevant to eLearning, and Gilly Salmon's Five-Stage Model is a pedagogical approach to the use of discussion boards.[36]
- ❖ Cognitive perspective focuses on the cognitive processes involved in learning as well as how the brain works.[37]
- ❖ Emotional perspective focuses on the emotional aspects of learning, like motivation, engagement, fun, etc.[38]
- ❖ Behavioural perspective focuses on the skills and behavioural outcomes of the learning process. Role-playing and application to on-the-job settings.[39]
- ❖ Contextual perspective focuses on the environmental and social aspects which can stimulate learning. Interaction with other people, collaborative discovery and the importance of peer support as well as pressure.[40]

REUSABILITY, STANDARDS AND LEARNING OBJECTS

Much effort has been put into the technical reuse of electronically-based teaching materials and in particular creating or re-using Learning Objects. These are self contained units that are properly tagged with keywords, or other metadata, and often stored in an XML file format. Creating a course requires putting together a sequence of learning objects. There are both proprietary and open, non-commercial and commercial, peer-reviewed repositories of learning objects such as the Merlot repository.

A common standard format for e-learning content is SCORM whilst other specifications

In the US pK12 space there are a host of content standards that are critical as well- the NCES data standards are a prime example. Each state government's content standards and achievement benchmarks are critical metadata for linking e-learning objects in that space.

An excellent example of e-learning that relates to knowledge management and reusability is Navy E-Learning, which is available to Active Duty, Retired, or Disable Military members. This on-line tool provides certificate courses to enrich the user in various subjects related to military training and civilian skill sets. The e-learning system not only provides learning objectives, but also evaluates the progress of the student and credit can be earned toward higher learning institutions. This reuse is an excellent example of knowledge retention and the cyclical process of knowledge transfer and use of data and records.

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A STUDY ON AWARENESS LEVEL OF MEZZANINE FINANCING AMONG FINANCE PROFESSIONALS IN BANGALORE CITY

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ABSTRACT

Mezzanine finance is viewed as that layer of finance which can actually bridge the gap between the senior debt and equity of the financing of companies. These take the forms of such instruments which contain the characteristics of both debt and equity. The sources of financing which are adopted by Indian companies are may be according to what is convenient or what looks favourable to them. However, the mezzanine instruments are such which may be very useful if adopted to fund expansions, acquisitions, buyouts, growth financing or project financing of companies. But still the awareness level of finance professionals working in Indian companies is limited. The objective of this research paper is to assess the awareness level of the finance professionals working in Indian companies in Bangalore City. The methodology used in this paper is empirical in nature. The data will be collected through a structured questionnaire which is administered to finance professionals working in Indian companies in Bangalore City. Descriptive Statistical techniques are used and chi-square test is used to test the hypothesis framed. The researcher concludes that even though the professionals are aware of few instruments of mezzanine finance, they still have very less awareness of mezzanine finance.

Keywords: Mezzanine Finance, Awareness level, finance professionals. Bangalore.

INTRODUCTION

Mezzanine financing is that layer of sources of financing which lies in between the equity which is the basic layer of finance and the debt which forms the second layer of sources of finance. The layer which lies in between the equity and debt is called as the mezzanine layer and contains those sources or instruments which have features of both debt and equity. The instruments for mezzanine financing consist of subordinated debt, participating loans, silent participations, convertible bonds, and preference shares to name a few. These mezzanine instruments which are issued to companies by private placements are seen as advantage to the Indian companies for variety of reasons such as for acquisitions, recapitalisations, expansions, and other growth financing options. Mezzanine capital even if it is not a permanent capital it seen as a means to an end.

At a time that when a company is in need of finance but is not able to access extra capital for its growth needs the mezzanine capital is seen as the solution for its growth needs. Banks are able to view mezzanine capital as quasi-equity on the basis of which also they are willing to lend them further. Even though the mezzanine financing has a lot of benefits, the concept of mezzanine financing is not much in awareness even among those who are working in the area of finance.

REVIEW OF LITERATURE

The banks have set their standards of requirements of their advances to be sufficiently secured with claims on assets of the company. A company aiming for either inventory build-up, leveraged buyout or to recapitalise the company, at such an instance mezzanine finance is actually useful. The company should essentially be a growth company with a proven track record of generating sustainable cash flows (Schwartz, 2007) (Tetrevova & Svedik, 2012).

The utilisation of these mezzanine instruments is conditioned by many reasons such implementation of legislations and making sure that there are efficient system of courts and having more transparency in information and the changes being institutionally supported (Svedik & Tetrevova, 2012). Tetrevova & Svedik (2015) opined that the actual utilisation of these instruments is very different in practice. In the Czech Republic, these mezzanine instruments are actually not used habitually. The reason for this is identified as the financial managers are in point of fact fearful of entering the capital market linked with execution of an all-embracing information obligation.

Conventionally, the mezzanine finance has been used as a short-term bridge loan but presently the use of mezzanine finance has been progressively used as such an instrument which will improve the balance sheet structure due to ever more growing number of management buy-ins, buy-outs, mergers and acquisitions (Vasilescu, L. G., 2010). Mezzanine finance has for long time become a component to create optimal capital structure for companies, when the bank has become very inflexible with their criteria's in giving advances there mezzanine finance has gained its demand (Harvest CFO Consulting, 2012).

At a time when senior debt is not an option or when it is not adequate to cover the whole funding requirement, mezzanine is seen a plug variable where it plugs the gap between debt and equity. It allows a firm's debt financing to grow, without the owner relinquishing its control over the business's assets (Nijs, 2014).

OBJECTIVES

The present study is an attempt to understand the awareness level of mezzanine financing. For this purpose, the following objectives have been undertaken:

1. To study the awareness level of finance professionals working in Indian companies in Bangalore city.
2. To study the relationship between gender, age, educational qualification and experience of the professionals and awareness of level of mezzanine finance among the finance professionals working in Indian companies in Bangalore City.
3. To study the relationship between awareness of mezzanine financing and awareness of mezzanine instruments.

Further to investigate the relationship between the profile and awareness level of the finance professionals the following hypothesis have been constructed:

H1_a There is significant relationship between gender, age, educational qualification and experience in years and the awareness of mezzanine financing among the finance professionals working in Indian Companies.

H2_a There is significant relationship between awareness of mezzanine financing and the awareness of mezzanine financing instruments among the finance professionals working in Indian Companies.

RESEARCH METHODOLOGY

This paper is empirical in nature. The sampling method adopted in this research paper is convenience sampling. The data has been collected through a structured questionnaire which is administered to finance professionals working in Indian companies in Bangalore City. The questionnaire was sent through mail survey wherein it was uploaded in google forms and the link was sent through mail to 78 finance professionals out of which only 50 have filled the forms. Sample comprises those who are either pursued education in finance and or working in the area of finance.

The data was collected in google forms were coded, and analysed through SPSS 21.0 version. Descriptive Statistical techniques are used and for further analysis of the data chi-square test has been applied.

RESEARCH GAP

There has been lot of research articles for literature review in other countries across the world. But hardly much of research has been done in India. This study is an attempt to understand the awareness level of the finance professionals.

SCOPE OF THE STUDY

The scope under the study include all the finance professionals who are either pursuing studies in the area of finance i.e., students and others who have completed their studies and pursuing jobs in the areas of finance in Bangalore City.

ANALYSIS AND FINDINGS

Table 1 shows the demographic profile of the respondents in the study in which 32 % are males and 68 % are females. 74 % of the respondents are in the age group of 20 to 35 years and where as 26 % are in the age group of 36 to 50 years. An attempt was made to collect evenly from different educational backgrounds. The demographic profile further shows that 20 % each of the respondents belong to B. Com and Ph. D 18 % each belongs to BBM and MBA where as 24 % belongs to those respondents who are from M. Com educational qualification.

Table-1: Demographic Profile of the finance professionals

Demographic Item	Categories	Number of Respondents	Valid Percent	Cumulative Percent
Gender	Male	16	32	32
	Female	34	68	100
Age	20-35	37	74	74
	36-50	13	26	100
Educational Qualification	B. Com	10	20	20
	BBM	9	18	38

	M.Com	12	24	62
	MBA	9	18	80
	Ph. D	10	20	100
Experience in Years	0-5	26	52	52
	6-10	8	16	68
	11-15	12	24	92
	16-20	4	8	100

Table-2: Awareness of sources of financing among the finance professionals

Sources of financing	Number of respondents	Valid percent
Angels	10	20
Business Incubators	14	28
Government Grants & Subsidies	34	68
Bank Loans	50	100
Equity	50	100
Debentures	44	88
Smart Leases	18	36
Trade Credit	24	48
Asset Securitisation	14	28
American Depository Receipt/Global Depository Receipt	14	28
Retained Earnings	24	48
Preference Shares	40	80
Convertible Bonds	34	68
Private Equity	32	64
Foreign Currency Convertible Bonds (FCCBs)	12	24
Venture Capital	40	80

Table 2 shows the awareness of the finance professionals of the general sources of financing adopted by Indian companies. From the above information we can opine that all the respondents are aware of bank loans and equity as a source of financing. Awareness of debentures is the next highest with 88% of the respondents. The next highest awareness among the respondents is of preference shares and venture capital with 80 % of the respondents being aware of them. The next highest awareness after bank loans, equity, debentures, preference shares, and venture capital is convertible bonds with 68 % of the respondents aware. 64 % of the respondents are aware of private equity. 48 % of the respondents are aware of retained earnings and trade credit. The awareness of smart leases is 36 % of the respondents. 14 % of the respondents belongs to asset securitisation, business incubators, and for American Depository Receipt/Global depository receipt. Only 24 % of the respondents are aware of foreign currency convertible loans. Finally, only 20 % of the respondents are aware of the angel investment.

