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**A STUDY OF INDIAN ECONOMY WITH REFERENCE TO DEMONETIZATION**

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**ABSTRACT**

*Money is universally accepted. When certain denomination of money is withdrawn from circulation it is said as demonetization. The status of money as a legal tender is been denied under Demonetization. This study is focused on understanding effects of demonetization on an Indian Economy. It can help to know the different effects of demonetization, and what steps can be taken to improve the situation. The currency notes are no longer taken as valid currency. Demonetization is a step taken by the government where currency units are ceased of its status as legal tender. Demonetization is a basic condition to change national currency. In other words, Demonetization can be said a change of currency where new units of currency replace the old one. It may involve the introduction of new notes or coins of the same denomination or completely new denomination. The currency has been demonetized thrice in India.*

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**INTRODUCTION**

Demonetization means withdrawing the legal tender rights of any denomination of currency. Demonetization is an act of taking away the legal tender rights of any currency. The units of currency will not be considered as valid currency. Demonetization is the process of ceasing a unit of money of its status as legal tender. Demonetization is a necessary condition for changing the old currency with the new units of money. It may involve the introduction of new notes or coins of the same denomination or completely new denomination. The currency has been demonetized thrice in India. The first Demonetization was on 12th January 1946, second on 16th January 1978 and the third was on 8th November 2016. The main motive of currency ban was to fight against corruption, to have control over inflation, to have control over fake currency and to encourage cashless transaction. Developing country like India must find the solution to come out of the problems like this for the betterment of the country. The Government must keep the decision secret so that the tax invaders do not escape.

**LITERATURE REVIEW**

Demonetization leads to cash shortages in the country which proves detrimental to a number of small business, agriculture and transportation. The shortage of cash led to chaos and most people faced problems to exchange their banknotes due to long queues outside banks and ATMs across the country. This Demonetization step was proved to be the biggest attack on black money and corruption in the history of Indian Economy and a movement toward digitalization. It also encourages digital payments. They concluded that Demonetization is advantageous in short, medium and long-term. When the money is withdrawn from the economy, the country will not be benefited in short term. On the other hand, if the money paves its way into the economy it would have a positive and meaningful impact. On the other hand, it had a negative impact on various sectors like commodities and real estate. Demonetization is one of the major steps in fighting against corruption, black money and terror funding. However, this decision was taken without proper preparation and it adversely impacted the public. Without printing enough new currency notes 86% of the currency notes were withdrawn thrashing all market transactions.

Only common people had to face problems exchanging their notes, not the people who were targeted. With an intention to rid the country of black money and dig out tax defaulters and black money holders, the government has taken the step to demonetized Rs 500 and Rs 1000 notes. The sudden announcement of Demonetization and failing to plan properly has created chaos among the general public. Common people are facing problems buying with no money in their hands, wasting their time standing in endless queues could have easily been avoided with advance planning. Abhani Dhara K. (2017) posits that this Demonetization is proving to be more successful than the previous two. The era is changing. People are using online banking as a mode of payment. Bank employees are giving their best to make the Demonetization a successful one. Their support matters a lot. Though the Demonetization move has failed to grab total black money in the economy, this has at least created fear in the minds of people holding black money.

**OBJECTIVE OF THE STUDY**

1. To examine the reasons of demonetization.
2. To study the positive and negative effects of Demonetization.
3. To know about the overall effect of demonetization on the people.

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**RESEARCH METHODOLOGY**

This study is of descriptive nature which focuses on the multiple reasons of Demonetization along with positive and negative effects of it on Indian economy. It makes the use of secondary data. Furthermore, the required and relevant secondary data are collected from various Research Papers, Journals, & Publications, websites and many others. Books have also been referred for theoretical information on the topic as required. The entire study is based only on observation and documentary analysis.

**FINDINGS****Reasons of Demonetization:**

**Black money:** The main reason for demonetization was to curb Black Money in the country. A few businesses like property dealers, jewelers, foreign currency dealers, private money lenders generally hold huge amounts of black money in form of currency notes. Such unaccounted money had created a parallel economy in the country. Demonetization have made it possible to reach such money to banks.

**To overcome the problem of Fake Currency:** Fake Currency is the problem faced by the Nation. Withdrawing highest currency notes out of the economy will have a serious impact on the fake currency syndicates, thus putting an end to the terror funding in Jammu and Kashmir, Demonetization was a surgical attack on a fake currency circulating in the economy.

**Cashless Transactions:** Demonetization's motto was to encourage the cashless/digital economy. More and more cash-less or less-cash transactions will lead to more disclosure of income which will increase the direct tax collections. With a reduction in cash transactions, alternative forms of payment will more in demand. Electronic mode of payment like online transaction, payment through applications, E-wallets E-banking, usage of debit and credit cards etc. will surely see the substantial increase in demand

**Rise in GDP:** Though Demonetization has negatively impacted sectors such as real estate and property, construction, and household consumption in general, it is believed that long-term benefits for GDP growth will outweigh the short-term transitional impact. We are now heading towards a 9% GDP growth by FY2018-19.

**Positives Effects**

**Black money:** Prime Minister Narendra Modi on a single stroke has choked the black money. Out of total currency which is Rs 17 lakh crore, Rs 3 lakh crore is estimated as black money. Operators of black money run a parallel economy which weakens the base of the country's economy. Modi's Demonetization decision resulted in the collection of huge deposits with the bank, all unaccounted money has either been deposited into the banks with the heavy penalty or been simply destroyed.

**Economy:** This Demonetization has proved to be a turning point for the economy by cleaning-up the black money which in turn has brought more borrowings to the treasury, improved inflation outlook and increased GDP of India. Investment opportunities have also been revived and gave a boost to infrastructure and the manufacturing sector. A huge amount of money deposited in banks which in turn helped reduces interest rates and lower income tax rate.

**Real estate:** It is said that real estate is an industry prospers on black money. The amount of illegal money involved in this sector is huge. An estimate tells us that in Delhi-NCR at least 40 percent of real estate deals are in black. Modi's Demonetization move reduced the flow of unaccounted money into the real estate sector. This will help in curtailing the use of black money in real estate sector which in turn result in the reduction in the prices of land and property.

**Lubrication in Circulation:** Money is the lubrication that makes the market economy possible. A large portion of this lubricant was immobilized in the form of black money. Rs 500 and Rs 1000 shares a major part. Due to this immobilization government is bound to circulate more currency notes in the market to keep it running

**Negative Effects**

**Liquidity crisis:** Demonetization gave rise to liquidity problem as people found it difficult to get enough cash to fulfil their basic needs. Marginal section of the society mainly depends on cash to meet their daily transactions. Out of total currency in circulation 500-rupee notes constituted nearly 49% in terms of value. More the time is required to resupply Rs 500 notes, the more will be the duration of the liquidity crisis.

**Deaths:** Several people were reported to have died from standing in queues for hours to exchange their old bank notes. Deaths were also attributed to lack of medical help due to refusal of old banknotes by hospitals.

**Loss of well-being:** The most adverse effect of Demonetization was on middle and lower class. This is because they prefer the cash transactions over the cashless transactions. These sections of the society have lost their

income in the scarcity of cash. Cash crunch made firms to cut their labor cost and thus reduces the income of the lower middle class.

**Agriculture:** Transactions in the Indian agriculture sector are heavily dependent on cash and were adversely affected by the demonetization of ₹ 500 and ₹ 1,000 banknotes. Due to scarcity of the new banknotes, many farmers have insufficient cash to purchase seeds, fertilizers and pesticides needed for the plantation of rabi crops usually sown around mid-November.

**Consumption:** Large number of populations in India depend on cash payments. Due to shortage of cash people has reduced their consumption pattern. The demand for consumer durable goods has fallen to a greater extend. People only prefer to spend the cash on necessary goods. Most of the purchases by retailers are through cash which brought down their volume of trade.

### **CONCLUSION**

Government took this initiative of currency ban was to fight against corruption, to have control over inflation, to have control over fake currency and to encourage cashless transaction. It was a surgical strike done by the government in the history of Indian Economy. It led to encouragement of e-money in the country. The Demonetization caused the problem of reduction in cash flow which adversely affected various small business, agriculture and transportation. Due to this step adverse impact on Indian economy can be evident as: banning on the medium of exchange for commodities will lead to financial crisis reducing the purchasing power of people. It is evident that demonetization has led to money contraction (to the extent of 14 lakh crore) of which the rural population and urban lower and middle as well as informal class are the worst sufferers. India is still largely dependent on primary activities including agriculture and allied activities as well as activities of informal sector where almost all the transactions are in cash. The initial impact on the people was negative, with several people even dying due to standing in queues and many losing their jobs due to the cash crunch Currency ban by the government of India created chaos in short-term as most people with old currency notes faced difficulties exchanging them in long queues outside banks and ATMs across India. The share of old currency notes was to the tune of Rs 14.2 trillion, which constitute about 86% of the total value in circulation. The black money has either been accounted by paying heavy taxes and penalties or has reached the bank accounts through direct or indirect channels. Demonetization would bring a positive impact on Indian economy as it encourages the digital mode of payment like E-wallets and apps, online transactions using E-banking, usage of plastic money etc. Demonetization is beneficial for the economy in the medium to long-term.

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**B2C ONLINE SHOPPING CHANNEL PREFERENCE: AN INVESTIGATION OF SOCIO ECONOMIC ATTRIBUTES OF ONLINE CONSUMERS**

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**ABSTRACT**

*The retail landscape in India is transforming from bricks and mortar to online shopping retail format. Recently online shopping retailers are offered many promotional schemes to attract online consumers. The objective the study is to identify how does socio economic factors will have impact on online shopping preferential factors like comparison, cost efficiency, convenience, product delivery, Perceived ease of use, flexibility and promotion. A structured questionnaire was constructed to gather online shopping preference from 213 respondents in Vellore district of Tamil Nadu. Convenience sampling techniques was used to collect data. Descriptive analysis, factor analyses and Anova were used to analyze the data. The result shows that socio economic variables such as Age, Income, Education and Occupation have impact on online shopping preference*

*Keywords: Business to Consumer, Online Shopping, Preference, Socio Economic.*

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**INTRODUCTION**

Silent trade is a first trading method by which traders who cannot speak each other's language can trade without talking. However Benjamin Orlore has shown that while barter occurs through silent trades (between stronger) it also occurs in commercial markets as well (Platter,1989). The second method of barter trading system means it is a system of exchange where goods or services are directly exchanged for other goods or services without using a medium of exchange such as money (Sulliran & Sheffrin,2003). After barter system the bricks and mortar system emerged it means that the trading system have physical presences that you can see, touch, and purchase merchandise. After bricks and mortar system now we are beginners to buy goods through online shopping websites. The mode of shopping has been changing after the decade. It has changed from physical to virtual due to technological advancement. The online shopping is an online platform for buying various products or services using online transaction processing and electronic data interchange.

In psychology, preference is an individual attitude towards a set of objects, typically reflected in an explicit decision making process (Lichonstein, 2006). In economics and other social sciences, preference refers to the set of assumptions related to ordering some alternatives based on the degree of happiness, satisfaction, gratification, enjoyment or utility they provide a process which results in an optimal choice (whether real or imagined). Brand preference can be defined as the subjective, conscious and behavioral tendencies which influence consumers' predisposition towards a brand. "Understanding the brand preference of consumers' will dictate the most suitable and successful marketing strategies (Ananth, Sep 2016). Brand preference is strongly linked to brand choice that can influence the consumer decision making and activate brand purchase. A personal preference is a preference about what I do or get; an external preference is a preference about what other people do or get. Revealed preference theory, pioneered by American economist Paul Samuelson is a method of analyzing choice made by individuals, mostly used for comparing the influence of policies on consumer behavior. These models assume that the preferences of consumers can be revealed by their purchasing. In this aspect the researcher is to find out what factor actually triggering the consumers from Bricks and motor retail system into online retail plat form. Though there is no physical contact with the product, no inter personal relationship and no real time marketing experience in online shopping. Hence it is a intensive growth of online shopping in developing countries like India due to presence of youth. This research is like to identify the underlying factors of online shopping preference. The objective the study is to identify how does socio economic factors will have impact on online shopping preferential factors like comparison, cost efficiency, convenience, product delivery, Perceived ease of use, flexibility and promotion.

**THEORETICAL CONSTRUCTIONS**

Jeffrey W., (2006) examines relationship between value dimensions, preference towards online shopping retailer and intentions. It revealed that utilitarian value is more strongly related that hedonic value to preference towards the online shopping retailers. One desirable from of interactivity from a consumer perspective is the implementation of sophisticated tools to assist shoppers in their purchase decisions by customizing the electronic shopping environment to their individual preferences (Gerald Häubl, 2000).Ease of use was found to be a significant determinant of satisfaction in online shopping. Service quality is determinant in online shopping channel satisfaction. Consumer satisfaction is a determinant of online channel preference (Sarv Devaraj, 2002).



Based on notions derived from signaling theory this research propose that the facilitation of provision of direct access to uncensored competitor price information within an electronic store may have a positive impact on consumer preference for an online shopping. Uncensored competitor price information may result in enhanced long- term preference for online vendor (valerie Trifts, 2003). Influence of search, experience and credence (product classification) on consumer preference for online shopping. They found that the importance consumers place upon internet retailer attributes significantly influences their online purchase preference for different product categories (Tulay Girard, 2002).

Behavioral and economic aspects are contributes to online shopper satisfaction and eventually lead to their preference of the online channel. Time responsiveness, personalization, security and reliability are also significantly related to the consumer satisfaction out come with the channel. Finally there is evidence that satisfaction derived from the above conduct variables is strongly related to online shopper’s preference for the online channel (SarvDevaraja, 2006). Using shopping preference theory this study examines the influence of social orientation of the customer out shopping orientation and enjoyment derived from shopping on the customer’s preference to shop online. Social orientation did not influence online shopping preference (Rajasree k.Rajamma, 2005).

The existing research has examine a pleasure trip and a laptop computer, to test whether there are differences in the individual preference the study has recommend that e-retailers web page need to clarify and facilitate access to the most relevant variable to the shopping task. Likewise, public institution and e-retailer need to continue to work towards minimizing non-buyers rejection of online purchasing and their fears regarding security on the website (Peral, 2012). When attribute such as large selection and shopping quickly are predominant, online shopping is preferred (Aron M. Levin, 2005). The Greek consumers do not trust plastic money which is essential part of every electronic transaction. They are not quite comfortable with the process of making a transaction and prefer instead to touch and feel the products they intend to buy (Nicholas, 2007).