Table-3: Table showing awareness of mezzanine financing among the finance professionals

Awareness of Mezzanine Financing	Not at all Aware		Slightly Aware		Moderately Aware	
	F	%	F	%	F	%
Awareness	26	52	18	36	6	12

From table 3 we can understand that 52 % of the respondents are not at all aware of the mezzanine financing. 36 % of the respondents belong to the category of the respondents who are having slight awareness and where as 12 % of the respondents are just moderately aware. There are no respondents who are either somewhat aware and extremely aware.

Table-4: Analysis of Association of Gender, Age, educational Qualification and experience with awareness of mezzanine finance

	Gender	Sig Value	Age	Sig Value	Educational Qualification	Sig Value	Experience	Sig Value
Awareness of Mezzanine finance	14.492 ^a	.001	6.088 ^a	.048	19.411 ^a	.013	61.396 ^a	.001

Chi-square test is applied to test whether there is significant association between the awareness of mezzanine finance and gender, age, educational qualification and their experience in years. With respect to gender, age, educational qualification and experience as all significant values are less than 0.05 level of significance thereby rejecting the null hypothesis and accepting the alternate hypothesis.

Null Hypothesis **H01** states that There is no significant relationship between gender, age, educational qualification and experience in years and the awareness of mezzanine financing among the finance professionals working in Indian Companies. Chi-square test results reject the null hypothesis. It means that there is significant relationship between awareness of mezzanine finance and gender, age, educational qualification and experience in years of the respondents'.

Table-5: Table showing analysis of awareness of mezzanine finance and awareness of mezzanine financing instruments using chi-square test

1	Sig Val	2	Sig Val	3	Sig Value	4	Sig Value	5	Sig Value	6	Sig Value	7	Sig Value
9.320	.054	13.889	.061	2.204	.332	3.195	.202	4.0	.135	3.056	.217	3.846	.146

[1 – All coupon, fixed rate, subordinated debt, 2 – Subordinated debt with nominally priced warrants, 3 – Silent participations, 4 – Participating loans, 5 – Convertible Bonds, 6 - Optionally convertible preference shares, and 7 – Preference shares]

H02 states that there is no significant relationship between awareness of mezzanine finance and awareness of mezzanine finance instruments. Chi-square test results accepts the null hypothesis since the significant value is more than 0.05 level of significance. This implies that even though the respondents are not aware of mezzanine financing but still there are aware of some of the mezzanine instruments.

CONCLUSION

This research paper had intended to find the awareness level of finance professionals in Bangalore City with reference to the concept of mezzanine finance. From the analysis we can conclude saying that there are around 52 % of the finance professionals are not at all aware of mezzanine financing. It is also evident that there is significant relationship between gender, age, educational qualification and experience in years with awareness of mezzanine financing. It also concluded that there is no significant relationship between awareness of mezzanine financing and awareness of mezzanine instruments. This indicates that even though the finance professionals are aware of some of the mezzanine instruments but they are not at all aware of mezzanine financing. We can conclude that this concept has to be popularised among the finance professionals.

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ADVANCE TAX PAYMENT AND ITS INTEREST PROVISIONS FOR NON-PAYMENT AFFECTING TAX SYSTEM IN INDIA

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ABSTRACT

The global economic scenario has undergone a great change in the present century. To improve the tax intake and savings and investments rates, which are low by regional standards, a series of tax reforms have been considered in India. Their main motive is to combine lower rates with more revenues, for lowering the marginal tax burden and removing distortions. Economic theory suggests that high tax rates may depress employment, investment and growth. High tax rates may also contribute to the growth of the "shadow country".

There has been an increase in the movement of labour between countries and the geographical barriers, as far as employment/trade opportunities are concerned. With an increase in the international trade and cross-border movement of labour there was a need for an amicable solution to the problem of double taxation.

Double taxation means imposing tax on the same amount of income or gain twice. This happens when income is earned in one country and is paid to entities of another country.

Tax payers are required to pay income tax in advance if his or her income tax liability during the financial years is expected to be Rs. 10,000 or likely to exceed Rs. 10,000 per year.

Paying in advance i.e. before the actual liability arises, is called advance tax. Provisions of advance tax is applicable to all individuals, self-employed persons, business man and corporate.

Advance tax is calculated on the total estimated taxable income of the assessee after deducting all expenses required to generate such income and TDS deduction by other persons from source of income.

If you are a salary employee and your net income tax liability after deduction of TDS is not likely to exceed Rs. 10,000 then you are not liable to pay advance tax for the year. If your expectations are that, the liability will be Rs. 10,000 or more then you need to pay advance tax. To avoid such things you can disclose your loss from property and interest from bank account to your employer to consider it for TDS calculation.

All self employed persons whose IT liability is likely to exceed Rs. 10,000 after deducting TDS (as deducted by other persons from your source of income) need to pay advance tax to the IT department before the due dates as specified in the IT Act.

INTRODUCTION

The Finance Act 2017 (Act No. 07 of 2017) has not bring any change in Advance Tax provisions. Therefore the Advance Tax provisions related to A.Y. 2017-18 will continue applicable on A. Y. 2018-19. Following are key points related to Advance Tax Liability for the A. Y. 2018-19:

(a) Section 211(1) was amended by Finance Act 2016 to provide that advance tax will be paid in four installments of 15%, 45%, 75% and 100% of tax payable on the current income by 15th June, 15th September, 15th December and 15th March, respectively in case of all assessee.

Earlier upto A.Y. 2016-17 the assessee other than corporate assessee paid Advance Tax in three Installments. Now all assessee except assessee covered u/s 44AD is treated at par for Advance Tax provisions.

(b) An assessee who declares profits and gains in accordance with the provisions of sub-section (1) of section 44AD or sub-section (1) of section 44ADA, as the case may be, can deposit whole amount of Advance Tax during each financial year on or before the 15th March. [Section 211(b)]

Based on above amendments the advance tax related provision under income tax law is as under:

Advance tax (Section 208, 209 & 211)

Advance tax is payable on all income during the financial year in every case where the amount of such tax payable by an assessee during that year is Rs. 10,000 or more. Following is chart showing Advance Tax Liability for the A.Y. 2018-19:

File Your Income Tax Return for AY 2017-18**Advance Tax Liability for All Assessee (other than covered under section 44AD of the I.T. Act 1961)**

Due Date	Installment Payable
On or before 15 th Jun, 2017	Not less than 15% of advance tax.
On or before 15 th Sep, 2017	Not less than 45% of advance tax as reduced by the amount paid in the earlier installment.
On or before 15 th Dec, 2017	Not less than 75% of advance tax as reduced by the amount paid in the earlier installments.
On or before 15 th Mar, 2018	The whole amount (100%) of advance tax as reduced by the amount paid in the earlier installments.

Advance Tax Liability for Assessee covered under section 44AD of the I.T. Act 1961

Due Date	Installment Payable
On or before 15 th Jun, 2017	—
On or before 15 th Sep, 2017	—
On or before 15 th Dec, 2017	—
On or before 15 th Mar, 2018	The whole amount (100%) of advance tax as reduced by the amount paid in the earlier installments.

Note

1. Resident individuals who are over 60 years of age and do not have income chargeable under the head 'Profits and Gains of Business or Profession' are not required to pay advance tax.
2. Any amount paid by way of advance tax on or before 31st March shall also be treated as advance tax paid during financial year ending on that day
3. Deduction under Chapter VIA are allowable while computing liability of advance tax.
4. TDS is to be reduced from total tax liability of assessee and then specified percentage be calculated of advance tax.

What is the Advance Tax and why it is paid in Advance?

Tax is a major source of fund for any Government in the world. In India as per general provision of the Income Tax Act, 1961 every person whose income is exceeds threshold exemption limit is liable to pay income tax. However for speedy and efficient tax collection a mechanism is developed by government in the form Advance Tax. Advance tax is a payment mechanism in which tax is deposited by assessee in installment instead of entire amount deposited at the end of financial year. For assessee's point of view advance tax is helpful for fund management as the tax liability is divided in installments.

Which Income attracts liability to pay Advance Tax under Income Tax Act 1961?

There is no exemption to particular income. If any income which is liable to tax and total tax liability after TDS Credit exceeds Rs.10,000/- then Advance Tax has to be deposited on or before specified dates.

Whether entire Advance Tax can be deposited at the end of relevant previous year?

As per amendment in section 211 of Income Tax Act 1961 by Finance Act 2017, an assessee who declares profits and gains in accordance with the provisions of sub-section (1) of section 44AD or sub-section (1) of section 44ADA, as the case may be, can deposit whole amount of such advance tax during each financial year on or before the 15th March

What is meant by self-assessment tax?

Self Assessment tax means any balance tax paid by the assessee on the assessed income after taking TDS and Advance tax into account before filing the Return of income.

What are the Statutory Provisions for payment of Advance Tax in India?

Following are the sections of the Income Tax Act, 1961 which deal with the provisions of advance tax:

- Section 208: Conditions of liability to pay advance tax
- Section 209: Computation of advance tax

- Section 210: Payment of advance tax by the assessee of his own accord or in pursuance of order of Assessing Officer.
- Section 211: Installments of advance tax and due dates.

When Advance tax is payable? / Who is liable to pay Advance Tax in India?

As per section 208, advance tax shall be payable during a financial year in every case where the amount of such tax payable by the assessee is ten thousand rupees or more. Thus provision of advance tax is applicable on all assessee whose tax liability comes more than Rs.10,000/-. However in case following case advance tax need not be deposited:

- 1) Where entire tax liability is covered by TDS deducted then in this situation advance tax is not applicable.
- 2) Resident individuals who are over 60 years of age and do not have income chargeable under the head ‘Profits and Gains of Business or Profession’ are not required to pay advance tax. Further assessee covered under section 44AD of the Act can deposit his liability of entire advance tax upto 15th March 2018.

What are the due dates and amount of advance tax payment paid in India?