Eric Brunelle, (2009) presents the results of an experiment designed to improve online consumer channel preference by testing cognitive fit theory. This research support cognitive fit theory. His research support cognitive fit theory in a commercial context and open up a new way of explaining consumer channel preference. It found unveil consumers specific returns policy preference as well as the overall importance of returns in the online consumer experience, including where returns rank on the list of factors driving retailer recommendation (Comscore, 2013). The effects of age, income, and education on online consumer needs being reflected in their online store visit strategies (Chee Wei Phang, 2010). Most individuals stated that privacy was important to them with concern centering on the disclosure of different aspects of personal information. However, regardless of their specific privacy concerns, most participants did not live up to their self-reported privacy preference (Sarah Spiekermann).

**Table-1: Data Analysis and Interpretation**

<b>Demographic Characteristics</b>	<b>Category</b>	<b>Frequency</b>	<b>Per cent</b>
Age (Years)	<31	186	85.7
	32-51	29	13.4
	>52	2	0.9
Educational Qualification	Upto SSLC	19	8.8
	H.Sc/Diploma	13	6.0
	Under Graduate	100	46.1
	Post Graduate	70	32.3
	Professional	15	6.9
Occupation	Salaried Class	49	22.6
	Businessman	32	14.7
	Homemakers	24	11.1
	Student	87	40.1
	Professionals	19	8.8
	Others	6	2.8
Income (Rs)	<50000	196	90.3
	50001-100000	13	6.0
	100001-150000	2	0.9
	>150001	6	2.8
Residential Area	Urban	108	49.8
	Semi-urban	52	24.0

	Rural	53	24.4
	Hill Area	4	1.8

The descriptive table:1 highlights that 85.7 per cent of the respondents were below 31 year old, while 13.4 per cent of the respondents were fall between 32 to 51 years old and only 0.9 per cent of the respondents were the age group of above 52 years old. 46.1 per cent of the respondents were Under Graduate degree holders 32.3 per cent were Post Graduate holders, 8.3 per cent were up to SSLC holders, while H.Sc /Diploma holders were 6.0 per cent. 40.1 per cent of the respondents were Student, 22.6 per cent were in salaried class, 14.7 per cent were Business man, 11.1 per cent of the respondents were Homemakers, and 8.8 per cent of the respondents were Professionals. 90.3 per cent of the respondents were below Rs.50, 000 as their income. 49.8 per cent of the respondents were living in Urban Area, 24.0 per cent were living in Semi Urban and Rural and 1.8 per cent of the respondents were living in Hills Area.

**FACTOR ANALYSIS**

A questionnaire has been finalized based on extensive review of literature and it contains seven latent variables namely Comparison as first latent variable under this five observed variables are labeled as P1, P2, P3, P4, P5. The second latent variable is cost efficiency in this P6, P7, P8, P9, P10 labeled as observed variables. The third latent variable is convenience under this four observed variables are included P11, P12, P13, P14. The fourth latent variable is product Delivery, under this four observed variables are labeled as P15, P16, P17, P18. The fifth latent variable is perceived ease of use under this four observed variables are labeled as P19, P20, P21, P22, P23. The next variable is flexibility under this four observed variables are included P24, P25, P26, P27. The last variable is promotion under this three observed variables are labeled as P28, P29, P30.

**Table-2: Eigen Values With Cumulative Percentage of Variance**

Factors	Eigen Value	% of Variable	Cumulative % of Variable
Cost Efficiency	2.734	9.112	9.112
Comparison	2.653	8.843	17.955
Convenience	2.430	8.101	26.056
Perceived Ease of Use	2.240	7.466	33.522
Product Delivery	2.194	7.313	40.835
Flexibility	1.727	5.758	52.593
Promotion	1.718	6.726	52.835

Principal component method of factor analysis has been applied. A larger Eigen value indicates a stronger function and a higher discriminating ability. Factor extraction stopped when Eigen value (variance of the factors) came to 1.00, thereby extracting 8 factors are taken for the analysis. These factors account for 52.835% of total variable (Table No:2). The factor loading of 0.50 or more is significant and retained for further analysis (Ali M. Quazi, 2000)

**Table-4: Mean Score of Factor With Mean Values**

Factors	Factor connotation	Weighted Average	Order
1	Comparison	10.14	I
2	Cost Efficiency	9.86	II
3	Convenience	9.07	III
4	Product Delivery	8.31	IV
5	Perceived Ease of Use	7.46	V
6	Flexibility	7.28	VI
7	Promotion	5.7	VII

The factors are extracted so far have been rearranged in an order based on weighted average score. The table 4 shows the weighted average mean score of factor value for preference of online shopping in purchase decision making. The above table makes it clear that highest mean value (WA=10.14) is accorded by Comparison followed by Cost efficiency (WA=9.86), Convenience (WA=9.07), Product delivery (WA=8.31), Perceived ease of use (WA=7.46), Flexibility (WA=7.28), Promotion (WA=5.70).

**Table-3: Reliability Test**

Factors Nomenclature	Cronbach's Alpha
Comparison	0.723
Cost Efficiency	0.702
Convenience	0.692

Product Delivery	0.621
Perceived Ease of Use	0.684
Flexibility	0.689
Promotion	0.614
Total	0.907

The above table explains Cronbach’s alpha test. In this test 30 variables are included for reliability test. Based on the statistics test Cronbach’s alpha is 0.907. It shows that the constructions of questions are excellent for internal consistency.

**COMPARATIVE ANALYSIS**

*H<sub>1.1</sub>: Age of consumer is significantly impact online shopping preference.*

**Table-5: Age Group And Their Preference**

FACTORS	<31 (N=186)		32-51 (N=29)		>52 (N=2)		ANOVA	
	Mean	S.D	Mean	S.D	Mean	S.D	F	Sig.
Comparison	10.07	3.168	10.59	2.442	9.50	0.707	0.389	0.678
Cost Efficiency	9.680	3.186	10.86	2.656	11.50	2.121	2.084	0.127
Convenience	8.930	2.870	9.970	2.719	8.50	0.707	1.686	0.188
Product Delivery	8.100	2.548	9.480	1.939	10.00	0.000	4.401	0.013
Perceived ease of use	7.290	2.559	8.340	2.192	10.00	0.000	3.255	0.041
Flexibility	7.140	2.166	7.970	2.113	9.50	0.707	2.893	0.058
Promotion	5.690	1.974	5.710	1.675	6.50	0.707	0.172	0.842

Age is playing important role to prefer products through online. Preference is considered as dependent variable and age is considered as independent variable for testing. From the above statistics less than 30 years old consumers scored high mean value on comparison, whereas 32 to 51 old consumer and above 52 year old consumer have scored highest mean on cost efficiency. The sig value shows, that there is significant impact on product delivery (0.05 > 0.013) and perceived ease of use (0.05 > 0.041) for their shopping preference and there is no significant impact on flexibility (0.05 < 0.058), promotion (0.05 < 0.842) and comparison (0.05 < 0.678), cost efficiency (0.05 < 0.127) and convenience (0.05 < 0.188) for their Shopping preference.

*H<sub>1.2</sub>: Income of the consumer is significantly impact on online shopping preference.*

**Table-6: Income of the Shoppers and Their Preference**

Factors	<50000 (N=196)		50001-100000 (N=13)		100001- 150000 (N=2)		>150001 (N=6)		ANOVA	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	F	Sig.
Comparison	10.24	3.037	11.18	2.316	5.000	0	5.800	0.837	5.049	0.002
Cost Efficiency	9.990	3.180	9.670	2.060	7.000	0	7.000	1.789	2.107	0.100
Convenience	9.160	2.782	9.620	3.595	6.000	0	6.000	1.549	3.009	0.031
Product Delivery	8.370	2.480	8.220	2.224	6.000	0	6.800	4.087	0.928	0.428
Perceived Ease of Use	7.510	2.541	8.330	2.229	4.000	0	5.000	1.095	3.082	0.028
Flexibility	7.250	2.100	9.000	2.415	4.000	0	5.330	1.506	5.411	0.001
Promotion	5.750	1.903	6.250	2.006	3.000	0	3.600	1.342	3.085	0.028

Income is determining factor for purchasing to prefer any product through online. From the table:6 less than 50,000 income group and 50001 to 100000 income group of consumer have scored highest mean on Comparison whereas the age group between 100001 to 150000 income group and above 150001 income group of consumer have scored highest mean on cost efficiency. The sig. value shows, comparison (0.05 > 0.002), convenience (0.05 > 0.031), perceived ease of use (0.05 > 0.028), flexibility (0.05 > 0.001), and promotion (0.05 > 0.028), have significant impact on their shopping preference, whereas there is no significant impact on cost efficiency (0.05 < 0.100) and product delivery (0.05 < 0.428) for their shopping preference when it is compared with income of online consumer.

*H<sub>1.3</sub>: Education is significantly impact online shopping preference of consumers.*

**Table-7: Education of Shoppers and Their Preference**

Factors		Comparison	Cost Efficiency	Convenience	Product delivery	Perceived ease of use	Flexibility	Promotion
Up to SSLC	Mean	10.11	11.72	10.44	8.830	8.330	8.170	5.830
	S.D	2.398	2.886	1.504	1.339	1.970	2.036	1.200
H.Sc/Diploma	Mean	10.00	11.08	10.58	8.540	8.150	8.460	6.850
	S.D	1.859	2.871	2.843	2.295	1.864	1.613	1.625
Under Graduation	Mean	10.61	9.980	9.190	8.400	7.530	7.300	5.740
	S.D	3.082	2.938	2.980	2.656	2.496	2.098	2.083
Post-Graduation	Mean	9.300	8.670	8.090	7.810	6.970	6.590	5.440
	S.D	3.210	3.001	2.628	2.500	2.807	1.943	1.911
Professional	Mean	11.00	11.50	9.870	9.200	7.530	8.130	5.360
	S.D	3.295	3.611	3.021	2.731	2.416	3.204	1.550
Anova	F	1.719	4.967	3.656	1.130	1.168	3.413	1.587
	Sig	0.132	0.000	0.003	0.346	0.326	0.006	0.165

The above table:7 explains impact of education on consumer preference towards purchase through online. The SSLC holder, H.Sc educators and Professional have scored highest means on Cost efficiency whereas under graduates and post graduates have scored highest mean on comparison. The sig. value proved that there is a significant impact on cost efficiency (0.05 > 0.000), convenience (0.05 > 0.003), Flexibility (0.05 > 0.006) for their preference and no impact on comparison (0.05 < 0.132), product delivery (0.05 < 0.346), perceived ease of use (0.05 < 0.326) and promotion (0.05 < 0.165) of online shopping preference.

*H<sub>1.4</sub>: Occupation of consumer is significantly impact online shopping preference.*

**Table-8: Occupation of Online Shoppers and Their Preference**

Factors		Comparison	Cost Efficiency	Convenience	Product delivery	Perceived ease of use	Flexibility	Promotion
Salaried Class	Mean	9.210	9.220	8.220	7.890	7.080	6.530	5.110
	S.D	3.516	3.197	2.458	2.798	2.835	2.142	1.735
Business Man	Mean	10.94	10.45	10.59	9.240	8.440	8.250	6.750
	S.D	3.192	2.293	2.589	2.586	2.228	2.079	1.967
Home Makers	Mean	9.500	10.75	9.710	8.210	8.000	7.920	5.920
	S.D	1.865	2.658	2.010	1.769	1.794	1.742	1.381
Student	Mean	10.37	9.630	8.850	8.200	7.200	7.170	5.650
	S.D	2.852	3.144	2.814	2.326	2.419	1.845	1.927
Professionals	Mean	10.61	10.32	8.840	8.420	7.050	6.950	5.170
	S.D	2.973	3.859	3.304	2.610	2.592	2.778	1.886
Others	Mean	10.67	10.17	8.670	8.500	8.000	8.170	6.330
	S.D	4.676	4.956	5.645	4.087	4.336	4.070	3.077
Anova	F	1.677	1.204	3.165	1.109	1.745	3.360	3.463
	Sig	0.142	0.309	0.009	0.357	0.126	0.006	0.005

The above table:8 explains how the occupation influences consumer to prefer on online shopping. From the statistics salaried class, and homemakers have scored highest means on cost efficiency whereas businessman, student, professional and other group of consumer have scored highest mean score on comparison factor. From the sig. value, there is a significant impact on convenience (0.05 > 0.009), Flexibility (0.05 > 0.006) and promotion (0.05 > 0.005) of their online shopping preference, while comparison (0.05 < 0.142), cost efficiency (0.05 < 0.309), product delivery (0.05 < 0.357), perceived ease of use (0.05 < 0.126) have no impact on shopping preference towards online.

H<sub>1.5</sub>: Residential area of consumer is significantly impact online shopping preference.

**Table-9: Residential Area Of Online Shoppers And Their Preference**

Factors	Urban		Semi-urban		Rural		Hill Area		ANOVA	
	M	S.D	M	S.D	M	S.D	M	S.D	F	Sig.
Comparison	10.04	3.175	10.34	2.789	10.24	3.223	9.000	1.155	0.307	0.820
Cost Efficiency	10.13	3.303	9.650	2.288	9.580	3.527	8.750	2.363	0.645	0.587
Convenience	9.400	2.996	8.960	2.612	8.650	2.814	7.250	1.500	1.413	0.240
Product Delivery	8.540	2.555	8.330	2.590	7.860	2.380	7.750	1.258	0.884	0.450
Perceived ease of use	7.400	2.646	8.020	2.570	7.100	2.269	6.500	1.291	1.424	0.237
Flexibility	7.150	2.092	7.860	2.272	7.080	2.189	5.750	1.708	2.190	0.090
Promotion	5.600	1.785	5.650	1.846	5.980	2.322	5.500	0.577	0.483	0.694

Residential area plays important role for consumer preference towards online shopping. From the statistics urban consumer have scored highest mean score on cost efficiency, whereas semi urban, Rural and Hill area consumer have scored highest value on comparison. From the sig. value it is proved that there is no significant impact on comparison ( $0.05 < 0.820$ ), cost efficiency ( $0.05 < 0.587$ ), convenience ( $0.05 < 0.240$ ), product delivery ( $0.05 < 0.450$ ), perceived ease of use ( $0.05 < 0.237$ ), Flexibility ( $0.05 > 0.090$ ) and promotion ( $0.05 < 0.694$ ) for their online shopping preference.

**CONCLUSION, MANAGERIAL IMPLICATION AND FUTURE RESEARCH**

Consumer preference is influenced in less than 32 year old consumer because this group of consumer buys product frequently through online. Hence it is concluded from the data that frequent purchasers of this group have not influenced much on preference factors. May be this group of consumer purchases products for utilitarian value than hedonic value. Mid income group of consumer preference is more contributing factors than other group like low income and high income group. Education does not determine comparison shopping, perfection on logistic arrangement (product delivery), perceived ease of use and promotion but the same group of consumer education are influenced with cost efficiency, convenient and flexibility of the products purchased through online. One more lesson from table:7 is under graduate and post graduate online consumer have not significant on their preference .As mention in less than 32 year old group and this kind of consumers more prefer for hedonic aspects of online shopping preference than utilitarian aspects. This result also supports the study conducted by (Majid Nili D. D., 2013) hedonic and utilitarian value has a direct impact on preferences in online retailers and thus future intention on online shopping. The table:9 statistics shows that residential areas are not determining factors for consumer preference towards online shopping. The future research would be conducted on how consumer preference is affecting hedonic and utilitarian aspects of consumer behaviour. The limitation of the study is the sample of population as we have targeted participants only in Vellore district of Tamil Nadu where the data output and results will only apply on such area as mentioned earlier. This will inflect biases on the results if generalized on a different consumer samples in the region.

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## A REVIEW PAPER ON BIG DATA AND HADOOP

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HOD<sup>2</sup>, Department of I. T., S. K. Somaiya College of Arts, Science and Commerce, Mumbai**ABSTRACT**

In this universe of information the term BIG DATA has occurred with new prospects and challenges to deal with the huge amount of data. BIG DATA has got a place of great significance and is becoming the choice for new researches. To find the useful information from huge amount of data to administrations, we need to investigate the data. Mastery of data investigation is required to get the information from unstructured data on the web in the form of texts, images, videos or social media posts. This paper presents an summary on Big Data, Advantages and its possibility for the future research. Big Data present prospects as well as challenges to the researchers. An overview on prospects to healthcare, technology etc. is given. This paper gives an outline to Hadoop and its components. This paper also focuses on application of Big Data in Data Mining.

*Keywords: big data; Hadoop; Map Reduce; HDFS; data mining*

**I. INTRODUCTION**

BIG DATA is a ambiguous topic and there is no exact meaning which is followed by everyone. Data that has extra-large Capacity, comes from Variation of sources, Variation of formats and comes at us with a great Speed is normally refer to as Big Data. Big data can be structured, unstructured or semi-structured, which is not managed by the predictable data management techniques. Data can be produced on web in several forms like texts, images or

Videos or social media posts. In order to development these large amount of data in an economical and well-organized way, parallelism is used [1]. There are four features for big data. They are Volume, Velocity, Variety and Veracity



Fig-1: 4v's of BIG DATA

Volume means measure of data or big amount of data produced in every second. Mechanism produced data are examples for these features. Nowadays data capacity is growing from gigabytes to petabytes [2]. 40 Zetta bytes of data will be produced by 2020 which is 300 times since 2005 [3]. Second feature of Big Data is speed and it means examination of flowing data speed is the speed at which data is produced and handled. For example social media posts [2]. Variation is another important feature of big data. It states to the type of data. Data may be in different format such as Text, numerical, images, audio, video, social media data [2]. On twitter 400 million tweets are sent per day and there are 200 million active users on it [3]. Reliability means ambiguity or accuracy of data. Data is ambiguous due to the inconsistency and incompleteness [2]

**II. CHALLENGES AND OPPORTUNITIES**

There are 800 million web pages on Internet providing information around Big Data. Big Data is the next big mechanism after Cloud [11]. Big data comes with a lot of opening to deal in health, education, earth, and industries but to deal with the data having large capacity using traditional prototypes becomes very problematic. So we need to look on bigdata challenges and design some calculating prototypes for well-organized examination of data [13]

**A. Challenges with Big Data:** [12]

**1) Heterogeneity and In completeness:** If we want to examine the data, it should be organized but when we deal with the Big Data, data may be organized or unorganized as well. Heterogeneity is the big challenge in data Examination and predictors need to manage with it. Consider an example of patient in Hospital. We will create each record for each medical test. And we will also make a record for hospital halt. This will be changed for all patients. This project is not well organized. So handling with the Heterogeneous and incomplete is necessary. A good data examination should be applied to this.

**2) Scale:** As the name pronounces Big Data is having large size of data sets. Handling with large data sets is a big problem from decades. Before, this problem was solved by the processors getting earlier but now data capacities are becoming huge and processors are static. World is moving on the way to the Cloud technology, due to this change data is generated in a very high rate. This high rate of increasing data is becoming a challenging problem to the data specialists. Hard disks are used to store the Data. They are slower I/O performance. But now Hard Disks are replaced by the firm state drives and other technologies. These are not in slower rate like Hard disks, so new storage scheme should be planned.

**3) Appropriateness:** Additional challenge with size is speed. If the data gatherings are large in size, longer the time it will take to inspect it. Any method which deals efficiently with the size is likely to accomplish well in term of speed. There are situations when we needed the examination results rapidly. For example, If there is any scam in business, It should be examined before the transaction is completed. So some new system should be deliberate to meet this challenge in data analysis.

**4) Secrecy:** Secrecy of data is another big problem with big data. In some countries there are strict acts about the data secrecy, for example in USA there are strict acts for fitness records, but for others it is less powerful. For example in social media we cannot get the private posts of users for emotional analysis.

**5) Human Cooperation:** In malice of the advanced computational replicas, there are many designs that a computer cannot notice. A new technique of harnessing human cleverness to solve problem is crowd-tracking. Wikipedia is the best example. We are dependable on the information given by the unfamiliar person, however most of the time they are correct. But there can be other people with other purposes as well as like providing false information. We need technical model to handle with this. As humans, we can look the appraisal of book and find that some are positive and some are negative and come up with a conclusion to whether buy or not. We need methods to be that intelligent to decide.

**B. Opportunities to Big Data:** [14] Now this is time to Data Revolution. Big Data is providing so many prospects to business organizations to develop their business to higher profit level. Not only in technology but big data is playing a significant role in every field like health, economics, banking, and corporates as well as in government.

**1) Technology:** Almost every top business like Facebook, IBM, yahoo have adopted Big Data and are capitalizing on big data. Facebook handles 50 Billion photos of users. Every month Google handles 100 billion searches. From these stats we can say that there are a lot of prospects on internet, social media.

**2) Government:** Big data can be used to handle the difficulties faced by the government. Obama government publicized big data research and expansion creativity in 2012. Bigdata exploration played an important part of BJP winning the elections in 2014 and Indian government is put on big data analysis in Indian constituency.

**3) Healthcare:** Rendering to IBM Big data for Healthcare, 80% of homeopathic data is shapeless. Health care organizations are familiarizing big data technology to get the whole information about a patient. To increase the healthcare and low down the charge big data examination are necessary and certain technology should be improved

**4) Science and Research:** Big data is a modern subject of research. Many researchers are functioning on big data. There are so many papers being available on big data. NASA center for weather replication stores 32 petabytes of annotations [15].

**5) Media:** Media is using big data for the advertisings and marketing of products by targeting the interest of the user on internet. For example social media posts, data predictors get the number of posts and then examine the attention of user. It can also be complete by getting the positive or negative evaluations on the social media.



**III. HADOOP FRAMEWORK**

Hadoop is open any one software used to process the Big Data. It is very famous used by administrations/researchers to analyze the Big Data. Hadoop is influenced by Google's structural design, Google File System and MapReduce. Hadoop procedures the large data sets in a spread calculating environment. An Apache Hadoop bionetwork consists of the Hadoop Kernel, MapReduce, HDFS and other mechanisms like Apache Hive, Base and Zookeeper [1]

**A. Hadoop consists of two main components:**

**1) Storage:** The Hadoop Distributed File System(HDFS): It is a distributed file system which delivers fault acceptance and considered to run on product hardware. HDFS delivers high amount access to application data and is appropriate for applications that have huge data sets. HDFS can store data through thousands of servers. HDFS has master/slave architecture [5]. Files added to HDFS are divided into fixed-size chunks. Chunk size is configurable, but defaults to 64 megabytes.

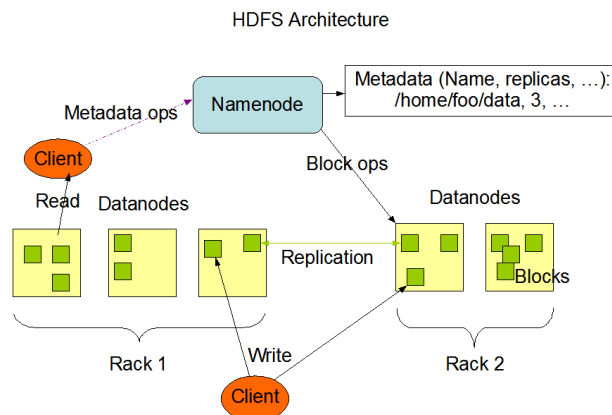


Fig-2: HDFS Blocks

**2) Processing: MapReduce [4]:** It is a software design model presented by Google in 2004 for easily writing applications which processes huge amount of data in equivalent on huge bunches of hardware in fault tolerant manner. This functions on huge data set, separations the problem and data sets and run it in equivalent way. Two utilities in MapReduce are as following:

- a) **Map** –The Map function continually runs first naturally used to filter, transform, or parse the data. The outcome from Map develops the input to Reduce.
- b) **Reduce** –The Reduce function is elective normally used to encapsulate data from the Mapfunction.

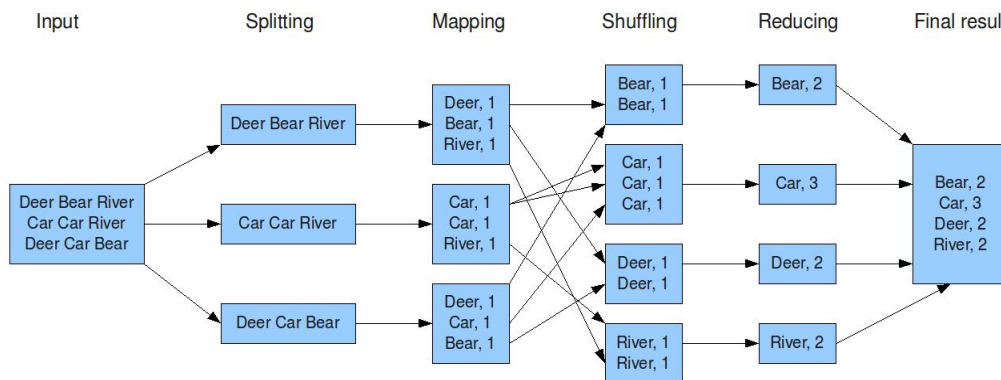


Fig-3: Map Reduce Processing

**IV. APPLICATIONS IN DATA MINING**

Big Data is very beneficial for Professional Organizations as well as to the researchers to detect the data designs in bigdata sets. Take out useful information from huge amount of big data is called as Data Mining. There is huge amount of data on Internet in form of text, numbers, social media posts, images and videos. 40 Zetta bytes of data will be produced by 2020 which is 300 times from 2005 [3]. To examine this data to get useful information for security, health, education etc., we need to present new data mining method which is effective. There are numerous Data mining methods which can be used with big data, some of them are:

**A. Arrangement Analysis:** It is a organized process for gaining important information about data and metadata. Organization can also be used to bunch the data.

**B. Cluster Analysis:** It is the process to recognize data sets that are parallel to each other. This is done to get the similarities and variances within the data. For example clusters of consumers having similar favorites can be directed on social medial [6].

**C. Evolution Analysis:** Evolution Analysis is also called as inherent data mining mostly used to mine data from DNA sequences. But can be used in Banking, to forecast the Stock exchange by previous years' time series Data [7].

**D. Outlier Analysis:** Some clarifications, identifications of items are done which do not make a design in a Data Set. In medical and banking problems this is used.

## V. LITERATURE REVIEWS

Anupam Jain, Rakhi N K and Ganesh Bagler studied Indian Recipes and discovered that the presence of certain spices makes a meal much less likely to contain ingredients with flavors in common. Jain and others chose an online website TarlaDalaa.com and downloaded more than 2500recipes for their research. 194 different ingredients were found in these recipes. Then they studied Network of links between these recipes. They found that Indian cuisine is characterized by strong negative food pairing that even higher than any before. According to them, "Our study reveals that spices occupy a unique position in the ingredient composition of Indian cuisine and play a major role in defining its characteristic profile". "Our study could potentially lead to methods for creating novel Indian signature recipes, healthy recipe alterations and recipe recommender systems," conclude Jain and mates [8,9]. Vidyasagar S. D did a survey on Big Data and Hadoop system and found that organizations need to process and handle petabytes of Data sets in efficient and inexpensive manner. According to him if there is any node failure then we can lose some information. Hadoop is an Efficient, reliable, Open Source Apache License. Hadoop is used to deal with large data sets. Author explained its need, uses and application. Now days, Hadoop is playing an important role in Big Data. Vidyasagar S.D concluded that "Hadoop is designed to run on cheap commodity hardware, it automatically handles data replication and node failure, it does the hard work –you can focus on processing data, Cost Saving and efficient and reliable data processing"[10].

## VI. CONCLUSION

In this review paper, an summary is delivered on BigData, Hadoop and applications in Data Mining. 4 V's of Big Data has been discussed. An overview to big data encounters is given and numerous prospects and applications of big data has been conversed. This paper defines the Hadoop Framework and its mechanisms HDFS and Map reduce. The Hadoop Circulated File System (HDFS) is a distributed file system planned to run on product hardware. Hadoop plays an important role in Big Data. This paper also emphases on current research he sin Data Mining and some literature reviews have also been considered.

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**A STUDY ON IMPACT OF KNOWLEDGE MANAGEMENT AMONG EMPLOYEES  
PERFORMANCE SPECIAL REFERENCE TO PRECOT LIMITED, PALAKKAD**

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Knowledge the executives (KM) is the way toward catching, creating, sharing, and adequately utilizing authoritative learning. It alludes to a multi-restrained way to deal with accomplishing hierarchical destinations by making the best utilization of learning. A set up order since 1991 (see Nonaka 1991), KM incorporates courses educated in the fields of business organization, data frameworks, the board, and library and data sciences (Alavi and Leidner 1999). All the more as of late, different fields have begun adding to KM look into; these incorporate data and media, software engineering, general wellbeing, and open arrangement. Information the executives endeavors regularly center around hierarchical targets, for example, improved execution, upper hand, development, the sharing of exercises scholarly, mix and ceaseless improvement of the association. KM endeavors cover with authoritative taking in and might be recognized from that by a more prominent spotlight on the administration of learning as a vital resource and an attention on empowering the sharing of information. It is an empowering agent of authoritative learning

**Definition of Knowledge Management**

Knowledge Management is the deliberate procedure of finding, choosing, sorting out, refining and displaying data in a way that improves a representative's perception in a particular zone of premium.