Type of Assessee	By 15 th June 2017	By 15 th Sept 2017	15 th Dec 2017	15 th March 2018
All Assessee except covered u/s 44AD	15%	45%	75%	100%
Assessee Covered u/s 44AD	—	—	—	100%

Note: Any tax paid till 31st March 2018 is treated as advance tax.

Whether a Non-Resident Indian (NRI) or a Non Resident is required to pay Advance Tax in India?

Yes. The advance tax is applicable on both Non-Resident Indian (NRI) or a Non Resident if they have any income accrue during the year in india.

How can I pay income tax? / What are the mode of payment of Advance Tax?

Advance Tax can be deposited through cash, cheque and electronic mode (Debit Card/Credit Card). The challan specified for advance tax is ITNS 280. All designated branches of banks empanelled with the Income Tax Department are accepted the advance tax. Assessee can pay Advance Tax Online through TIN-NSDL website.

What are the penal consequences in case of failure to deposit Advance Tax within prescribed time?

If advance tax is not paid or the amount of advance tax paid is less than 90% of the assessed tax, the assessee shall be liable to pay simple interest @1% p.m. u/s 234B from 1st day of assessment year upto date of deposit tax & interest. Further u/s 234C if the payment of advance tax is deferred beyond the due dates, interest @1% p.m., for a period of 3 months, will be payable for every deferment, except for the last installment of 15th March where it will be 1% for one month.

What is remedy in case Bank is closed on Last day to Deposit Advance Tax?

If the last day for payment of any installment of Advance Tax is a day on which the receiving bank is closed, the assessee can make the payment on the next immediately following working day, and in such cases, the panel interest for delay in deposit Advance Tax.

How can assessee verify the status of his tax deposition and other tax credit?

Due care should be taken with respect to PAN, Assessment Year and tax Code before depositing advance tax. The assessee may verify status his Advance Tax deposited through following links:

1. **Form No.26 AS:** The credit of tax deposited would be reflected in Form 26AS within one week of making the payment.
2. **NSDL e-Governance:** Challan Status Inquiry can be made through OLTAS Application (NSDL) by visiting <https://tin.tin.nsdl.com/oltas/index.html>.

Can Income tax department issue notice to assessee for payment of Advance Tax ?

Yes, the Assessing Officer may pass an order upto the month of February requiring assessee to pay Advance Tax. Assessing Officer may pass an order u/s 210(3) of the Income Tax Act 1961 or amended order u/s 210(4) and issue a notice of demand u/s 156 requiring assessee to pay Advance Tax.

In case assessee found that income estimated by Assessing Officer is higher than his own estimate then assessee may submit Form No. 28 containing his own estimated income and tax.

Whether agricultural income would be included in total income for computing advance tax ?

Yes. Net agriculture income to be taken into account for computing advance tax in terms of section 209(2) of Income Tax Act, 1961.

How to Compute Advance Tax Liability?

The Computation of Tax Liability for the determine Advance Tax is given in below table:

<i>Particulars</i>	<i>Amount</i>
Income from salary (Net)	XXXXXX
Income from house property (Net)	XXXXXX
Profits and gains of business or profession(Net)	XXXXXX
Capital gains(Net)	XXXXXX
Income from other sources(Net)	XXXXXX
Gross Total Income	XXXXXX
<i>Less</i> : Deductions under Chapter VI-A (u/s 80C to 80U))	(XXXXXX)
Total Income (i.e., taxable income)	XXXXXX
Tax on total income at applicable rates	XXXXXX
<i>Less</i> : Rebate under section 87A	(XXXXXX)
Tax Liability After Rebate	XXXXXX
<i>Add</i> : Surcharge	XXXXXX
Tax Liability After Surcharge	XXXXXX
<i>Add</i> : Education cess @ 2% on tax liability after surcharge	XXXXXX
<i>Add</i> : Secondary and higher education cess @ 1% on tax liability after surcharge	XXXXXX
Tax liability for the year	XXXXXX
<i>Less</i> : TDS	(XXXXXX)
Tax payable	XXXXXX
Advance Tax	(Above Tax) x (specified percentage u/s 211)

LITERATURE REVIEW

• **Taxation Enquiry Commission (TEC) (1953-54)**

Headed by John Matthai was set up to review the tax structure in India. It carried out an in-depth study of the central taxes and their administration. It recommended widening and deepening the tax structure both at the Centre and the State level for the purpose of financing development outlay and reducing large inequalities of income. It also recommended for providing tax incentives for production and investment and periodic appraisal of same. Further, the commission also recommended the financing of small research sections in selected research institutions by the government.

• **Kaldor (1956)**

Kaldor was invited by the government of India in 1955 to review personal and business tax in the Indian tax system with a view to augmenting resources for the second five year plan. He found that prevailing taxation system in India at that time was inefficient and inequitable. He recommended the introduction of an annual tax on wealth, taxation of capital gains, a general gift tax and a personal expenditure tax for broadening the tax base. For reducing the scope of tax evasion, he also recommended the institution of a comprehensive reporting system on property transfers and other transactions of capital nature. It was argued that all direct taxes should be assessed simultaneously on the basis of a single comprehensive return. He further suggested that maximum rate of tax on income should not exceed 45 per cent. Finally, it was suggested that to ensure high standard of administration in the Revenue Department, there should be an adequate increase in the range of salaries payable to income tax officers.

• Ambirajan (1961)

Ambirajan tried to study the evolution, structure, administration and future prospects of the corporate income tax in India in the context of changing ideas and concepts that influenced Indian tax policy. He revealed that revolutionary tax changes were made only in the post freedom-period. He found that the corporate tax structure had a minor impact on investment structure in corporate sector. He opined that Indian corporate tax rates were very high as compared to even many underdeveloped countries. The study concluded that there was an urgent need of tax reforms.

• Boothalingam (1968)

Boothalingam was appointed by the Government of India to examine the structure of direct and indirect taxes in India. He recommended to abolish the classification of income under various heads for determination of total income and to allow setting off losses against any kind of income for improvement in income tax structure. He highlighted that arrears of salary received when spread over a number of past years, resulted in reopening of many assessments. Thus, he recommended spreading the arrears of salary received over the future years rather than past years. He suggested for stabilization in tax rate structure over the years, elimination of surcharge and raising the exemption limit to Rs. 7500 for individuals and Rs. 10000 for HUF and discontinuation of personal allowances. He was of the opinion that number of Public Relation Officers should be increased for the convenience of the taxpayers.

• Singh (1971)

Singh examined depreciation provisions under the Income Tax Act with special reference to their impact on corporate financial decisions. He pointed out that sound depreciation policy could be adopted by the corporates to minimize their tax liability. However, depreciation policy could not be used for sound financial decisions because of some inherent weaknesses in the depreciation provisions under the Income Tax Act viz. complicated tax depreciation structure with too many rates for different categories of assets, absence of depreciation allowance on the live stock which were disabled but could not be sold, difference between actual economic life of plant and machinery and that depicted in tax laws etc. So the author stressed the need for a rational and liberal deprecation policy to provide incentives for industrial development and growth. In the end, he suggested that depreciation should be based on replacement cost in place of historical cost of the asset.

• Aggarwal (1971)

Aggarwal analyzed the impact of corporate taxes on retained profits of a concern and performance of corporate sector in India. He also analyzed its impact on public policy. The study covered the period from 1960-61 to 1967-68 and was based on data collected from RBI Bulletins. He highlighted that tax structure was not conducive for growth of corporate sector. Lack of internally generated funds had shown adverse effect on investment in corporate sector. He suggested a number of measures for rationalizing corporate tax policy such as exemption to small companies from distribution dividend tax, revival of development rebate, removal of taxes on inter corporate dividends and bonus shares.

• Suman (1974)

Suman examined the role of personal income tax and corporation tax in the Indian tax structure, their impact on savings and investments and role in mobilising resources for public sector during first three five year plans. He calculated coefficient of income elasticity, coefficient of correlation and regression coefficient of these two taxes. His study revealed that corporate tax played a significant role in raising public revenue as compared to personal income tax during the period 1950-51 to 1966-67. The study also highlighted that although tax rates seemed to be high but it did not adversely affect personal and corporate savings and investments. The author pointed out that inadequate taxation of agricultural income, political considerations, existence of non monetary sector, inefficiency of tax administration and a large degree of tax evasion were the main weaknesses of the Indian tax structure. The researcher suggested for simplification of tax law stability in tax laws, proper assessment by Income tax authorities and concentration on realization of tax arrear.

• Lall (1982)

Lall in his study analysed the impact of direct taxes on individual and business income. The study of average income tax rates for assesseees in different income brackets from 1974-75 to 1978-79 revealed that average tax rates increased progressively with the increase in income bracket. But average tax rate was substantially lower than marginal tax rate applicable to that income bracket and trend showed a downward movement. The researcher suggested that statutory tax rates should not be reduced further for giving relief to assesseees in the lower income brackets rather it should be done by raising the level of deductions, exemptions and rebates. The study also showed that annual average tax rate for five-year period (1974-75 to 1978-79) for central government

employees, state government employees and for non-government employees was 7.8 per cent, 9 per cent and 11.8 per cent respectively. The reasons identified for such differences were the composition of salary income and discriminatory treatment of house rent allowance. The author also opined that saving schemes and concessions available under income tax law might not increase total level of savings in the economy but rather reallocated of the existing level of savings. As a result of it the funds would flow from private sector to public sector. He opined that a thorough reform of corporate and personal income tax system should be undertaken.

- **Jha (1990)**

Jha in his doctoral thesis studied tax revenue of the government of India and its impact on the transformation of the national economy. It was based on statistical data collected from different publications of the Ministry of Finance and RBI. The study covered the span of 15 years from 1971-72 to 1985-86. The study found that taxation had played an important role in generation of resources, mobilization of savings, channelization of investments and acceleration of productivity. In the end, the researcher suggested for restructuring the tax system by establishing an optimal relationship between direct and indirect taxes, fixing accountability for imposition and collection of taxes, expansion of tax base, rationalization and simplification of tax structure.

- **Gaba (1995)**

Gaba in his doctoral thesis studied the extent and techno-economic viability of computer usage and adoption of Management Information System in Income Tax Department in India. He also studied the extent of human resistance to introduction of computerization in India. The methodology of the research had been partially analytical based on historical as well as primary data collected from employees. Apart from this, discussions with concerned officers of Income Tax Department were also held. The study highlighted that introduction of computers was a welcome change which would improve the revenue of the Income Tax Department and ensure better service. The researcher also pinpointed out the lack of adoption of any systematic plan for computerization by the department. While concluding, he suggested that department should specify the work to be done by computers in order to ensure economy and success of the project.

OBJECTIVE OF THE STUDY

The central purpose of this study was the overall tax burden which is faded by Indian economics and advance tax payment affecting the economy.

This specific research objectives include the following

- A change in exemption level at rate structure.
- A reduction in rate and in large number of deductions and expectations. That MAT (Minimum Alternate Tax) would be eliminated.
- A rationalization of import tariff structure and export promotion schemes.
- Broadening the base of CENVAT and moving it further forward a VAT.

Research Methodology

The data is collected through secondary information. This study was analyzed to understand the advance tax system and provision in India.

FRAMEWORK FOR REVENUE-NEUTRAL TAX REFORM

The administrations financial year 2014 budget offered a detailed analysis of business proposals that provided incentives for growth in fiscal responsible manner.

The framework that the administration proposes contains the following elements-

- Eliminate loopholes and subsidies, cut corporate tax rates.
- Strengthen domestic manufacturing and innovation.
- Strengthen International tax system.
- Cut taxes for small business.
- Restore fiscal responsibility and not “add a time to the deficit”.

The proposal includes a few new incentives and making the research credit permanent. For e.g. 10% small business credit s provided for new jobs and wage increase also.

DEFICIT REDUCTION

The administrations Financial Year 2014-15 budget proposed an additional \$1.8 trillion in deficit reduction over 10 years, of which just over \$1 trillion would come from revenue (tax) increases.

ADVANCE TAX PAYMENT

The tax payers are required to pay income tax in advance if his or her income tax liability during the financial year is expected to be '10,000 or likely to exceed' 10,000 per year.

Paying it advance i.e. before the actual liability arises, is called advance tax. Various provisions of advance tax is applicable to all individuals, self-employed persons, businessman corporate.

WHO IS ELIGIBLE FOR ADVANCE TAX

All assesses are liable if their expected income tax liability after deducting TDS (Tax deducted at Source) if any, is likely to be '10,000 or likely to exceed' 10,000 at the end of financial year.

All assessee include salary persons, self – employed persons, businessman, private limited companies and public limited companies.

HOW TO PAY ADVANCE TAX

You can pay it in 2 ways:

- Online payment – “Challan No.280”
- With the help of banking account.
- Manual Payment: You need to visit a bank and deposit it against your PAN Number.

CONCLUSION

Thus to conclude, tax provisions is applicable in the administrative financial year 2014, applicable in every financial year as per the budge and even affect the deficit reduction and payment of tax with due dates and interest provisions are required for non-payment of tax.

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MARKETING IN DIGITAL WORLD

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ABSTRACT

Markets want to sell but today, your customers are in charge. They only engage on their terms, not yours. So how to navigate this world, we turn ideas and data insights into personal experiences that help our clients win more customers and make them more valuable. The paper is focused over understanding new developments which had influenced modern day marketing. The paper also discusses the concepts of technology and the 4Ps of Digital Marketing in world which changed the perspective of marketing.

Keywords: Digital Marketing, Technology, Developments

INTRODUCTION

Digital provides unparalleled opportunities to understand the unique behaviors of your customers using insights derived from data. Advanced analytics enables real-time optimization of campaigns, so that you can engage customers via personalized communications in their preferred channel, whether social, web, mobile, television or digital signage. Digital transformation is entering its third decade, forever changing business models, customer experience, services, and operations for all industries. Three-dimensional (3-D) printing has the potential to disrupt manufacturing and its supporting industries, including shipping, supply chain services, equipment, and more. In marketing, digital transformation has been underway in every industry for some years with much left to be done. Just as a company cannot succeed in holding back the tide of disruption, so marketing cannot succeed by ignoring digital transformation. In an MIT Center for Digital Business study, 70 percent of executives reported pressure to transform from customers and competitors.

Success stories from four leaders in digital transformation demonstrate that an integrated platform, skilled people, and mature optimization capabilities are the keys to success. The goals and results, summarized in Table A, include the following:

- Sears Holding Corporation loyalty members now account for 69 percent of sales and the online and multi-channel sales are growing 10 percent per year.
- Suncorp Group's sales in the personal insurance business start online 70 percent of the time; uptake of the mobile banking app exceeded 20 percent of customers within 6 months.
- Malaysia Airline doubled its Facebook followers, doubled its site visitors, and tripled its online revenues in 14 months.
- A global manufacturing company's first unified global customer experience delivered unprecedented web traffic and social mentions.

In the present study it has been focused on concept of marketing in digital world and the different countries that access the technology in different ways and how it has been growing from one stage to other.

OBJECTIVES

1. To understand study the concept of marketing in Digital World
2. To study the modern Ps of marketing in a Digital World.

LITERATURE REVIEW

Charles Gibson (2018) The present study provided individuals, companies, organizations, businesses and researchers, with digital marketing strategies to increase visibility to their target market

Esha Jain & Ashank Yadav (2017) The paper is focused over understanding new developments which had influenced modern day marketing. The paper also discusses the concepts of technology which changed the perspective of marketing. When we talk about marketing and role of technology in it, we understand that new marketing concepts have changed the face of 21st century marketing techniques. Now marketing is majorly dependent over technology, emergence of new dimension of marketing is also known as digital marketing.

Fazla Mohiuddin & Ishtiaq Ahmed (2016) This study reveals that how customers gained power in their relationships with brands. It also examines the factors that are working behind to make the customers loyal to the brand and have a positive attitude toward to brand. It also discusses about the differences of traditional marketing and digital marketing and the changes brought by digital marketing in brands relationship marketing.

Lastly, it reveals what customers really want brands to do on digital media and their valuable feedback to the brands.

Andrew T. Stephen (2015) The paper study about consumers in digital and social media marketing settings. Five themes are identified: (i) Consumer digital culture, (ii) Responses to digital advertising, (iii) Effects of digital environments on consumer behavior, (iv) Mobile environments, and (v) Online word of mouth (WOM). Collectively this research paper shed light from many different angles on how consumers experience, influence, and are influenced by the digital environments in which they are situated as part of their daily live.

From the above literature reviews the gap has been found that no research paper has analyze the marketing 4 Ps from past eight years. The purpose of this present study is to examine digital marketing's best practices.

RESEARCH METHODOLOGY

The Period of the Study is from January 2011 to December 2018. The study undertook the secondary data for analysis. Secondary data is collected from already existing data which is available through magazines, website, print media journals, pamphlets, publications, books and articles.

SCOPE OF THE STUDY

Present study explains the modern 4 Ps of Marketing in a Digital World for the period of 2011 to 2018.

ANALYSIS OF STUDY

4 Ps of Marketing in a Digital World

The 4Ps have acted as a rite of passage and guiding tool for marketers for decades. But in today's complex digital environment, where advancements in technology have rapidly changed the delivery and measurement of digital advertising, and what new guiding principles should marketers take into account to navigate and succeed in this evolving environment?

PEOPLE

It might seem trite to say that consumers are the core of advertising. Of course to make an impact, advertising must reach a person, especially the right person with the right message. However Internet advertising has rather been focused on the addictive metrics of cookies clicks and served impressions.

Cookie deletion is a reality that has created challenges for accurate measurement of digital audiences and accurate targeting of advertising. In fact, Comscore found that 28% of Internet users in Europe delete their first-party cookies per month and they do so an average of 4 times during the month. This means a server-centric measurement system will typically overstate the true number of monthly unique visitors by a factor of up to 2.4X; this underscores the fact that a unique browser, a precise term of web analytics, is not equivalent to a unique visitor, even though the two are often incorrectly used as if synonymous.

Likewise, 37% of Internet users in Europe delete their ad server cookies per month and do so an average 6 times during the month. When it comes to campaign evaluation, these high levels of cookie deletion can wreak havoc on results provided by ad or website servers. With reach and frequency reporting, for example, the use of a solely cookie-based ad measurement solution can generate a 3.5X overstatement of reach and understate frequency to the same degree.

In addition to challenges with cookie deletion, the fact that cookies are not people can also make it difficult to ensure the correct person is actually being served the ad. Comscore data shows that 48% of European Internet consumers use multi-user machines. This means that a cookie cannot accurately identify who is on the computer at any given point in time and can result in misattribution of the ad exposure.

PERFORMANCE

To understand the full impact of digital advertising, marketers need to take a performance+ approach that takes into account key effectiveness measures such as brand awareness, behavioral impact, sales lift, etc., that go beyond incomplete and often misleading metrics such as click-through rates.

Today, CTRs on display ads in a campaign are extremely small in the UK at just 0.14%. That's only 1.4 clicks per one thousand impressions. While the click on a display ad is still being used by some as a measure of campaign effectiveness, Comscore and other industry research has proven time and again there is no significant, positive correlation between clicks and key effectiveness measures of advertising. Does the fact that so few people click on ads mean that online advertising does not work? The answer: a resounding "No"! Instead, it points to the simple, yet powerful fact that relying solely on a CTR is incomplete and often misleading. Fortunately, there are a variety of other metrics that can be used to demonstrate the impact of online advertising.