Knowledge Management - Information or information the executives with the extra routine with regards to catching the implicit experience of the person to be shared, utilized and based upon by the association prompting expanded efficiency (Tacit Knowledge - Innovation, formation of new learning regularly originates from coordinated effort and connection with specialists. These are a portion of the numerous approaches to make a culture where there is more prominent cooperation, collaboration and sharing of thoughts.

**Knowledge Management Framework structure**

As Knowledge Management has developed in the course of the most recent two decades, the requirement for an incorporated Knowledge Management system has turned out to be clear. With a Management Framework, KM can assume the parts of other administration frameworks, and be made piece of ordinary business, as opposed to depending on a different arrangement of apparatuses.

**Knowledge Management Framework Purpose**

A Knowledge Management Framework guarantees that all fundamental KM components (Accountabilities, Processes, Technologies and Governance) are set up, and interconnected. This guarantees there are no holes in the framework, and that information streams uninhibitedly through the association.

**REVIEW OF LITERATURE**

**Drucker (1992)** coins the expression "information society" and contends that later on, knowledge will speak to the essential asset for people and for the economy by and large. Land, work, and capital wind up optional since, with specific learning, associations can without much of a stretch acquire these assets. However Drucker likewise contends that learning without anyone else's input creates nothing; just when incorporated into an assignment does information advantage society. Drucker then contends the learning society likewise speaks to a general public of associations, since he trusts the motivation behind each association contains the reconciliation of particular information into normal undertakings.

**Lee and Choi (2004)** to think about authoritative execution as including KM fulfillment, return on resources, return on deals, and hierarchical viability. Their model incorporates KM forms, to concentrate on socialization, externalization, mix, and disguise inside the learning creation procedure, and KM empowering influences, to incorporate culture, structure, individuals, and data innovation. additionally incorporate authoritative inventiveness as a KM middle of the road result, predecessor to hierarchical execution. Also, their examination proposes an integrative KM inquire about structure, where empowering influences impact forms; forms impact moderate results; middle results impact hierarchical execution – and authoritative execution recursively impacts empowering agents, procedures, and halfway results.

**OBJECTIVES OF THE STUDY**

- To study about social demographic of variables of the respondents
- To learn about the Impact of Knowledge Management Practice Among Employees

**UNIVERSE AND SAMPLING**

Representatives working in PRECOT MEREDIAN LIMITED , Palakkad were the universe .In this organization absolutely 850 workers working. From the complete workers 60 respondents were chosen by utilizing Convenience testing.

**RESEARCH DESIGN**

The researcher attempted to find out the knowledge management system in the organization with certain variables hence the researcher adopted the descriptive research design in order to establish the causes of knowledge management system between the selected socio demographic variables and with various dimension of knowledge management system

**TOOLS OF DATA COLLECTION**

The scientist received the poll strategy as instrument of information collection. The survey comprises following measurements

1. Socio statistic factors
2. Knowledge factors
3. Knowledge administration factors
4. Supervising ability factors
5. Growth of information the executives

**OPERATIONAL DEFINITIONS**

**ORGANIZATION**

The organization selected for the study is Precot Limited, Palakkad

**KNOWLEDGE**

Knowledge is the capacity to settle on successful choice , and make compelling move (in view of a meaning of by dwindle senge) .some portion of the perplexity between learning the executives and data administrations is in all likelihood the need, in the English language, of any qualification between ability, and realize what.

**EMPLOYEE**

Person who works low maintenance or full time under an agreement of business whether oral or composed, express or inferred ,and has perceived rights and obligations.

**MANAGEMENT**

Directions the impact of the general population to achieve objectives and destinations utilizing accessible assets productively and viably. the board include arranging ,sorting out ,staffing ,driving or coordinating and controlling an association or activity to achieve an objective .resourcing incorporates the arrangement and control of HR ,money related assets ,innovative assets ,and common assets.

**ANALYSIS AND INTERPRETATION**

**TABLE-1**

**Distribution Of The Respondents By Their Age**

Si. No	Age Of Respondents	No Of Respondents	Percentage
1	18-20	18	30.0
2	20-25	6	10.0
3	25-30	13	22.0
4	30-35	23	38.0
5	Total	60	100.0

The above table shows that 30% of the respondents are include age group between 18-20 years.the 10% of the responds are the age of 20-25 year;. The other 22% of the respondents are the age of 25-30; the other 38% are the age of 30-35.

**Table-2: Distribution of The Respondents By Their Age**

Sl. No	Gender	No Of Respondents	Percentage
1	Male	30	50.0
2	Female	30	50.0
3	Total	60	100.0

From the above table is founded that 50% of the respondents are male and 50% of the respondents are female

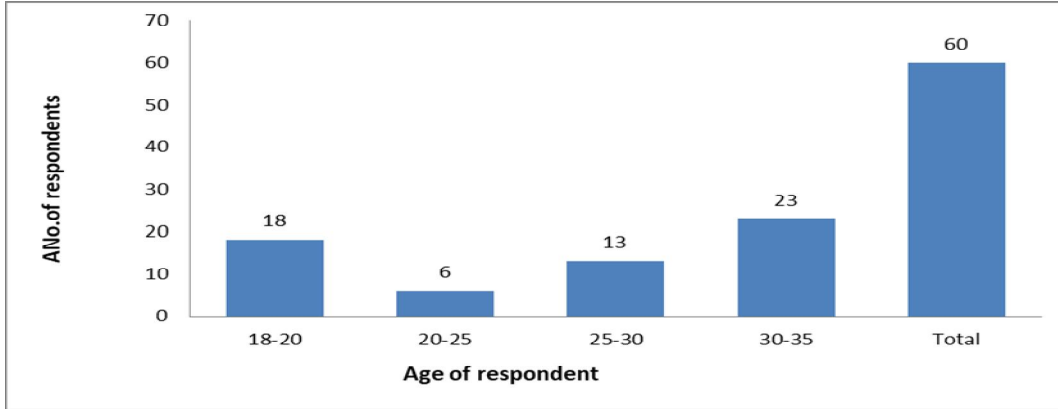
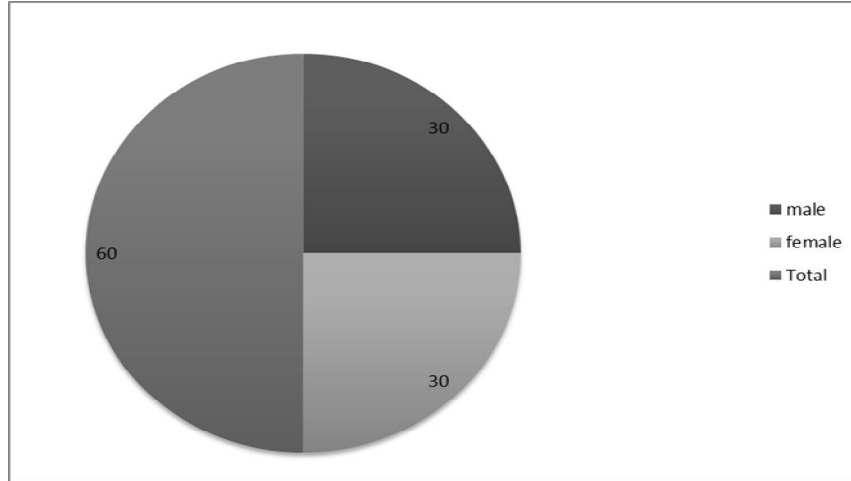


Figure-2: Distribution of the respondent by their age

**Table-3: Distribution of The Respondents Based on Their opinion about Knowledge Management Department**

Sl. No	Opinion	No Of Respondants	Percentage
1	Disagree	5	8.3
2	Agree	36	60.0
3	Strongly Agree	19	31.7
4	Total	60	100.0



It can be noted from the table that 60% of the respondents agreed that there is knowledge management department in their organization working actively . 31.7% of the respondents strongly agree that knowledge management department working moderately and 8.3% of the respondents disagree knowledge management department is not functioning.

**Table-4: Distribution of the respondent by their knowledge management performance**

Sl. No	No Of Respondents	Opinion	Percentage
1	Strongly Disagree	3	5.0
2	Disagree	12	20.0
3	Agree	27	45.0
4	Strongly Agree	18	30.0
5	Total	60	100.0

It is noted that from above table 45% of the employees agreed that they have the knowledge management performance.30% of the respondents were strongly agree.20% of the respondents are disagree. and the other 5% of the respondents are strongly disagree the knowledge management performance.

**Table-5: Distribution Of The Respondents By Their Knowledge Management Participation**

Sl. No	Opinion	No.Of Respondents	Percentage
1	Strongly Disagree	6	10.0
2	Disagree	6	10.0
3	Agree	31	51.7
4	Strongly Agree	17	28.3
5	Total	60	100.0

From the above table noticed that 51.7% respondents were agreed the knowledge management participation help to improve their working condition.28.3% of the respondents were strongly agree the method .The 10% of the respondents are strongly disagree. and rest 10% of the respondents are strongly disagree the knowledge management performance

**Table-7: Distribution Of The Respondents By Their Better Environment For Improving Work Knowledge**

Sl. No	Opinion	No Of Respondnt	Percentage
1	Strongly Disagree	7	11.7
2	Disagree	12	20.0
3	Agree	35	58.3
4	Strongly Agree	6	10.0
5	Total	60	100.0

From the above table shows that 58.3% of respondents were agreed that organization provides better environment for improving work knowledge of employees .The20% of respondents were disagree .11.7% of respondents were strongly disagree . And the other10% of respondents were strongly agreed about organization provides better environment for improving work knowledge of employees

**FINDING, SUGGESTION AND CONCLUSION**

1. Age of the representation it is founded that 38% of the respondents belong to the category of 30-35 years age
2. Gender of the respondents above table it is founded that 50% of the respondents are male and 50% of the respondents are female
3. 45% of the respondents were agreed that the knowledge management services help to improve the performance of their activity, And 30% of the respondents are strongly agree.
4. 51% of the respondents were agreed that the knowledge management participation are their improving knowledge management services.
5. 46% of the respondents were agreed that organization structure allows and facilitates its people to accomplish their task according to the knowledge management services.

**RECOMMENDATIONS**

1. It is recommended that all the gifted and untalented workers ought to be taken an interest in information the board to build up their aptitudes and learning
2. It is proposed that association should lead the classes from various workers with respect to present current innovation about learning the executives.
3. Making great and smoothing connection among the executives and representative of the organization.
4. It is recommended that the association to make open door for representative’s trade data it serves to tackling the issues effectively

**CONCLUSION**

Knowledge management the executives is one of the most sultry theme today in both industry world and data examine world. In our day by day life, we manage gigantic measure of information and data .information and data isn't learning until we realize how to uncover the incentive from underneath it. this the reason we need learning the executives. Lamentably, there's no general meaning of information the board, similarly as there's no understanding with respect to what establish learning in any case. Associations are understanding that scholarly capital or corporate information is profitable resource that can be overseen as viably as physical resource so as to improve execution. The focal point of information the executives is interfacing individuals, procedure and innovation to leverage corporate learning

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**CYBER STALKING****Darshan Panchal**Assistant Professor, Department of Accountancy, Narsee Monjee College of Commerce and Economics, Vile Parle (West), Mumbai

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**ABSTRACT**

*It took a considerable amount of time for people to realise what are the different forms of stalking and a lot more to gauge and understand its effects. Its impact, especially on young minds, has long-lasting effects. Laws and punishments were successful in curtailing it to an extent, but they have failed to act as a deterrent in most cases. The Internet has brought exciting benefits by providing oceans of knowledge to its users and various opportunities of sharing information and connecting across borders. However, every coin has two sides. The technology that helped change the world inadvertently offered a plethora of tools to perpetrators who could now easily carry out their dark deeds behind computer screens. The unfortunate part is that the victims, in the case of cyberstalking, unknowingly facilitate and aid the stalker by posting their personal information online. A victim of cyberstalking can report it to the concerned authorities, however, the solution lies in prevention and awareness. It's the people themselves who need to be mindful of their activities on the Internet.*

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**INTRODUCTION**

Cyber law in general refers to a law that regulates how people use the Internet. It applies to people using the Internet, World Wide Web and related technologies. It can be mainly categorised into civil and criminal. It encompasses all the different ways through which people communicate digitally using computers, mobiles, tablets, etc. over emails, social media, websites, blogs, personal or private forums, etc.

As defined by the Merriam-Webster website, cybercrime refers to any criminal activity (such as fraud, theft or distribution of child pornography) committed using a computer especially to illegally access, transmit or manipulate data. Cybercrime is an offence that may be committed against people by using computers, the Internet or mobile technology with the intention to cause damage directly or indirectly. There are three major categories that cybercrime falls into: individual, property and government.

- a. **Property:** The hacker steals a person's bank details to gain access to funds, make purchases online or run phishing scams to get people to give away their information.
- b. **Individual:** This category of cybercrime involves one individual distributing malicious or illegal information online. This can include cyberstalking, cyber bullying, distributing pornography and trafficking.
- c. **Government:** This is the least common cybercrime, but is the most grievous offense. Government cybercrime, also known as cyber terrorism, includes hacking government websites, military websites or distributing propaganda.

Cyberstalking, also referred to as Internet stalking, e-stalking or online stalking, is a criminal practice where an individual uses the Internet to systematically harass or threaten someone. This crime can be perpetrated through email, social media, chat rooms, instant messaging clients and any other online medium. Cyberstalking can also occur in conjunction with the more traditional form of stalking, where the offender harasses the victim offline.

Stalking, as defined on the website [oxforddictionaries.com](http://oxforddictionaries.com), means to harass or persecute (someone) with unwanted and obsessive attention. While legal definitions of stalking vary from one jurisdiction to another, a good working definition of stalking is a course of conduct directed at a specific person that would cause a reasonable person to feel fear. Stalking is serious, often violent, and can escalate over time.

**REVIEW OF LITERATURE**

Cybercrime is a fast-growing area of crime. More and more criminals are exploiting the speed, convenience and anonymity of the Internet to commit a diverse range of criminal activities that know no borders, either physical or virtual, cause serious harm and pose very real threats to victims worldwide. Society has taken cognizance of stalking but has somehow been unable to identify stalking over the Internet and its ramifications. According to a research conducted by Matthew J. Breiding et al (2011) quoted on the website [www.victimsofcrime.org](http://www.victimsofcrime.org), 7.5 million people are stalked in one year in the United States, of which over 85% of stalking victims are stalked by someone they know. The research also found out that persons between the age group 18 to 24 years experience the highest rate of stalking. The Organization for Security and Co-operation in Europe (OSCE) published a report in March 2019 based on a survey which revealed that 70% of women, or an estimated number of 16 million women, have experienced some form of sexual harassment, stalking, intimate partner violence or non-

partner violence since the age of 15, and 45% of women, or approximately 10.2 million women, have experienced sexual harassment, including harassment via the Internet.