A recent series of Comscore studies conducted in Europe revealed the following positive campaign results in the face of minimal CTRs:

- 52% average lift in visitation to the advertiser's site among those who were exposed to the campaign compared to matched audiences not exposed to the campaign.
- 49% average lift in the number of branded search queries among those who were exposed to the campaign compared to matched audiences not exposed to the campaign.

PROGRAMMATIC

Programmatic audience buying has been heralded as the ideal solution to current ecosystem challenges – with its ability to reduce costs while enabling improved targeting accuracy and ROI. However great the potential efficiency gains of programmatic, it is important to have realistic expectations whether each served ad will be seen by the intended audience.

Transparency is vital in the shift from high-touch, direct buying to low-touch, and automated trading. Clients and their agencies need to be able to discern the quality of campaign delivery as it relates to view ability, brand safety, non-human traffic and target audience. Comscore's benchmark for view ability in the UK is currently 38% of served impressions and 41% for on-target audience delivery. There are many factors that affect performance, but whatever is agreed as success for a campaign needs to be grounded in this reality. Having access to campaign delivery data in real-time and pre-bid insights can provide this much-needed transparency to the market and help support further trust in the digital market.

PLATFORM

Increasingly, audiences are consuming content across a variety of screens, platforms and devices and as eyeballs are moving to multi-screens so are advertising investments. Multi-Platform digital consumers – those that access content across desktop computers and mobile devices such as smart phones and tablets – now account for 75% of the online population in the UK, underscoring the importance of understanding the behavior of this new digital majority.

In this fragmenting digital environment, advertisers need to understand how their advertising is reaching and impacting consumers across screens. Indeed, a unified, unduplicated accounting of media consumption and advertising delivery will facilitate smarter media buying, selling and evaluation. Digital can grow out of its direct response silo by focusing on people and the "Human GRP" rather than cookies, clicks and served impressions. Only then can it take its place in the full marketing mix for brand advertising. Advertisers have already demanded this change in the US where trading on view ability and audience guarantees is becoming the norm.

CONCLUSION

When understanding the developments of new era marketing, we understand that the new age marketers have worked hard to bring marketing close to our day to day life and the gap is filling every second. Technology is a major factor and tool for the marketers to reach the masses and the target audience. With amalgamation of technology and marketing, industries had reaped beautiful fruits which could have been never achieved. No one had ever thought that apart from print media there could be any other method of marketing back past few decades. Marketing and its concepts are changing and they will keep on changing undoubtedly, the major part which cannot be denied or neglected is the emergence of technology as a new branch of marketing which is known as "Digital Marketing". Finally, marketing today and past ten years saw a significant change and that change is technology.

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ANALYSIS OF FINANCIAL HEALTH OF SELECT PRIVATE SECTOR BANKS IN INDIA

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ABSTRACT

Banks play significant role in the financial stability of any economy as banking sector is the important component of the financial system. At the same time Bankruptcy risk has always been a matter of concern not only for bankers but for all stakeholders in the business world because the risk can seriously affect the affairs of the business. Therefore, proper assessment of bankruptcy risk is required for the smooth functioning of the Banks and proper implementation of Basel III regulations. This paper strives to evaluate the operational efficiency of top two Private Sector Banks (ICICI and HDFC Bank) and analyzes their financial health for the past five years, from 2013-14 to 2017-18 by using CAMEL model (Capital Adequacy, Asset Quality, Management Efficiency, Earning Capability and Liquidity). From the study it can be concluded that, HDFC Bank's financial performance as per CAMEL model is better as compared to ICICI Bank's performance but with minor difference.

Keywords: CAMEL Model, Financial health, ICICI Bank and HDFC Bank

1.1 INTRODUCTION

The Indian banking system consists of 27 public sector banks, 21 private sector banks, 49 foreign banks, 56 regional rural banks, 1,562 urban cooperative banks and 94,384 rural cooperative banks, in addition to cooperative credit institutions.

As of Q2 Financial Year 2019, the total credit extended by Commercial banks surged to Rs 90,579.89 billion (US\$ 1,290.68 billion) and deposits grew to Rs 118,501.82 billion (US\$ 1,688.54 billion). Assets of public sector banks stood at US\$ 1,557.04 billion in financial year 2018.

Indian banks are increasingly focusing on adopting integrated approach to risk management. Banks have already embraced the international banking supervision accord of Basel II, and majority of the banks already meet capital requirements of Basel III, which has a deadline of March 31, 2019. Reserve Bank of India (RBI) has decided to set up Public Credit Registry (PCR) an extensive database of credit information which is accessible to all stakeholders. The Insolvency and Bankruptcy Code (Amendment) Ordinance, 2017 Bill has been passed and is expected to strengthen the banking sector.

Deposits under Pradhan Mantri Jan Dhan Yojana (PMJDY) increased to Rs 863.21 billion (US\$ 11.96 billion) were deposited and 336.6 million accounts were opened in India. In May 2018, the Government of India provided Rs 6 trillion (US\$ 93.1 billion) loans to 120 million beneficiaries under Mudra scheme. In May 2018, the total number of subscribers was 11 million, under Atal Pension Yojna.

Rising incomes are expected to enhance the need for banking services in rural areas and therefore drive the growth of the sector. As of September 2018, Department of Financial Services (DFS), Ministry of Finance and National Informatics Centre (NIC) launched Jan Dhan Darshak as a part of financial inclusion initiative. It is a mobile app to help people locate financial services in India.

The digital payments revolution will trigger massive changes in the way credit is disbursed in India. Debit cards have radically replaced credit cards as the preferred payment mode in India, after demonetisation. Debit cards garnered a share of 87.14 per cent of the total card spending.

1.2. LITERATURE REVIEW

1) **A Kavitha (2016)**, analyze the financial performance of the listed five Housing Finance Companies (HFCs) in India, namely CanFin Homes, DEWAN Housing finance, PNB Housing finance, LIC Housing, HDFC, by using the CAMEL model. The study concluded that, HDFC Ltd. showed dominant position and Can Fin Home stood at least position and needed improvement.

2) **CA. Ruchi Gupta (2014)**, evaluated the liquidity, solvency and efficiency of 26 Public Sector Banks in India using CAMEL rating methodology. The study assessed the capital adequacy, assets and management quality, earnings ability and liquidity position of select banks and concluded that, there is a statistically significant difference between the CAMEL ratios of all the Public Sector Banks in India used and banks with least ranking need to improve their performance to come up to the desired standards.

3) **Chaudhry and Singh (2012)**, in their research paper ‘Impact of Reforms on the Asset Quality in Indian Banking’, analyzed the impact of the financial reforms on the reliability of Indian Banking through its impact on the asset quality. The study identified the key players as risk management, NPA levels, effective cost management and financial inclusion

4) **Siva and Natarajan (2011)** in the paper titled ‘CAMEL Rating Scanning (CRS) of SBI Groups’, empirically tested the applicability of CAMEL norms and its consequential impact on the performance of SBI Groups. The study concluded that annual CAMEL scanning helps the commercial bank to diagnose its financial health and alert the bank to take preventive steps for its sustainability.

1.3. OBJECTIVES OF THE STUDY

- 1) To analyze the financial position and performance of the select Private Sector Banks in India using CAMEL model.
- 2) To conduct a comparative study of ICICI Bank and HDFC Bank.

1.4. SCOPE OF THE STUDY

The research paper titled “**Analysis of Financial Health of Select Private Sector Banks In India** ” is restricted to only top two Private Sector Banks, ICICI (Industrial Credit and Investment Corporation of India) and HDFC (Housing Development Finance Corporation) in India. It is based on the Audited Annual Reports of the select banks for past 05 years from 2013-14 to 2017-18. An attempt was made to evaluate the financial health of these banks by using CAMEL model.

1.5 RESEARCH METHODOLOGY

❖ Sample of the study

The top two Private Banks were selected on the basis of Net Sales and net profit as on 13th February 2019.

Select Banks	Net Sales(Cr.)	Net Profit (Cr.)
HDFC BANK	80241.36	17486.73
ICICI BANK	54,965.89	6777.42

Source: www.moneycontrol.com

Source of Data: The study is based on only secondary data which was collected from audited annual reports of Banks, journals and different websites.

Period of the study

The study consists for the period of five years from 2013-14 to 2017-18.

Tools and Analysis

CAMEL is a ratio-based model used to evaluate the performance of select banks with the help of different criteria, viz. Capital Adequacy, Asset Quality, Management Quality, Earnings and Liquidity. The present study is a descriptive research based on analytical research design.

1.6 CAMEL APPROACH

CAMEL is a system of rating for on-site examinations of banks. Officially known as the Uniform Financial Institutions Rating System (UFIRS), CAMEL is a supervisory rating system adopted by the Federal Financial Institutions Examination Council (FFIEC) on 1979. CAMEL stipulates the evaluation of financial institutions on the basis of five critical dimensions which are: Capital adequacy, Asset quality, Management, Earnings and Liquidity. Sensitivity to market risks, a sixth dimension was added in 1997 and the acronym was changed to CAMELS. These components are used to reflect financial performance, operating soundness and regulatory compliance of financial institutions. Each of these six components is rated on a scale of 1 (best) to 5(worst). They are defined as follows:

1) C- Capital Adequacy:

A minimum amount of capital is necessary to maintain the safety and soundness of the financial institution. Capital adequacy acts as an important indicator to build and maintain the investors' confidence in the Banks. It helps the Banks to absorb the risk of potential losses in the adverse economic conditions and provides a hedge against insolvency. Following ratio measures capital adequacy.

Advance to Assets Ratio

This is the ratio that indicates Banks aggressiveness in lending which ultimately results in better profitability. Higher ratio of advances/ deposits including receivables (assets) is preferred to a lower one.

Symbolically,

Advance to Assets Ratio = Total Advances/ Total Assets

2) A- Asset Quality:

Asset Quality reflects the magnitude of credit risk prevailing in the Banking sector due to its composition and quality of loans, advances, investments and off- balance sheet activities. The financial soundness of Banks is determined with the quality of assets that it possesses. Asset quality defines the financial health against loss of value in the assets, as asset weakening, risks the solvency of the financial institutions.

Gross Non-Performing Assets to Net Advances Ratio

Gross Non-Performing Assets (GNPA) to Net Advances Ratio is a measure of the quality of assets in a situation, where the management has not provided for loss on NPAs. It reflects the quality of advances made by the Banks. Gross NPAs are the sum total of all loan assets that are classified as NPAs as per RBI guidelines as on Balance Sheet date. The Gross NPAs are measured as a percentage of Net Advances. A low ratio signifies that the bank has granted sound loans and proves the good quality of advances.

Symbolically,

Gross NPA Ratio = Gross Non-Performing Assets / Net Advances.

3) M- Management Efficiency

The Management Efficiency parameters signal the ability of the board of directors and senior managers to identify, measure, monitor and control risks associates with the Banks. Management Efficiency is an important element of the CAMEL model. This parameter is used to evaluate management efficiency as to assign premium to better quality Banks and discount poorly managed ones. It means management's adherence to standards and policies, capability to plan and be anticipatory, leadership and innovative qualities.

Asset Turnover Ratio:

Asset Turnover measures how quickly a Bank turns over its asset through its income, both interest incomes as well as non-interest income. It measures the ability of banks to use its assets to efficiently generate income. The higher the ratio indicates that it is utilizing all its assets efficiently to generate income.

Symbolically,

Asset Turnover Ratio = Total Income/ Total Assets.

4) E- Earning Quality

The quality of earnings is a very important criterion that determines the ability of HFCs to earn consistently. It basically determines the profitability of the company and explains its sustainability and growth in earnings in future.

Interest Income to Total Income Ratio

Interest income to total income indicates the capability of the Banking sector in generating interest income from its advances. In other words, this ratio computes the income from lending operations as a percentage of the total income generated by the Banks in a year.

Symbolically,

Interest Income to Total Income Ratio = Interest Income / Total Income.

5) L- Liquidity

Liquidity is an important aspect for any organization dealing in money and housing companies rank ahead in the list of institutions that deal with money and therefore have to maintain that apt balance between profitability and liquidity. Incapability of Banks to manage its short term liquidity liabilities and loan commitments can undesirably impact its performance by substantially increasing its cost of funds.

Liquid Assets to Total Assets

It measures the overall liquidity position of the Banks. The liquid asset includes cash in hand, balance with institutions and money at call and short notice. The total assets include the revaluation of all the assets.

Liquid Asset to Total Asset ratio = Liquid Asset/ Total Asset

1.7 FINANCIAL PERFORMANCE ANALYSIS OF SELECT PRIVATE SECTOR BANKS IN INDIA**Table No:1.CAPITAL ADEQUACY OF SELECT PRIVATE SECTOR BANKS UNDER CAMEL APPROACH (FROM 2013-14 TO 2017-18) (Total Advances/ Total Assets)**

YEARS	ICICI BANK	Ranking year wise	HDFC BANK	Ranking year wise
2017-18	0.504	2	0.634	1
2016-17	0.522	2	0.656	1
2015-16	0.537	2	0.639	1
2014-15	0.530	2	0.631	1
2013-14	0.518	2	0.626	1
Average	0.522		0.637	
Overall Ranking	2		1	

Source: Annual Audited Reports of Banks

Interpretation: Above table no.1 depicts the Capital Adequacy of ICICI and HDFC Banks from the period 2013-14 to 2017-18. It can be observed that, HDFC bank stood first in comparison to ICICI bank with an average of 0.637 and can absorb the risk of potential losses in the adverse economic conditions.

Table No-2: ASSET QUALITY OF SELECT PRIVATE SECTOR BANKS UNDER CAMEL APPROACH (FROM 2013-14 TO 2017-18) (Gross Non-Performing Assets / Net Advances)

YEARS	ICICI BANK (%)	Ranking year wise	HDFC BANK (%)	Ranking year wise
2017-18	5.43	2	0.4	1
2016-17	5.43	2	0.33	1
2015-16	2.98	2	0.28	1
2014-15	1.4	2	0.25	1
2013-14	0.82	2	0.27	1
Average	3.212		0.306	
Ranking	2		1	

Source: Annual Audited Reports of Banks

Interpretation: As far as Asset Quality of Select Private Banks from 2013-14 to 2017-18 is concerned, HDFC Bank is able to manage its Gross NPAs indicating a low ratio of (0.306%) signifies that the bank has granted sound loans and proves the good quality of advances.

Table No-3: MANAGEMENT EFFICIENCY OF SELECT PRIVATE SECTOR BANKS UNDER CAMEL APPROACH (FROM 2013-14 TO 2017-18) (Total Income/ TotalAssets)

YEARS	ICICI BANK	Ranking year wise	HDFC BANK	Ranking year wise
2017-18	0.105	1	0.091	2
2016-17	0.115	1	0.096	2
2015-16	0.110	1	0.097	2
2014-15	0.109	1	0.099	2
2013-14	0.106	1	0.100	2
Average	0.109		0.097	
Ranking	1		2	

Source: Annual Audited Reports of Banks

Interpretation: Asset quality ratio measures the capability of banks to use its assets to expertly generate income. The higher the ratio indicates that the Bank is utilizing all its assets efficiently to create more revenue. As far as Management Efficiency is concerned, for all the years from 2013-14 to 2015-16 to 2017-18, ICICI Bank is ranking better then HDFC Bank as higher ratio is preferable for the bank.

Table NO-4: EARNING QUALITY OF SELECT PRIVATE SECTOR BANKS UNDER CAMEL APPROACH (FROM 2013-14 TO 2017-18) (Interest Income / Total Income.)

YEARS	ICICI BANK	Ranking year wise	HDFC BANK	Ranking year wise
2017-18	0.522	2	0.841	1
2016-17	0.537	2	0.850	1
2015-16	0.584	2	0.849	1
2014-15	0.609	2	0.841	1
2013-14	0.621	2	0.836	1
Average	0.575		0.843	
Ranking	2		1	

Source: Annual Audited Reports of Banks

Interpretation: A greater ratio signifies that the bank has sound interest earning position and proves the good earning quality. As far as Earning Quality of select Private Banks from 2013-14 to 2017-18 is concerned, HDFC is ranking better than ICICI bank.

Table NO-5: LIQUIDITY OF SELECT PRIVATE SECTOR BANKS UNDER CAMEL PPROACH (FROM 2013-14 TO 2017-18) (Liquid Asset/ Total Asset)

YEARS	ICICI BANK	Ranking year wise	HDFC BANK	Ranking year wise
2017-18	0.029	2	0.094	1
2016-17	0.032	2	0.042	1
2015-16	0.029	2	0.039	1
2014-15	0.031	2	0.045	1
2013-14	0.029	2	0.050	1
Average	0.030		0.054	
Ranking	2		1	

Source: Annual Audited Reports of Banks

Interpretation: With regard to Liquidity of Banks chosen is concerned, in all years i.e. from 2013-14 TO 2017-18 HDFC Bank is better than ICICI Bank and wins the race as higher ratio indicates that the bank is having good liquidity position to meet its obligation.

Table NO-6: COMPOSITE RANKING (OVERALL PERFORMANCE) OF SELECT PRIVATE SECTOR BANKS AS PER CAMEL MODEL

	ICICI BANK	HDFC BANK
C	2	1
A	2	1
M	1	2
E	2	1
L	2	1
Average	1.8	1.2
OVERALL RANKING	2	1

1.8 CONCLUSION

From our study it can be concluded that, from 2013-14 to 2017-18, HDFC bank's financial position and operational efficiency is better as compared to that of ICICI bank from the CAMEL Model point of view but with a minor difference. As we observe that, Banking Sector is one of the most promising and significant sector of Indian economy, the competition between these two players is essential for the growth of the Indian Banking sector.

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2) AUDITED ANNUAL REPORT OF BANKS

- HDFC Bank Ltd.
- ICICI Bank Ltd.

3) WEBSITES

- www.moneycontrol.com
- www.icicibank.com
- www.hdfcbank.com

ANNEXURE-1

ICICI BANK CAPITAL ADEDUACY (TOTAL ADVANCES TO TOTAL ASSETS)

YEARS	TOTAL ADVANCES (CRS)	TOTAL ASSETS (CRS.)
2017-18	566854.22	1124281.04
2016-17	515317.31	985724.65
2015-16	493729.11	918756.2
2014-15	438490.1	826079.17
2013-14	387341.78	747762.38

HDFC BANK CAPITAL ADEDUACY (TOTAL ADVANCES TO TOTAL ASSETS)

YEARS	TOTAL ADVANCES (CRS)	TOTAL ASSETS (CRS.)
2017-18	700033.84	1103186.17
2016-17	585480.99	892344.16
2015-16	487290.42	762212.33
2014-15	383407.97	607096.52
2013-14	315418.86	503619.96

ANNEXURE-2

ICICI BANK MANAGEMENT EFFICIENCY (TOTAL INCOME TO TOTAL ASSETS)

YEARS	TOTAL INCOME (CRS)	TOTAL ASSETS (CRS.)
2017-18	118969.1	1124281.04
2016-17	113397.63	985724.65
2015-16	101395.85	918756.2
2014-15	90216.23	826079.17
2013-14	79563.85	747762.38

HDFC BANK MANAGEMENT EFFICIENCY (TOTAL INCOME TO TOTAL ASSETS)

YEARS	TOTAL INCOME (CRS)	TOTAL ASSETS (CRS.)
2017-18	101344.45	1103186.17
2016-17	86148.99	892344.16
2015-16	74373.22	762212.33
2014-15	60212.18	607096.52
2013-14	50852.52	503619.96

ICICI BANK EARNING QUALITY (INTEREST INCOME TO TOTAL INCOME)