The scenario in India is not much different. In the year 2013, the Justice J.S. Verma panel had said, "Offences such as stalking, voyeurism and eve-teasing are perceived as minor offences, but if not checked, these lead to a growing culture towards serious offences like rape." Section 354D of the Indian Penal Code defines the act of stalking as:

**1. Any man who**

- i. Follows a woman and contacts, or attempts, to contact such woman to foster personal interaction repeatedly despite a clear indication of disinterest by such woman; or
- ii. Monitors the use by a woman of the internet, email or any other form of electronic communication, commits the offence of stalking.

According to a survey conducted by a global cyber security firm Norton by Symantec in 2017, as reported by The Indian Express, online harassment is increasing in India. The report points out that every eight out of ten people surveyed have encountered some form of cyberstalking, online harassment and cyberbullying. The research also shows that more serious forms of online harassment, including threats of physical violence (45%), cyberbullying (44%) and cyberstalking (45%), are very high. The study found out that over 40% of incidences of cyberbullying and nearly half of all cases of cyberstalking had a stranger as a perpetrator and that one in four women found their experience frightening. As reported by The Times of India in 2018, several women and minor girls are falling prey to cyberstalking, as Hyderabad police receives nearly 50 complaints every month. The same news report also mentioned that merely 20% victims prefer to file FIR against accused. According to the annual report published by Indian Computer Emergency Response Team (CERT-In), over 53,000 cases of cyber security incidents were reported in 2017 in India (annual report of 2011 shows over 13,000 cases).

Alexis A. Moore, a renowned author who has authored multiple books on cyberstalking and who is a well-established practising advocate in California, believes that the ease with which someone can perpetuate a cyberstalking crime has made potential victims of us all. In her article dated 27<sup>th</sup> August, 2018 on the website [www.thoughtco.com](http://www.thoughtco.com), she said that individuals have been cyberstalked for the most minor reasons by people they've angered in the past. The ease of causing someone trouble through technology, without having to leave the house, makes cyberstalkers out of people who would have normally fumed in silence. We have all grown so complacent about our information and how it is stored and managed; we have no idea how easy it is to access essential personal data that would unlock the safeguards to our finances, our personal and economic safety and our lives.

According to a survey conducted in the year 2015 by Emma Short et al, National Centre for Cyberstalking Research, University of Bedfordshire, UK, 32.7% of respondents who reported harassment were indicated to have symptoms of PTSD according to the PCL-C (Weathers et al., 1994). Post-traumatic stress disorder (PTSD) is a mental health condition that's triggered by a terrifying event - either experiencing it or witnessing it. These symptoms cause significant problems in social or work situations and in relationships. They can also interfere with your ability to go about your normal daily tasks. PTSD symptoms are generally grouped into four types:

- i. Intrusive memories e.g. severe emotional distress or physical reactions to something that reminds you of the traumatic event.
- ii. Avoidance e.g. avoiding places, activities or people that remind you of the traumatic event.
- iii. Negative changes in thinking and mood e.g. negative thoughts about yourself, other people or the world
- iv. Changes in physical and emotional reactions e.g. self-destructive behaviour, such as drinking too much or driving too fast.

**OBJECTIVE**

The objective of this research paper is to understand cybercrime with a special focus on cyberstalking and the upsurge in its occurrence, and also highlight the effects of cyberstalking and the plausible ways to prevent it or help the victim.

**RESEARCH METHODOLOGY**

This research paper is based on qualitative analysis done using exploratory and descriptive methods consisting of data from secondary sources. The researcher also conducted some basic interviews with people in the age group of 17 to 20 years. The observation of the researcher is based on these primary and secondary sources.

**LIMITATIONS**

This research paper mainly relies on secondary data. It does not include any quantitative analysis. The primary data collected is from a restricted age group.

**FUTURE SCOPE FOR RESEARCH**

The research paper is focused on cyberstalking, leaving scope for research on many other types of cybercrime like cyberbullying and cyberterrorism.

**DATA ANALYSIS AND INTERPRETATION**

Taking the above statistics into consideration along with the responses from the respondents, it becomes evident that cyberstalking is the crime that is least spoken about. As it is not given enough importance by people in general, we don't have adequate measures and tools to protect people from it and prevent it from happening. The annual report published by Indian Computer Emergency Response Team (CERT-In) in 2017 shows over 53,000 cases as compared to over 13,000 cases in 2011, which clearly shows a rise in crime by almost around 400%. People are not aware and are unable to understand the true nature of cyberstalking. Moreover, people have failed to realise the effects of cyberstalking and its impact on their lives. The study also reveals that any person can commit the crime, be it a known person or a stranger, and the culprit does not always need a strong reason to do so.

**CONCLUSION**

Cyberstalking is such a new phenomenon to the public at large that most are unaware of it even if it has happened with them, but it is on the rise. However, cyberstalking can be as frightening and real as being followed and watched in your home or neighbourhood. Even the innocent act of posting personal photos online or announcing where you are on social media can provide fodder to perpetrators. Although there are laws put in place and security software available, it is the people who need to be cautious and mindful of their activities online.

**SUGGESTIONS**

1. CyberDost, a cybersecurity awareness Twitter handle maintained by Ministry of Home Affairs, Government of India, had tweeted, "Conduct yourself online the way you conduct yourself in the real world. The internet is a public platform of expression and communication. Use proper "netiquette" when online. Remember - whatever you share online is ALWAYS there!"
2. Under the Criminal Law (Amendment) Act, 2013, stalking is a punishable offence under Section 354D of IPC, with jail of up to 3 years for first-time offenders. However, the fact that it is a bailable offence is a serious loophole. Karuna Nundy, a Supreme Court advocate, said that with stalking not being recognised as a non-bailable offence in the first instance, it emboldens criminals to commit acid attack, rape and murder. This needs to be fixed.
3. People should make optimum use of the security features provided by various online platforms in order to safeguard their data.
4. Bajaj Allianz General Insurance has launched 'Bajaj Allianz Individual Cyber Safe' policy, a cyber-protection product for individuals, which provides coverage to customers who fall victim to threats such as cyber attacks, cyber extortion and cyberbullying. This is the first cyber cover for individuals. It will provide comprehensive protection against various cyber risks such as identity theft, malware attack, phishing, email spoofing, cyber extortion and cyberstalking.
5. The government can provide an online portal for registering complaints and ensure that appropriate action is taken to address them.

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**CONSUMER BEHAVIOUR TOWARDS LG PRODUCTS**

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**ABSTRACT**

*In India today Retail business is growing, Electronic goods are available at the reach of the Customer. The distribution can be either through dealers network or through forward intergration strategy of having own company outlets, showrooms, shopees. The major players of electronic goods such as Television, Washing Machine are Samsung, LG, Sony, Whirlpool etc. This study will help to plan out the further distribution strategy. This study will help to understand the Consumer Behaviour, customer satisfaction and comfort level, Distribution networking and Service towards the Customer purchasing LG products.*

*Keywords: Retail Management, Store Management, Consumer Behaviour, Customer Satisfaction*

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**INTRODUCTION**

Before the liberalization of the Indian economy, only a few Companies like Kelivinator, Godrej, Allwyn, and Voltas were the major players in the durable Goods (electronics) market. Then, after the Liberalization, more the foreign companies like LG, Sony, Samsung, Whirlpool, Daewoo, Aiwa came into the picture. Today, these companies control the major share of the Durable goods market. Durable goods market is expected to grow at 10-15% since 2015. It is growing very fast due to the of rise in standards of living of the people, easy access to consumer finance through financing companies, wide range of choice for appliances. With the increase in income levels, easy availability of finance, increase in consumer awareness, and introduction of new models, the demand for durable goods has increased significantly. Products like washing machine, air conditioners, microwave ovens, Led TV are no longer considered as luxury items.

Durable goods market is growing due to Exchange offers, discounts, and intense competition in the market. The market share of Multi-National Companies in durable goods sector is rising up to 65%. MultiNational companies' major segment is the growing middle class of India. Multi-National Company offers superior technology to the consumer, with the promising brands, and holds wide distribution network. However, the penetration level of the overall durable goods is still low in India.

**LITERATURE REVIEW**

**(Jain, S C, 1989)** Company performance is one of the most important aspects when assessing the suitability of certain strategies.

**(Siva Kumar A, 2007)** Store Environment might influence shopping behaviour. It contains varies stimuli that customer sells is perceive. The layout and design of the store has been found to influence unplanned purchases.

**(Sheth, Jagdish, 2008)** The effective customer relation management is important to identify real knowledge about different types of customers. Organization should look for differentiating knowledge from data while creating customer relationship management programme.

**(Singh, S K, 2009)** Marketing Research is the study of problems, Techniques and other aspects of marketing and decision making along with their implementation. It tries to determine the contribution of other relevant factors such as habits, customer text and preference.

**(Saxena, Rajan, 2017)** Retailing in India is undergoing a revolution. It is growing because of the expansion in the markets across the country. Retail involves all the activities that contribute to saving goods / services to ultimate consumers.

**OBJECTIVES**

- To find relations between the finance scheme, boosting sales volume.
- To understand the parameters influencing customer purchase decision for LG products.
- To analyse the customer preference purchase from particular stores.
- To find out the customer acceptance of LG showroom.
- To find out that how far the promotional parameters are helpful in branding.

**SCOPE OF THE STUDY**

- The research was conducted in a random manner which may have affected the data collection.
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- Most of the data was collected from loyal customers, regular customers and also from the employees of LG.
- Time period is an important parameter which was around 30 days only.
- The sample size is small.
- The above study conducted in Palghar District focused at Virar, Boisar.

### **RESEARCH METHODOLOGY**

Research methodology is considered as the nerve of the project. Without a well organised Research plan it is impossible to complete the project and reach to any conclusion. The project is based on the survey plan. The main objective of the survey was to collect appropriate data, which was important for drawing conclusion and getting results. Therefore, research methodology is the way to systematically solve the research problem. Research methodology not only talks about the methods but also logics behind the methods used in the context of a research study and it explain why a particular method has been used in the preferences of other methods.

### **RESEARCH DESIGN**

A research design provides the framework to be used as a guide in collecting and analysing data. We have opted for descriptive research. Research design is important primarily because of the increased complexities in the market as well as marketing approaches available to the researches. In fact, it is the key the Evolution of the successful marketing strategies and programmers. It is a tool to study buyer's behaviour, conception pattern, brand loyalty and focused market chain, a research design specifies the method and procedures for conducting a particular study.

### **SOURCE OF DATA COLLECTION**

The data for this study has been collected through both the primary and secondary sources.

#### **Primary sources**

A close ended questionnaire having the option for suggestions has been used for primary data collection. Moreover, while getting the questionnaire filled up; related questions were also asked from the respondents.

#### **Secondary Data**

As a secondary data source - Books, Case Studies books , online websites have been used to collect the data.

Details of the sampling methodology,

- ✓ No. of questions in questionnaires for the customer: 06
- ✓ No. of questions related to LG product: 03
- ✓ No. of people met during the research: 150
- ✓ No. of respondents during the research: 50

#### **Sample unit**

Professionals, Business man, Employees, House wife, working women, Students

#### **Q.1) Have you purchased any durable goods of LG?**

- Yes                       No

**Inference:** Only 35% people have purchased. Consumer also wants to compare to different brand which are available in the market.

#### **Q.2) While purchasing durable goods which parameters influences you?**

- Price     Product     Brand     Service     Durability

**Inference:** 30% of the customer gives importance to price. 26% gives importance to brand. 19% to product features, Services 16% and durability 9%

#### **Q.3) From where you prefer buying durable goods?**

- Exhibitions                       Co-shoppee                       Showroom

**Inference:** 47% customers preferred to buy from the showroom.

#### **Q.4) You prefers to buy from the same as you have mentioned?**

- Attractive Price                      Service  
Demonstration                      Offers

**Inference:** Customer buy showroom because of the service.

**Q.5) How frequently you change your durable goods?**

1-3 year's

3-5 years'

5-10 year's

More than 10 year's

**Inference:** Customers prefer to change durable goods within 5-10 years.

**Q.6) Do you prefer any financing scheme to purchase durable goods?**

Yes

No

**Inference:** Majority of people prefer finance scheme as for durable goods there are many financial Companies which offer 0% interest and in some cases 0% payment product finance too.

**FINDINGS**

- The people are aware about the LG goods and 35% has purchased the goods of LG.
- Customers are price sensitive and many customers are also brand loyal.
- Showrooms are more convenient to customer, they feel these shops offer discounts and also after sales services.
- In India people do not Change durable goods frequently, they use atleast min. for 5 yrs.
- Finance to the consumer goods boost the sales and also promotes unplanned purchase.

**SUGGESTIONS**

- The training and even demonstration should be given session to Sales Promoters in shoppee.
- Frequent time interval and feedback should be considered positively
- LG should appoint new dealers who have the potentials so they can target more market
- As there is competition between SAMSUNG and LG, it is necessary to understand the customers taste and preferences.
- The marketing manager should make better relations with the dealers and maintain the reputation of the company.
- The company should also cater to the needs of sub dealers as some of the sub dealers have potential customers.

**CONCLUSION**

From this it is found out that LG is one of the leading multi-national companies. India is cultured with wide variety of festivals and it is found out that on these occasions the sales volume increases of the LG consumer durable products, which is most trusted by customers in the present time. As customers be choosy in buying the products of LG, Company has earned customer loyalty.