YEARS	INTEREST INCOME (CRS)	TOTAL INCOME (CRS.)
2017-18	62162.35	118969.1
2016-17	60939.98	113397.63
2015-16	59293.71	101395.85
2014-15	54964	90216.23
2013-14	49479.25	79563.85

HDFC BANK EARNING QUALITY (INTEREST INCOME TO TOTAL INCOME)

YEARS	INTEREST INCOME (CRS)	TOTAL INCOME (CRS.)
2017-18	85287.84	101344.45
2016-17	73271.35	86148.99
2015-16	63161.56	74373.22
2014-15	50666.49	60212.18
2013-14	42555.02	50852.52

ANNEXURE-4

ICICI BANK LIQUIDITY (LIQUID ASSETS TO TOTAL ASSETS)

YEARS	LIQUID ASSETS (CRS)	TOTAL ASSETS (CRS.)
2017-18	33272.6	1124281.04
2016-17	31891.26	985724.65
2015-16	27277.56	918756.2
2014-15	25837.67	826079.17
2013-14	22096.93	747762.38

HDFC BANK LIQUIDITY (LIQUID ASSETS TO TOTAL ASSETS)

YEARS	LIQUID ASSETS (CRS)	TOTAL ASSETS (CRS.)
2017-18	104688.21	1103186.17
2016-17	37910.55	892344.16
2015-16	30076.59	762212.33
2014-15	27522.29	607096.52
2013-14	25357.22	503619.96

GREEN HRM AND IT AT WIPRO ENVIRONMENTAL SUSTAINABILITY

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ABSTRACT

The topic of environmental sustainability is attracting increased attention, despite its importance to managers, employees, customers and other stakeholders, however, there are very few research studies that consider the role of human resource management systems in organizations striving to achieve environmental sustainability. Green marketing is a phenomenon which has developed particularly important in the modern market. This concept has enabled for the re-marketing and packaging of existing products which already adhere to such guidelines. Additionally, the development of green marketing has opened the door of opportunity for companies to co-brand their products into separate line, lauding the green-friendliness of some while ignoring that of others. Such marketing techniques will be explained as a direct result of movement in the minds of the consumer market. As a result of this businesses have increased their rate of targeting consumers who are concerned about the environment. These same consumers through their concern are interested in integrating environmental issues into their purchasing decisions through their incorporation into the process and content of the marketing strategy for whatever product may be required. This paper discusses how businesses have increased their rate of targeting green consumers, those who are concerned about the environment and allow it to affect their purchasing decisions. The paper identifies the three particular segments of green consumers and explores the challenges and opportunities businesses have with green marketing. The paper also examines the present trends of green marketing in India and describes the reason why companies are adopting it and future of green marketing and concludes that green marketing is something that will continuously grow in both practice and demand.

Keywords: Corporate social responsibility, Environmental Management, sustainability, Green Product, Eco Friendly.

I. INTRODUCTION

According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe. According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe. According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe. According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe. According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe. According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe. According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe. According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe. According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe. According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe. Thus, "Green Marketing" refers to holistic marketing concept wherein the production, marketing, consumption and disposal of products and services happen in a manner that is less detrimental to the environment with growing awareness about the implications of global warming, non-biodegradable solid waste, harmful impact of pollutants etc., both marketers and consumers are becoming increasingly sensitive to the need for switch in to green products and services.

Eco Eye and Green IT initiatives Wipro Eco Eye was initiated in 2008 as a comprehensive charter for ecological sustainability. The purpose was to enable the company to become a carbon neutral and water positive organization, achieve defined levels of biodiversity footprint, set new standards in recycling waste, and help employees achieve a smaller ecological footprint in their personal lives. It attempts to engage increased participation from all the stakeholders including employees, partners, suppliers, customers and immediate communities etc. It also offers close collaboration with suppliers to reduce their own ecological footprint and help meet and exceed labor and human rights norms. Eco Eye is the "eye" through which we attempt to see everything and act for ecological sustainability. We firmly believe business cannot be built at the cost of ecology. It is not sustainable. Ecological sustainability will increasingly be the defining force for society and business globally. Wipro believes ecological sustainability is the right thing to do—in fact is the only way forward. Wipro will work on the dimensions of carbon neutrality, water balance, waste management and biodiversity. - Azim Premji, chairman, Wipro (Bose, 2011).

1.1 Green human resources

Green human resources refer to using every employee touch point/interface to promote sustainable practices and increase employee awareness and commitments on the issues of sustainability. It involves undertaking

environment-friendly HR initiatives resulting in greater efficiencies, lower costs and better employee engagement and retention which in turn, help organizations to reduce employee carbon footprints by the likes of electronic filing, car-sharing, job-sharing, teleconferencing and virtual interviews, recycling, tele commuting, online training, energy-efficient office spaces etc. In this green world the green HR or people management function has sustainability at its core as part of its people management and talent management focus and organizations engage with the society by aligning their agendas with it. Communities, customers and contractors all become equal stakeholders along with employees and shareholders.

Sustainability Culture at Wipro The Ecological Sustainability Vision statement at Wipro highlights the key focus areas of sustainability initiatives. Business cannot be built at the cost of ecology. It is not sustainable. Ecological Sustainability will increasingly be the defining force for society and business globally. Wipro believes Ecological Sustainability is the right thing to do - in fact is the only way forward. Eco Eye is our comprehensive program that drives increasing ecological sustainability in all our operations, as also areas of our influence. We work on dimensions of carbon neutrality, water balance, waste management and bio-diversity. The initiative attempts to engage with increasing levels of intensity with all stakeholders - our own employees, partners, suppliers, customers and immediate communities... - Extract from Wipro Documents (Wipro co, 2008) Wipro believes that change and transformation comes from empowered people whether as individuals or as part of small groups, teams, organizations, communities etc. Therefore, it invests in measures and techniques to develop sustainability at workplace leading to sustainable Green IT initiatives.

II. OBJECTIVES

1. To detail a sustainability involved in Green HRM at Wipro.
2. To examine the nature and extent of green HR initiatives undertaken by Wipro.

III. RESEARCH METHODOLOGY

The paper adopts a literature review approach beginning with indicating significant works on Green HRM research, integrating environmental management Literature review is adopted as it enables to structure research and to build a reliable knowledge base in this field it adopts a case methodology approach examining the green HR initiatives at WIPRO.

1.2 GREEN PRODUCTS MEANS:

1. Products those are originally grown,
2. Products those are recyclable, reusable and biodegradable,
3. Products with natural ingredients,
4. Products containing recycled contents, non-toxic chemical,
5. Products contents under approved chemical,
6. Products that do not harm or pollute the environment,
7. Products that will not be tested on animals,
8. Products that have eco-friendly packaging i.e. reusable, refillable containers .

1.3 Other measures is Wipro undertaking to weave sustainability into its operations-

They are engaging with employees through programmers focused on awareness talks, expert-curate events and community outreach programmers. Sustainability risks are being gradually integrated into our enterprise risk framework.

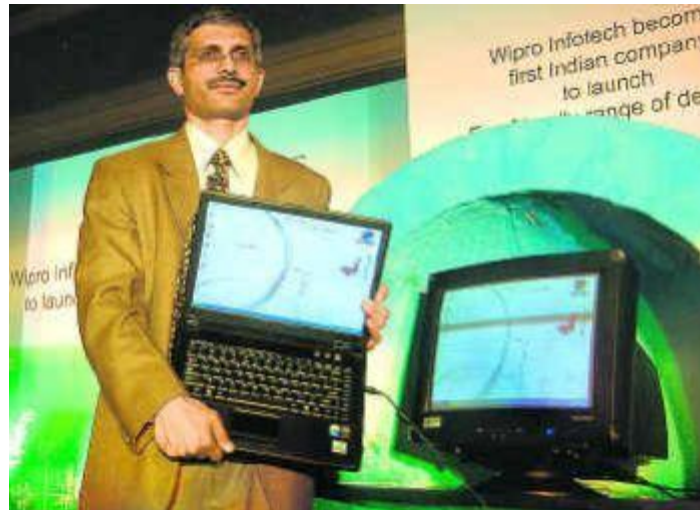
There is clear oversight on product design and processes in our Green Computing division, to ensure a keen focus on sustainability. Sustainability measures are also increasingly becoming a central part of our procurement processes and supply chain engagement.

1.4 Wipro launches 100% recyclable, toxin-free green ware PCs. A first for India; amongst few worldwide

Wipro InfoTech, the hardware arm of Wipro Limited, has launched a new range of eco-friendly Wipro Green ware desktops that comply with the European Union standard on Restriction of Hazardous Substances—the information technology industry's most strictest guidelines on the use of and limits on hazardous substances. These green desktops are manufactured with materials completely free of harmful chemicals such as polyvinyl chloride (PVC) and brominate flame retardants (BFRs). Such eco-friendly products have been designed and manufactured in India for the first time.

As the tech industry churns out newer, faster and smarter products day in and day out, discarded and unused PCs are turning up in landfills as toxic piles. Almost all of the 315 million computers that were discarded from 1997 to 2004 found their place in landfills as 1.2 billion pounds of lead, 2 million pounds of cadmium, 400,000 pounds of mercury, and 1.2 million pounds of hexavalent chromium.

Wipro has introduced 100% recyclable toxin-free Green ware PCs. It took them over two years of committed efforts, 37 overseas suppliers, and a large investment to launch a completely toxin-free PC: The first in India and amongst a few all over the world. These green PCs are based on Intel Core 2 Duo processors and are free from deadly chemicals and carcinogenic materials such as PVC and BFRs. The Intel Core 2 Duo processor family is also designed to provide energy efficient performance, adding to the green footprint of these Wipro products.



The recycling of these eco-friendly PCs ensures reduction of the exposure of these hazardous chemicals to the environment. Wipro states this as a major breakthrough in its eco-friendly production and recycling policy; more so after its struggle against strict policy framework, technical problems, and difficulty in substituting these deadly chemicals during the manufacturing processes.

The basic technical requirements for the eco-friendly alternatives include minimal impact on design of the products, to meet or exceed flammability requirements and to meet the product's reliability norms. Wipro claims that it has taken care of these issues and that the alternative materials used in making these computers have been verified according to IPC norms and regulations.

Wipro is producing two lakh computers at their production centre near Pondicherry that includes ten to 20 per cent of green desktops and laptops; scaling up the production up to five times. In some time, we can expect Green ware laptops from Wipro. In the forthcoming years, Wipro will switch all of its computer production to this green process.

1.5 PRESENT TRENDS IN GREEN MARKETING IN INDIA

Organizations are Perceive Environmental marketing as an Opportunity to achieve its objectives. Firms have realized that consumers prefer products that do not harm the natural environment as also the human health. Firms marketing such green products are preferred over the others not doing so and thus develop a competitive advantage, simultaneously meeting their business objectives. Governmental Bodies are forcing Firms to Become More Responsible. In most cases the government forces the firm to adopt policy which protects the interests of the consumers. It does so in following ways:

1. Reduce production of harmful goods or by products
2. Modify consumer and industry's use and /or consumption of harmful goods; or
3. Ensure that all types of consumers have the ability to evaluate the environmental composition of goods.

IV. CONCLUSION

Now this is the right time to select "Green Marketing" globally. It will come with drastic Change in the world of business if all nations will make strict roles because green marketing is Essential to save world from pollution. From the business point of view because a clever Marketer is one who not only convinces the consumer, but also involves the consumer in Marketing his product. Green marketing should not be considered as just one

more approach to Marketing, but has to be pursued with much greater vigor, as it has an environmental and social Dimension to it. With the threat of global warming looming large, it is extremely important that Green marketing becomes the norm rather than an exception or just a fad. Recycling of paper, Metals, plastics, etc., in a safe and environmentally harmless manner should become much more Systematized and universal. It has to become the general norm to use energy-efficient lamps and other electrical goods.

Marketers also have the responsibility to make the consumers understand the need for and benefits of green products as compared to non-green ones. In green marketing, consumers are willing to pay more to maintain a cleaner and greener environment. Finally, consumers, industrial buyers and suppliers need to pressurize effects on minimize the negative effects on the Environment-friendly. Green marketing assumes even more importance and relevance in Developing countries like India.

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TO ASSES THE KNOWLEDGE OF WOMEN REGARDING ANTENATAL CARE

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ABSTRACT*Objective: To assess the knowledge of women regarding Antenatal Care**Study Design: Observational study**Place and Duration of Study: This study was conducted at Gynae/Obs Outpatient Department for one month.**Materials and Methods: Descriptive evaluatory approach observational research design has been used. Total 150 women were selected in the study.**Results: Absolute 150 ladies were chosen in the investigation, for the most part cases 53.3% were over 31 years of the age. Larger part of the ladies 64.4% were uneducated. 69% picked specialists as essential supplier for antenatal consideration, 11% medical attendants, 19% prepared birth orderlies. 52% ladies wished to get care at home while 47% said at medical clinic. 70% reacted yes to understanding what antenatal consideration was while 30% had no mindfulness. 89% of ladies reacted yes it is important to have antenatal consideration while 11% reacted that no it isn't fundamental.**Conclusion: Mindfulness with respect to antenatal is uncommon in the ladies. Ladies look for antenatal consideration just when they are symptomatic and not as a preventive or screening measure. The season of pregnancy is a vital timeframe amid which the advancement of sound practices is basic. Cooperation of the relatives and the network can play out an essential job for sound ladies amid pregnancy.***INTRODUCTION**

WHO describes antenatal consideration as a dichotomous variable, having had at least one visits to a readied individual in the midst of the pregnancy.¹ It joins routine checkups provided for every single pregnant woman at fundamental thought dimension from screening to raised life backing alongside pregnancy and up to the delivery.

Routine antenatal thought fuses therapeutic interventions and direction that a woman gets in the midst of pregnancy and is a key pointer that pregnant women get a broad extent of prosperity headway and preventive prosperity services, including finding out about strong chips away at in the midst of pregnancy, dietary help, abhorrence and treatment of sickliness, end and treatment of various infirmities and lockjaw toxoid immunization. Furthermore, routine antenatal consideration can be given at both the nuclear family and fundamental social protection level and serves to ensure an association with bigger measures of thought when required. The World Health Organization proposes that a woman without complexities should have no under four antenatal consideration visits starting from the principal trimester to get adequate pre-birth thought to limit and the entanglements of the pregnancy.

MATERIALS AND METHODS

Descriptive evaluatory approach observational research design has been used. Total 150 women were selected in the study. All the knowledge with respect to antenatal consideration was recorded. All the information was investigated by utilizing the SPSS version.

RESULTS

Total 150 women were included in the study, majority of the cases 53.3% were above 31 years of the age, while 46.6% women were under 30 years of the age. 56.6% women having low parity (<4 children), while 43.3% women were found with high parity (>4 children). Majority of the women 64.4% were uneducated, while 36.6% were educated.

Table No-1: Basic characteristics of the women

N=150	
Characteristics	Frequency/(%)
Age	
<30 years	70/(46.6%)
>31 Years	80/(53.3%)
Parity	
<4 children (low)	85/(56.6%)

>4 children (high)	65/(43.3%)
Educational status	
Educated	55/(36.6%)
Uneducated	95/(64.4%)

From a total of 150 women, 69% (n=104) chose doctor as primary provider for antenatal care, 11% (n=16) nurse, 19% (n=29) trained birth attendant, and .006% (n=1) did not know. **Figure 1.**

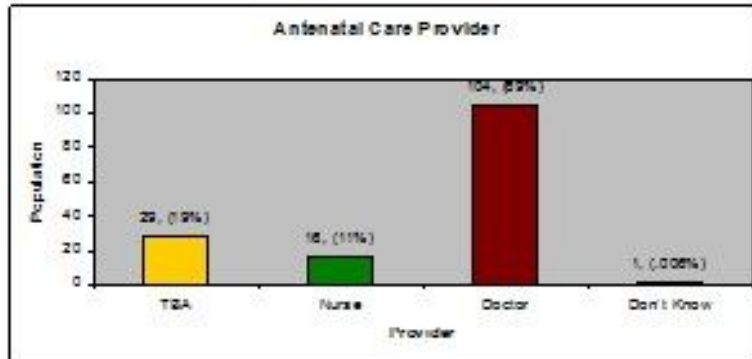


Figure No-1: Distribution of the antenatal care provider. N=150

Place of Antenatal Care



Figure No-2: Distribution of the places for antenatal care provider. N=150

Table No-2: Distribution of women regarding knowledge of antenatal care. N=150

Characteristics	Frequency/(%)
Knowledge/understanding of antenatal care	
Yes	105/(70.0%)
No	45/(30.0%)
Necessary of antenatal care	
Yes	134/(89.3%)
No	16/(10.6%)
Knowledge regarding component of antenatal care	
Investigations	82/(55%)
diet	81/(54%)
exercise	12/(0.8%)
medicine	40(26.0%)
don't know	16(11.0%)

From a total of 150 women, 52% (n=79) of women wished to receive care at home while 47% (n=70) said at hospital. About .006% (n=1) did not know.

Figure-2

From a total of 150 women, 70% (n=105) responded yes to understanding what antenatal care was while 30% (n=45) did not understand. 89% (n=134) of women responded that yes it is necessary to have antenatal care while 11% (n=16) responded no it is not necessary. Investigations 55% (n=82) and diet 54% (n=81) were major concerns during antenatal care. **Table 2.**

DISCUSSION

Antenatal care is named as one of the four pillars of the safe motherhood initiative: although its relative contribution to maternal health care has been under debate, its importance cannot be denied. In the present series a total of 150 women from a reproductive age group were selected randomly for study and majority of the cases 53.3% were above 31 years of the age, while 46.6% women were under 30 years of the age. 56.6% women having low parity (<4 children), while 43.3% women were found with high parity (>4 children).

Education is likely to enhance female autonomy: women thereby develop greater confidence and capabilities to make decisions regarding their own health, as well as their children's health. It is likely that more instructed ladies look for higher quality administrations and have more noteworthy capacity to utilize medicinal services and inputs to deliver better wellbeing. This study also found majority of the women 64.4% uneducated.

In this study 52% of women wished to receive care at home while 47% said at hospital and .006% did not know. The reasons were primarily due to low income sources, they believed home provided a more aseptic environment as compared to hospitals, there was no tradition of antenatal care due to lack of doctors in villages, spouses did not agree with the concept, a family member was a trained birth attendant, antenatal care facilities should only be taken when symptoms or illnesses arise during pregnancy.

While in this study 70% responded yes to understanding what antenatal care was 30% (n=45) did not understand. On other hand 89% of women responded that yes it is necessary to have antenatal care while 11% responded no it is not necessary. From all of the women 55% had knowledge that, Investigations are essential during pregnancy and 54% women suggested that diet is a major concern during antenatal care.

CONCLUSION

The possibility of antenatal thought isn't clear till now in the brains of various women. Women are defying various inconveniences to go to the facility in perspective of transportation issues, or that approval by the life partner isn't given, an individual isn't open to run with the woman to a wellbeing focus, and that the cost of antenatal thought is in substantial amount of their base wages. Family and network ought to take an interest in the midst of pregnancy. Their sponsorship can give support and unavoidably improve the prosperity of mother and the unborn tyke. Antenatal thought can go about as a vehicle for different intervention ventures, for instance, organization of iron lack, wilderness fever, wiped out wellbeing, inoculations, and explicitly transmitted disease. Preparing is extraordinarily fundamental, all things considered, more trained women search for higher quality organizations and have progressively prominent ability to use restorative administrations contributions to make better wellbeing.

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