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**THE ROLE OF SPIRITUAL QUOTIENT IN MODERN ERA**

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**ABSTRACT**

*In this paper an attempt is made to analyze and comprehend what is the influence of Spiritual Quotient on today's generation and how do they perceive it?.however ,in this modern era of aging technology and ever increasing use of modern technology. people seem to have very less time to introspect themselves and often ask a question to oneself: Who am I? And where am I leading to?.people in modern era are facing many problems in their day to day lives. especially pertaining to their personal and career lives .identifying the true objective of one's career ,finding solutions to various business problems, satisfaction in job, handling stress effectively, managing inter-personal relationships etc; are some of the challenges encountered in modern times very often. Despite of all this hindrances and challenges, SQ is gaining much attention in modern times and emerging on psychological front as a branch which needs to be explored extensively. This as described by Danah Zohar, every human being needs to have a good amount of Spiritual Quotient because this would help every one to come to the level of self- Actualization.*

*Keywords: Spiritual Quotient, Spiritual Intelligence, Modern times, Potential*

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**INTRODUCTION**

There is a third kind of quotient which makes it possible for human beings to do creative, insightful, rule-making or breaking thinking. It is known as spiritual intelligence and can also be called as Spiritual Quotient. Spiritual intelligence also plays a very important role in practical life. Each area of life contains a set of relationships. Both success in life and levels of satisfaction in each area of life depends on how well one is able to interact within those relationships. Spiritual intelligence expands the capacity to understand others at the deepest level. SQ may also be seen as the highest and ever growing need in the mankind. Spiritual Quotient (SQ) refers to the degree to which an individual can demonstrate Spiritual Intelligence and 'Spiritual Capital' refers to a company's ability to generate wealth through Spiritual Intelligence.

*Spiritual intelligence is the ability to access deeper meaning and multiple ways of knowing to see and solve or resolve the right problems. Its attributes include: being fully present, operating out of values/purpose, asking the question behind the question, inviting diverse and conflicting views, integrating left and right brain responses into a whole brain approach and moving from "I" to "We."Zohar Marshall claim that spiritual intelligence is cultivated through the soul and not the brain. Spiritual Quotient can heal one's wounds and complete a person's being. SQ surpasses the conscious mind and goes beyond the ego.*

A model of Spiritual Quotient can be studied as below, consisting of the following components:

**SELF IDENTITY - WHO AM I?**

Identity is destiny. How one sees himself shapes his thoughts, decisions and life directions .Most of the people are totally unaware of their true identity and people find themselves switching identities depending on the situation and the conversation. This creates an identity crisis which you either learn to disguise or to tolerate. This is also where all fear and anger originate. Knowing oneself is not a self indulgent pursuit, but essential to dispel the illusions and confusions which we all learn, and which lead us down the wrong paths.

**SELF MEANING-WHAT AM I?**

Spiritual intelligence reveals the core nature of every human being as good. Every person is a "potential source of love, peace and joy in world. Once again this potential is blocked or distorted by learning the wrong sense of identity and the wrong reasons for living. Our highest values also have their roots at the core of our true nature. For example, the core of one's nature is love, which is the highest spiritual value which is the basis of virtuous action when expressed as empathy and compassion, both of which are essential to relationship building

**SELF RESPONSE - HOW DO I WORK? – THIS IS THE QUESTION OF CONSCIOUSNESS**

As a conscious being who is aware that he is conscious and aware, he learns little in a formal sense, about how he works within his consciousness. Ultimately it lies firmly in the domain of spirituality and spiritual/self awareness. SELF is soul and spirit is conscious, and is therefore consciousness. The methods of self-study and self - learning are therefore based in self-awareness. In the observation of self, the interplay of five main faculties of consciousness are seen, understood and gradually mastered– people are mind, intellect, memory, personality traits/tendencies and conscience.

**SELF RESONANCE - WHERE AM I? THIS IS THE QUESTION OF CONTEXT / RELATIONSHIP**

How does one see and describe where he is? Some see their context in a small and somewhat parochial way, other see their context in a large and more global way, while a few a sense of context as something more unlimited and invisible. For all of us, regardless of how we „see it, context will always be “relationship. But how do we view the relationships? Are people difficult or divisive, fun or infuriating? How do we cultivate and sustain relationships at the deepest level, the spiritual level? Context is relationship and life and how successful we are will depend on the level of spiritual intelligence.

**SELF TRUTH - HOW DOES IT ALL WORK? THIS IS THE QUESTION OF LAW**

Deep within a person, the self/soul, there is an innate awareness of what is true. Truth is that which never changes, and from truth comes the laws of life, the moral rights and wrongs, and the principles upon which a balanced and harmonious life is created and sustained. Spiritual laws can never be broken, but we subconsciously attempt to break them due to our lack of spiritual intelligence. This generates personal stress and interpersonal division and conflict. What are these laws and how we align our self to them is the “fabric of our spiritual intelligence.

**SELF PURPOSE - THIS IS THE QUESTION OF PURPOSE**

Realizing and living our personal purpose creates one of the deepest dimensions of a meaningful life. It is therefore one of the deepest motivators for any human being. Each person has a unique purpose based on his unique combination of talents, skills and spiritual attributes. True purpose cannot be prescribed by others, it is something that is realized fine tuned and integrated into daily life.

**SELF CREATIVITY - WHAT HAPPENS NEXT? THIS IS THE QUESTION OF CREATIVITY**

As a conscious and aware being we are by definition “creative. Creativity will always be a key aspect to fundamental personal purpose and common collective purpose. But create what, and where and why and when? Only when we realize for our self the answers to the previous six questions, and integrate these answers within our self, we will know what we are here to create, and what our role is in co-creating with others. People have been mentally obscured by the conditioned beliefs handed down by parents, education and society. The truths to which these question point are eternally contained within the self/soul. The gradual cultivation of spiritual intelligence is the process of uncovering and restoring these truths to the conscious awareness. There are essentially seven methods to allow this to happen internally. Knowledge and skill are like IQ and EQ and can be taught. They are the tip of an iceberg, but the base of the iceberg is the attitude of a person. This attitude is what makes a person successful and SQ can help to develop it.

In Modern times, people don't find time to go offline but only change their status as sleeping. they work 24x7 near the charging point instead of enjoying the outer world. So, you see this is one of the greatest reasons why large number of people go into depression day by day. especially when they have to face problems in business or personal lives. As globalization is taking over the Corporate world, businesses have to change and be dynamic all the time responding positively, this does affect the corporate world drastically as it is not an easy task and so does it affect the people dependent on it and This is where the Spiritual Quotient of an individual plays an important role in Modern era.

Spiritual Intelligence is the ability to access the deeper meaning and multiple ways of knowing to see and resolve the right problems. Its attributes include, being fully present, operating out of values, inviting various diverse views, integrating left brain right brain response into a whole brain approach and moving from “I to We”.

**SPIRITUAL QUOTIENT**

There are many articles which describes spiritual quotient on different aspects and on basis of different roles handled by individuals. Danah Zohar in her books Rewiring the corporate world and Spiritual capital where we can live by coined the term spiritual intelligence/ spiritual quotient. She described it as not just an evolution over Intelligence Quotient(IQ) and Emotional Quotient(EQ) but the premise on which the other quotients exist. Danah Zohar formulated 12 principles of spiritual intelligence and this is widely quoted in the field of intelligence. The Spiritual Intelligence / Spiritual Quotient (SQ) is not just an evolution over IQ and EQ but a premise on which other forms of Intelligences are built with. SQ is not an Intelligence which can be acquired by an academic pursuit by that which has to be imbibed from a guru or a role model who had lived and succeeded in a life in all dimensions.

**TWELVE PRINCIPLES OF SPIRITUAL INTELLIGENCE****Formulated By Danah Zohar**

1. Self-Awareness – Knowing what I believe in, value, and deeply motivates me.

2. Vision and Value led- Acting from principles and deep beliefs, living accordingly.
3. Positive use of adversity- Learning and growing from mistakes, setbacks and suffering.
4. Holistic- Seeing larger patterns, relationships, and connections: having a sense of belongings.
5. Compassion- Having the quality of feeling with and deep empathy.
6. Celebration of diversity- Regarding other people for their differences, not despite them.
7. Field Independent- Standing against the crowd and having one’s own convictions.
8. Ask fundamental why questions- Needing to understand things and get to bottom of them.
9. Ability to reframe- Standing back from a situation and seeing the bigger picture.
10. Spontaneity- Living in and being and responsive to moment.
11. Sense of vocation- Feeling called upon to serve, to give something back.
12. Humility- Having the sense of player in larger drama, of one’s true place in the world.

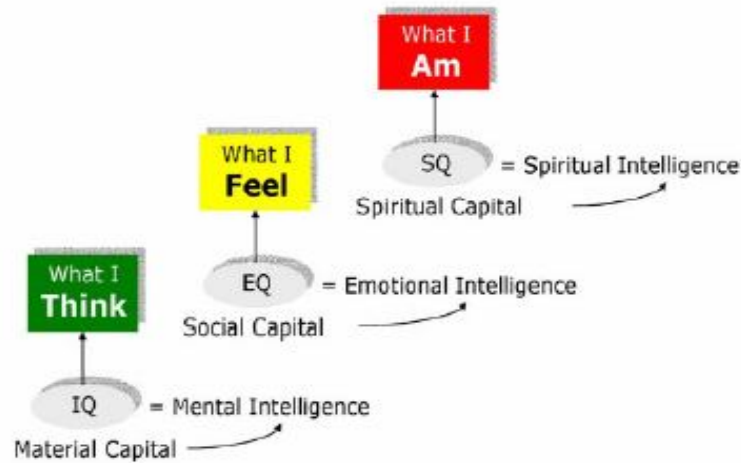


Figure 1. Three levels of intelligence model

**OBJECTIVE OF THE STUDY**

- To understand the concept of SQ and its relevance in modern times.
- To study the role and significance of SQ in the modern era.
- To study the relationship between SQ and human mind.

**RESEARCH METHODOLOGY**

Books, Magazines and research papers.

**CONCLUSION**

The concept of spiritual intelligence is a journey that may not be achieved all at once. Consequently, there are some individuals who may be more advanced in their spiritual path than others. Additionally, cultivating spiritual intelligence involves making an inventory by making conscious efforts about actions and thoughts that will further one’s spirituality. Zohar and Marshall (2000) claim that spiritual intelligence is cultivated through the soul and not the brain. Spiritual Quotient can heal one’s wounds and complete a person’s being. SQ surpasses the conscious mind and goes beyond the ego. This study emphasizes to explore and improve one’s SQ, so that it helps to improve one’s life and have a clear vision in this competitive world.

This study concludes that there is a lot of opportunity for today’s generation to improve on Spiritual Quotient to have a cutting edge in this Modern Era.

**LIMITATIONS**

This study does not cover all the aspects of modern era but tries to perceive the topic in the best possible manner. The meaning and significance of SQ might vary from individual to individual. There are many issues prevailing in today’s world which are yet to be discussed.

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**AN ANALYSIS OF INVESTMENT PATTERN AND FINANCIAL LITERACY OF COMMERCE STUDENTS IN MIRA-BHAYANDHAR REGION**

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**ABSTRACT**

*The Commerce Students learn majorly about finance topics as a part of their academic activity. Financial products have become complex. Commerce students are in a better position to comprehend it. The objectives of the study is to analyse the knowledge about financial literacy and investment pattern of the commerce students in the region of Mira-Bhayandhar. The research is based on primary data, collected through questionnaire. Sample respondents are college students of Mira Bhayandhar Region. Sample size is of 300 respondents. Statistical tools used are Percentage, Bar Graph and 'z' test for hypothesis testing. It was found that most of the students know about banks, insurance, income tax and investment but their knowledge is inferior. They gather knowledge about how to invest from their parents, friends and the internet. Most of the respondents have a basic bank account but only a few have awareness about Insurance and Investments.*

*Keywords: Financial Capabilities, Investment pattern, commerce students, Mumbai*

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**INTRODUCTION**

In a country like India which has a young population awareness about financial literacy is very low. Due to complicated financial products, lack of awareness and knowledge about financial planning, financial literacy is need of the hour. Mumbai is the financial capital of the country. Commerce colleges are mushrooming at a fast phase in the city. More than 1,00,000 students enrol them in commerce faculty in the University of Mumbai. Commerce colleges have mushroomed in this region and there is a demand for commerce courses in the college affiliated to University of Mumbai. The Mira –Bhayandhar region is a very close to Mumbai city. There are four colleges in region namely:

1. Shankar Narayan College
2. Abhinav College
3. Royal College
4. Reena Mehta College

The approximate student strength of all these colleges is estimated to close to 5000. These students join the job market as finance professionals. The study relates to the investment pattern and knowledge of financial literacy about these students.

**CONCEPTUAL FRAMEWORK:**

**Investment Pattern:** An Investment refers to the commitment of funds at present in anticipation of some positive rate of return in future.

**Financial literacy** is the possession of the set of skills and knowledge that allows an individual to make informed and effective decisions about his financial needs and planning

**Commerce Students:** A student who has enrolled in the Bachelor of Commerce Course (B.Com) in a University.

**Mira-Bhayandhar Region:** Mira-Bhayandar city is governed by the Mira-Bhayandar Municipal Corporation. It is situated near the Mumbai Metropolitan region and situated in the north-western part of Maharashtra state in India. It is a rapidly developing region as it has easy connectivity to Mumbai, Thane and Navi-Mumbai.

**PROBLEM OF THE STUDY**

A B.Com student seems to be an expert in Accountancy, Tax, Finance, Costing etc He should be able to do financial analysis, Accounting, Tax Auditing, Financial Planning, Portfolio and investment analysis etc The commerce student needs to have a basic interest in all the financial related matters and they should be inquisitive towards the recent trends in their field of interest. The study is intended to know the awareness level of financial knowledge among commerce college students of Mira-Bhayander region. The study also puts a spotlight on the relationship between financial literacy and investment pattern of the students.

**LITERATURE REVIEW**

(Thomas)The author concludes that the financial knowledge among students in Mumbai is poor as compared to global standards. A large part of this is due to poor numeracy skills and can be attributed to the primary education system. The author states that without financial literacy the economic journey of the country would be meaningless.

(Kedia, March,2018) The author states that overall financial knowledge of the students is affected by their demographic, educational and personality characteristics. The Study further identified income, gender ,university affiliation, part time engagement and behaviour of students as determinants of financial knowledge is unaffected by age, course of study, university affiliation, financial behaviour and influence.

(Bhargava, Sept 2016)The author states that the policy making should be based on BOTTOM-UP approach where field surveys, assessment reports, review reports etc can be created and implementation should be based on the lines of TOP DOWN approach. The hierarchy of Central Government, State Government and Local bodies should be adhered to in activating the policy decisions.

(Gupta, Jan 2017)The data analysis reveals that as the education level increases financial literacy levels increase from low to high. Also the respondents who are unmarried posses low level of financial literacy as compared to married ones. Respondents living in joint family are having high literacy level than those living in nuclear homes. In a joint family they receive financial advice from family members. The author concludes that RBI should focus on micro level segment of individuals both in urban and rural areas.

(Saraswathi, 2017) The author states that most of the college students are aware about banking services and other investment. Arts students have better knowledge about financial literacy in comparison with science students. Inculcating the financial literacy among college students paves a way to flourish the knowledge of financial product among the general public. This leads to growth of our economy in a rapid manner.

(Dilip Ambarkhane, April,2015) The authors state that we have a large unbanked population, and financial literacy will help in bringing them in the formal financial fold, financial literacy prevents people into getting into traps of malpractice and frauds prevalent in the financial sector. Financial literacy inputs should address attitude and behavioural aspects of individual in addition to knowledge.

(Das, Oct 2016)The author states that Post Graduate Millennials are having moderate financial literacy. Mother's education has a significant role in the millennials financial literacy. The policy implication of the study is to adopt the Social Learning Theory (Bandura 1977) and Family Resource Management Theory (Deacon and Firebaugh 1981) in a way that considers environment influences that shape the overall growth of millennials financial literacy.

**OBJECTIVE OF THE STUDY**

1. To analyse the knowledge about financial literacy among the B.Com students.
2. To study the investment pattern of the B.Com students.

**HYPOTHESIS****Null Hypothesis (H0):**

“There is not any important relationship between “**financial literacy**” and “**Investment Pattern**”

**Alternative Hypothesis (H1)**

“There may be a important relationship between “**financial literacy**” and “**Investment Pattern**”

**RESEARCH METHODOLOGY**

The entire research study is centered on *Primary* data. Such *Primary* data is accumulated from *Structured Questionnaire addressed to Sample of 300college students of Mira-Bhayandar region. Descriptive Tools & Techniques like percentage analysis, graphs ,etc and Statistical Tools & Techniques like Mean , Mode , Median, Standard Deviation, etc* are used to analyse the data .Hypotheses testing is done by using Z Test. Elementary Statistical tools and Graphical presentation of data is done for better visual understanding.

The Secondary Data is collected from various national and International Research Journals related to financial literacy.

**SIGNIFICANCE OF STUDY**

It is significant for the Mira-Bhayandhar region policy makers to understand the need for a mass scale financial literacy awareness programme for proper savings and investment in the region.

It is significant for the educational institutions to start a literacy training programme after gauging the requirement and knowledge of the students.

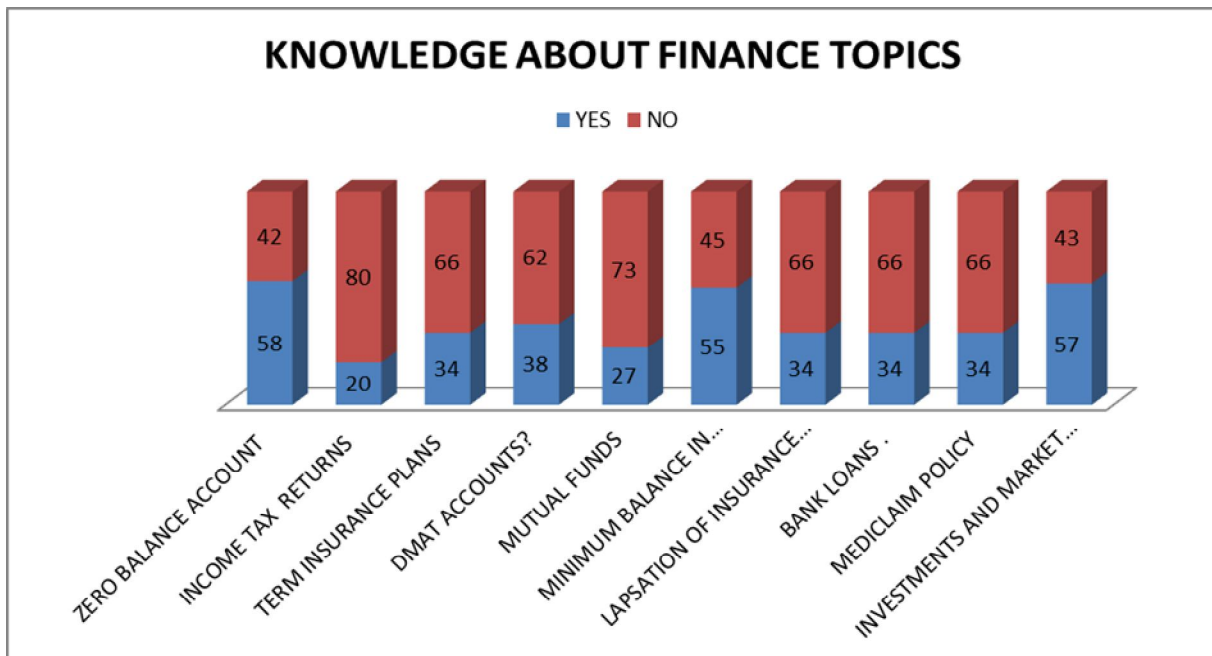
It is significant for the financial advisors to start a financial orientation of their clients before advising them on the financial product requirement.

**ANALYSIS OF DATA**

**Analysis of Financial literacy data**

PARTICULARS	ANALYSIS	FINDINGS
TYPE OF JOB.	%STUDENTS ENGAGED IN PART TIME JOB	50%
	% STUDENTS ENGAGED IN FULL TIME JOB	20%
	% STUDENTS WHO ARE SELF EMPLOYED	30%
BANKING	HAVING A BANK ACCOUNT	64%
	HAVING BANK PASS BOOK	84%
INCOME TAX	KNOW ABOUT TAX RETURNS	35%
	HAVE PAN CARD	42%
INSURANCE	KNOW ABOUT INSURANCE	61%
	PURCHASED LIFE INSURANCE POLICY	27%
	MEDICLAIM POLICY	16%
INVESTMENT	KNOW ABOUT IT	56%
	KNOW ABOUT FIXED DEPOSIT	44%
	INVESTED IN FIXED DEPOSIT	25%
	KNOWLEDGE FROM FRIENDS	27%
	FROM PARENTS	30%
	FROM INTERNET	31%

Those students who are engaged in employment are mostly part time and have an average salary of less than 10,000.They have a bank account but don't know about Income tax returns, Income tax, insurance and investment



As per the survey, close to 50% of the students are aware about zero balance account, minimum balance in bank account, and market risk of the investment. There are not aware about some complex income tax, term plan, Dmat account, Mutual funds, lapsation of insurance, bank loan, and mediclaim policy .The graph shows that financial literacy is restricted to bank and its system. The respondents were unaware about other financial instruments or have limited knowledge about other financial avenues.

Hypothesis Testing:

Hypothesis testing by Z-test as the sample is large.



The following formula

CALCULATION OF Z VALUE FOR HYPOTHESIS 1

FIXED DEPOSIT

$$\bar{P}_1 = 0.24 \quad \bar{q}_1 = 0.76 \quad n_1 = 298$$

$$\bar{P}_2 = 0.43 \quad \bar{q}_2 = 0.57 \quad n_2 = 298$$

$$H_0: P_1 = P_2$$

$$H_1: P_1 \neq P_2$$

$$\alpha = 0.05$$

$$Z = 2.905$$

Reject Null hypothesis:  $Z > 1.96$

Therefore Null Hypothesis is rejected.

RECURRING DEPOSIT

$$\bar{P}_1 = 0.05 \quad \bar{q}_1 = 0.95 \quad n_1 = 298$$

$$\bar{P}_2 = 0.10 \quad \bar{q}_2 = 0.90 \quad n_2 = 298$$

$$H_0: P_1 = P_2$$

$$H_1: P_1 \neq P_2$$

$$\alpha = 0.05$$

$$Z = 2.3287$$

Reject Null hypothesis:  $Z > 1.96$

Therefore Null Hypothesis is rejected.

GOLD

$$Z = 3.1479$$

Reject Null hypothesis:  $Z > 1.96$

Therefore Null Hypothesis is rejected.

REAL ESTATE

$$Z = 8.9853$$

Reject Null hypothesis:  $Z > 1.96$

Therefore Null Hypothesis is rejected.

MUTUAL FUND

$$Z = 2.821$$

Reject Null hypothesis:  $Z > 1.96$

Therefore Null Hypothesis is rejected.

CHIT FUNDS

$$Z = 2.3564$$

Reject Null hypothesis:  $Z > 1.96$

Therefore Null Hypothesis is rejected.

OVERALL CONCLUSION

In all of the investment options there is significant difference in awareness of investment options and actual investment by college students in MBMC region

**CONCLUSION**

The financial literacy of the commerce students in Mira-Bhayandhar region is low. They have some knowledge about the banking transactions. They have low awareness about the insurance, investment and income tax returns. Those who are in employment have a low salary and have basic investment in bank fixed deposit. There is a need for a mass scale financial literacy programme in Mira-Bhayandhar region which can be undertaken with the help of financial institutions and Municipal Corporation. The educational institutions should enrol a financial consultant to impress upon the teachers, parents and students the need for a financial planning in their daily life. The financial wellbeing of the nation depends on the financial knowledge of the citizens. Mira-Bhayandhar will be able to leverage its strength being near to Mumbai by creating and promoting various financial products which genuinely help in promoting a savings and investment environment.

**LIMITATIONS OF THE STUDY**

It is confined to Mira-Bhayander region. The study covers only Commerce college students. It relates to knowledge about Financial Literacy and investment pattern.

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**SIMULATION BASED NURSING AND PARAMEDICAL EDUCATION**

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**Lt Col Aprajita Shukla**

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*“Tell me, and I will forget. Show me, and I may remember. Involve me, and I will understand.”*

-Confucius, 450 BC

**INTRODUCTION**

Simulation is derived from the Latin word ‘simulare’ which means ‘to copy’<sup>[1]</sup>. Simulation has been defined as a situation in which a particular set of conditions is created artificially in order to study or experience something that is possible in real life; or a term that refers to the artificial representation of a real world process to achieve educational goals via experimental learning<sup>[2]</sup>. Simulators have been an instrumental part of nursing and paramedical training and education for nearly 400 years since birthing mannequins were first developed in the 17th century<sup>[3]</sup>. Once limited to basic task trainers for the rehearsal of basic skills, simulation now aims to increase task proficiency and patient safety, reduce nursing and paramedical errors and enhance professional communication and team management skills. The use of simulation in medicine dates back to 9th Century when Madame du Coudray, a French midwife created anatomically correct, life-size mannequin pelvis and mannequin babies and used those to train midwives in childbirth and management of childbirth-related complications. There have been reports of simulation in some form or the other being used in various places at different times. The first mannequin for commercial use is reported to have been marketed in 1911. Anaesthesia was the first speciality to have created a simulated training environment for anaesthesia administration. Simulation has come a long way with the introduction of versatile human patient simulators in the late 1990s & early 2000s<sup>[4]</sup>

Simulation-based education is a rapidly developing discipline that can provide safe and effective learning environment for students. Clinical situations for teaching and learning purposes are created using mannequins, part-task trainers, simulated patients or computer-generated simulations. Human patient simulation is a relatively new teaching strategy that allows learners to develop, refine, and apply knowledge and skills in a realistic clinical situation as they participate in interactive learning experiences designed to meet their educational needs. They represent a reality within which students interact. ... Students experience the reality of the scenario and gather meaning from it. A simulation is a form of experiential learning. It is a strategy that fits well with the principles of Student-Centred and constructivist learning and teaching. Healthcare simulation is a range of activities that share a broad, similar purpose – to improve the safety, effectiveness, and efficiency of healthcare services. Simulation education is a bridge between classroom learning and real-life clinical experience. We cannot comprehend scope of simulation without the concept of Fidelity.”

“Fidelity is the extent to which the appearance and behaviour of the simulator/simulation match the appearance and behaviour of the simulated system<sup>(23)</sup>.” It is a system that presents a fully interactive patient and an appropriate clinical work environment

- ▶ Low-fidelity simulators are focused on single skills and permit learners to practice in isolation.
- ▶ Medium-fidelity simulators provide a more realistic representation but lack sufficient cues for the learner to be fully immersed in the situation.
- ▶ High-fidelity simulators provide adequate cues to allow for full immersion and respond to treatment interventions

**Trends in Nursing Education**

- Providing more experiential learning opportunity than instruction
- Increased use of learning technology
- More emphasis on outcome-based then process-based education
- More evidence-based education strategies and curriculum

**Need for simulation in nursing and paramedical education**

- Immersive learning: The simulated scenarios are realistic enough to engage the students emotionally, thus providing a unique learning experience. Eg: the high fidelity simulator "patient" actually talks, breathes, blinks, and moves like a real patient<sup>[10]</sup>.
- Experimental learning: It has been said that learning is always better if it can be practical. Simulation gives the students a chance to practice the skills and also apply the knowledge that they have acquired.

- Better understanding of abstract concepts: Simulation at the very beginning of the undergraduate nursing and paramedical curriculum can improve understanding of basic concepts of nursing and paramedical science, such as Pharmacology and Physiology because these simulated experiences help students to understand abstract concepts of basic science that are difficult to perceive with regular discourse. Eg: Effect of drugs on the blood pressure would be difficult to understand through static images or by demonstrations using traditional methods but can be better understood through simulation<sup>[11]</sup>.
- Skill acquisition and maintenance: Acquisition of clinical skills is better when students are trained using simulations than didactic lectures alone. In a study conducted by Langhan *et al*, 19 residents were educated about critical resuscitation procedures by using simulators. The evaluation process consisted of 2 stages, after 8 hours of simulation, and the other after 3 months. The residents showed improvement immediately and continued to demonstrate the skills after the 3-month washout period. In a randomized crossover study, McCoy *et al* evaluated 28 medical students in the management of myocardial infarction after training with a human patient simulator or a PowerPoint lecture. Significant percentage of students demonstrated better assessment and management skills after simulation training than after power-point lecture<sup>[12, 13]</sup>.
- Student satisfaction and confidence: Simulation training prior to the actual performance of a procedure boosts the students' confidence. In one of the studies, simulation was incorporated into a training session of nursing and paramedical students to manage resuscitation during severe shock. The students reported that it gave a boost to their confidence level to handle similar cases in the future. A study conducted by Ten Eyck *et al* also showed similar results in the student satisfaction scores<sup>[14, 15]</sup>.
- Rare event training: Simulation is used when the real system cannot be engaged, because it may not be accessible, or it may be dangerous or unacceptable to engage. Simulation provides educators with the ability to deliver controlled training environments under a variety of circumstances including uncommon or high-risk scenarios<sup>[2]</sup>.
- Classroom based training: Simulation-Based Nursing and paramedical Education is one form that allows students to learn for educational purposes in a classroom. This can help them understand the concepts better than learning in crowded hospital settings.
- Patient safety: Nursing and paramedical students cannot experiment on the human subjects without prior practice of procedures. Training by simulation provides a safe environment for training that does not expose patients to risk by procedures performed by inexperienced trainees. A study conducted by Graber *et al* surveyed patients in an Emergency department on whether they would agree to be a student's first procedure after that student had mastered the skill on simulator training for the procedures. The results were compared with those of a prior study regarding patients' willingness to be a student's first procedure without simulation training. Comparison of the 2 surveys showed a higher percentage of patients reporting that they would agree to be a student's first procedure if the student had mastered the procedure in simulation<sup>[16]</sup>.
- Planning of training: Simulator based clinical training can be planned with predesigned clinical encounters rather than relying on random case availability<sup>[17]</sup>.
- Standardised training: Simulation based training can provide a standardised training for all students."
- Training and retraining: Simulation based training allows students to repeat procedures as often as necessary in order to correct mistakes and fine tune their skills. It also allows for feedback and comparison of the performance of individuals at the same level<sup>[4]</sup>.
- Assessing performance: Simulators have been also proposed as an ideal tool for assessment of students for clinical skills. Such a simulator meets the goals of an objective and standardized examination for clinical competence. This system permits the quantitative measurement of competence, as well as reproduces the same objective findings<sup>[4]</sup>.
- Analysis of training: The training provided can be analysed by trainees and trainers. A simulation can be frozen to allow discussion, and then repeated or alternative techniques demonstrated. Video and audio recordings of simulation scenarios provide the facilitators with unique opportunities to review the training<sup>[18]</sup>.
- Team training: Multidisciplinary team training and specific behavioural and communication skills can be taught using simulated environments as it also provides educators with opportunities to observe participants. In a study by Small *et al*, high-fidelity simulation was used to introduce emergency medicine residents to multiple patient scenarios. This type of simulation was shown to improve team coordination and leadership"

**Reasons for integrating simulation based training in nursing and paramedical curriculum**

- Traditional method of teaching results in lower achievement
- Increase in need for nurses to make sound clinical judgment
- Health insurance
- Patient awareness
- Emphasis on result oriented and not process oriented
- Nursing and paramedical is a practice based profession
- Changes in the health care environment
- Controlled environment
- Consumer protection act
- Simulation helps bridge gap between theory and practice
- Ensures safety of patients
- It is an effective technique to learn psycho motor skill
- Helps the learner to develop critical thinking ,clinical decision making and problem solving skills
- Opportunity to repeat clinical skills
- Education is learner-centered
- Learning of core clinical competencies
- Offers opportunity to practice rare and critical situations
- Can achieve a range of difficulty levels
- Multiple learning strategies
- Reduces training inconsistency
- Learn and visualize physiological responses
- Reduce anxiety in the actual patient care setting”

**Scope of simulator training in Nursing and paramedical education and training**

- Skill learning
- Assessment of students learning
- Summative assessment
- Researches
- Simulation Nursing and paramedical services
- In-service and continuing education programs
- Staff development program
- When new technology is introduced in practice
- Research
- Assessment of staff
- Uniform experience
- Decrease dependency
- Success rather than failure
- Permit peer interaction
- Immediate feedback
- Motivation rather than competition
- Repetitions of practice

**Types of simulators to be used for training for Nurses and paramedics**

1. Standardized Patient simulator/Simulated Patients/Real or living human being /actor act as simulator in scenario of clinical field

2. Behavior rehearsal

Nursing and paramedical student themselves play and act exactly what they would with actual patient this is rehearsal for nurse patient interaction or teaching session

3. Case-study method

Case studies are stories or scenarios, often in narrative form, created and used as a tool for analysis and discussion, useful where situations are complex and solutions are uncertain.

4. Role-Playing

In Role playing learners are asked to act out an event or situation

5. Other type of simulation

- Written simulation
- Audiovisual simulation
- Simulated Clinical Environments
- Simulated game
- Task Trainer Simulation.
- Manikin-based Simulation.
- Standardized Patient Simulation.
- Virtual Reality Simulation.
- Tissue-based Simulation”

**Main advantages of simulation include**

- ▶ Study the behavior of a system without building it.
- ▶ Results are accurate in general, compared to analytical model.
- ▶ Help to find un-expected phenomenon, behavior of the system.
- ▶ Easy to perform “What-If” analysis.
- ▶ Patient safety: Patients are to be protected from all avoidable harm. They are not commodities to be used for training. Simulation based nursing and paramedical education aims to provide correct attitude and skills among nursing and paramedical students to cope with critical situations in a planned manner, while avoiding harm to actual patients due to procedures done by inexperienced trainees.
- ▶ Ethical sensitivities about patients: A patient’s consent for participation in teaching programmes becomes invalid if prompted by a compromise in care following refusal. Any payment to the patient for participating in teaching programmes may constitute an inducement. Also, confidentiality about a patient is lost if the clinical and non-clinical staff has access to the data information of the patients used for teaching purpose. These ethical issues too hint towards alternatives to real patients for nursing and paramedical teaching.
- ▶ Depleted resources: Patients on whom accepted nursing and paramedical concepts can be demonstrated may not always be available or willing to become a part of teaching programmes. Another example is regarding the non-availability of experimental animals for teaching students due to ethical and legal constraints.
- ▶ Changing medico-legal milieu: This has impacted training practices by limiting skills training in real patients.
- ▶ Reduction in teaching time coupled with rapid explosion of knowledge: Busy schedules of physicians leave them with less time for teaching nursing and paramedical students.”

**LIMITATIONS OF SIMULATION BASED TRAINING**

- Incomplete mimicking of human systems: Human systems are very complex and diverse. Lots of information is gained from humans, not instruments. Models and instruments can never match humans completely.

- Defective learning: Poorly designed simulation can promote negative learning. Eg: if physical signs are missing in the simulation, students may neglect to check for these. Simulation based learning may also encourage shortcuts, such as omitting patient consent and safety procedures, and may foster artificial rather than genuine communication skills <sup>[20]</sup>.
- Attitude of learners: Participants will always approach a simulator differently to real life. Two common changes in attitude can occur: (a) hypervigilance which causes excessive concern because one knows an event is about to occur (b) cavalier behaviour which occurs because it is clear no human life is at stake <sup>[21]</sup>.
- Cost factor: Simulators especially the high fidelity ones are available at considerable costs; both in terms of initial purchase prices as well as maintenance charges. Hence, they are not affordable to many teaching hospitals.
- Time factor: Incorporating time-slot for simulation in already burdened nursing and paramedical curriculum is difficult.
- Infrastructure: Dedicated and exclusive resource personals are not always available. An instructor to learner ratio of 1:3–4 is ideal which is not feasible in the current nursing and paramedical curriculum where each session consists of a batch of 10–15 nursing and paramedical students.
- Technical difficulties: Some physical findings like skin colour cannot be taught in simulators.
- Programming difficulties: The simulation models have to be manipulated by facilitators and simulation engineers in such a way as to replicate a physiological response that may be desired under specific circumstances. Manipulating these systems in accordance with desired simulation goals is often cumbersome.
- Learner specific teaching not possible: Instructors may wish to present optimally circumstances according to the abilities of different learners (advanced tasks for proficient students while basic tasks to new or slow learners). This individualized approach is not possible in simulation based teaching.
- Supporting evidence insufficient: There is only limited amount of good quality evidence on the effect and validity of simulation based training.
- Limited realistic human interaction
- Students may not take it seriously
- No/incomplete physiological symptoms”

**Key points to remember for creating simulation environment****1. Resources - equipment**

- Right equipment
- Quality / duration
- Concept – provide value
- Maintenance & disposables

**2. Resources – space / facilities**

- Needs based
- Flexibility
- Plan for volume/use

**3. Resources - funding**

- Needs based
- Multiple solutions
- Anchoring, strategies, planning

**4. Key values for simulation**

- Competent colleagues are training for improving practice
- Principles for adult learning
- I'm OK, You're OK – different but equal

- 
- Clearly defined and presented objectives
  - Transparency
  - Don't know the perfect answer as you don't know all the pieces in the puzzle
  - Mutual wish to help each other becoming better in all elements
  - Strong connections - your style of communication and ethics applied"

**CONCLUSION**

*"The full effect of simulation-based intervention is probably only released when the entire system is integrated into the intervention. Otherwise the intervention might stay sub threshold of impacting the patient safety."*

-Sollid, S.J.M., et al.

Various types of simulators have its benefits and limitation. Different methods are used as per level of the students and availability of resources. Educator can use her creativity in using type of simulation. Every student should be provided adequate skill practice and other clinical expertise before posting in actual clinical fields. Simulation is one of the most widely used techniques in operations research and management science...No longer the approach of "last resort"!



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**A CRITICAL EVALUATION OF THE REASONS FOR EXCESSIVE PLAYING OF PUBG GAME BY COLLEGE STUDENTS IN VASAI-VIRAR**

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**ABSTRACT**

*Social media is exploring at a very high speed. It is an important aspect of today's changing lifestyle. Online shopping, online booking for travel, food, grocery, etc. have become a part of social media. Also online gaming has come up with unique elements to communicate during playing, thus engaging the players for a longer period of time. This research is focusing on finding the various reasons for the popularity of the PubG online game as it has become the most played game by the college students.*

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**INTRODUCTION**

An online game is a video game played over some form of computer network. This network is usually the internet or equivalent technology. According to oxford dictionary, "A video game which is or can be played over a computer network (now usually the Internet); especially one enabling two or more players to participate simultaneously from different locations."

The term 'Online Gaming' has multiple interpretations today, as internet and network platforms facilitate procurement or game-play of almost all games. Online gaming is defined based on:

- Channels used to procure or access the game.
- Device used to play
- Mode of game-play

Online games include all genres and can be played across single-player, multiplayer and massively multiplayer formats.

According to the Cambridge Business English Dictionary, Social media refers to the forms of media that allow people to communicate and share information using the internet or mobile phones. It includes websites, blogs and applications that enable the users to create and share content or to participate in social networking.

Now-a-days, online games have also come up, enabling the players to communicate while playing. Although online games cannot be treated as 100% part of social media, but due to its communicating feature and as it can be played only through the use of internet, we cannot deny that somewhere it is connected to social media.

**About PubG**

Player unknown's Battleground (PubG) is an online game which now-a-days has become very much popular among the college as well as school students. The game was launched on 20<sup>th</sup> December 2017 by Brandon Green, designer and director of Pubg Game and Chang Hang Kim, owner of a game development company – Ginno Games, in South Korea. In February 2018, the game was launched for Android and iOS to enable the players to play through mobile phones.

In PUBG, 100 players are taken off on an island with the help of a parachute, where they have to fight each other till the end. Every single one of them wants to be the last one standing and win. Thus, there is a do or die situation. Players can either play alone or they can make their own team of 2 or 4 players and get into the ground. They loot homes and hunting for weapons, armor and many different things, which are used to fight with each other. And at the game's end, the player gets in-game currency, which is based on the time survival and other players being killed in a game. And that currency is used to buy weapons and other things inside the game.

**REVIEW OF LITERATURE**

- According to the research conducted by Internet service provider Jana for Quartz, PUBG MOBILE has made a substantial impact on Indian mobile gamers. (As per India Today - 28<sup>th</sup> Jan 2019) Out of the total 1,047 Indian respondents, around 61.9% respondents voted it as a top online game, beating other games such as Fortnite, Free Fire and others. And a majority of these players spend at least eight or more hours on the game on a weekly basis.
- Navya H. Ajjar (Dept. of MCA, Adarsh Institute of Management & Information Technology, Bengaluru), in her research paper on 'Impact of Online Games Among Young People in India', has stated various effects of

online gaming on health, family, lifestyle, etc. both positive and negative. Some of the positive effects include problem solving, quick thinking, hand-eye co-ordination, team work, etc. whereas the negative effects include aggressive behaviour, suicidal tendency, postural disorders, attention problem, etc.

- Aditya Pratap Singh, in his paper on ‘Impact of Online Games on Young Indians, Leaving Victims’ published on 17<sup>th</sup> July 2017 by the International Journal of Legal Developments and Allied Issues, considers youth as the backbone of India’s development as it consists of 55% of the population. The study was conducted to understand the reasons for online games addiction and associated problems of younger generations. The problems found include severe health issues, family disputes, etc.

**OBJECTIVES OF THE STUDY**

- To understand the concept of Online gaming.
- To understand the different features of PubG game.
- To find out reasons for excessive playing of PubG game.

**RESEARCH METHODOLOGY**

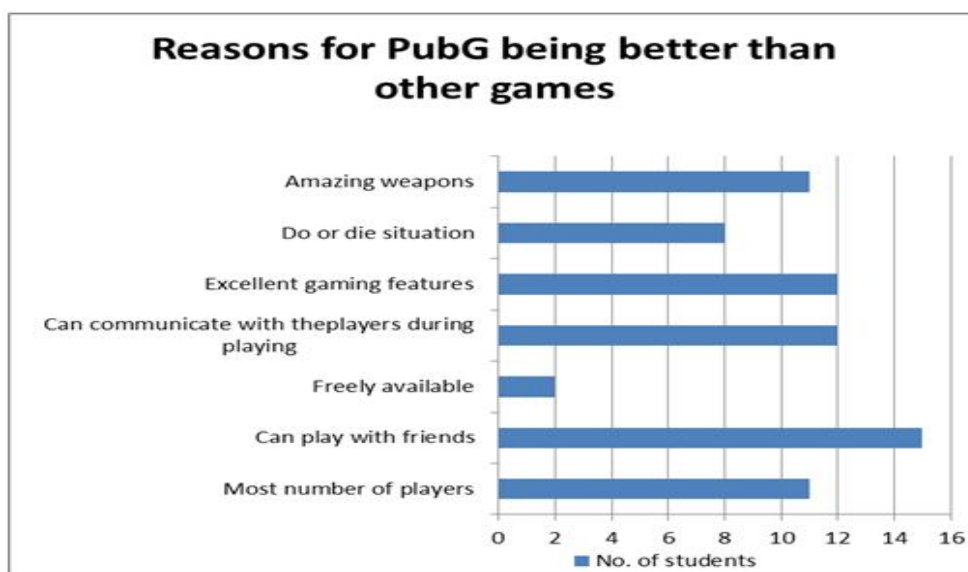
This research is based on the primary data collected through a questionnaire. The Sample size is 30 college students of age group 16 to 20 years residing at Vasai-Virar studying in different colleges who play / has played PubG game. The history of this game is collected through secondary sources.

The limitations of this research are:

- It is mostly based on primary data.
- Only the male students of age group 16 to 20 have been surveyed.
- Samples are not from all the colleges of Vasai-Virar.

**DATA ANALYSIS AND INTERPRETATION**

- Out of the 30 respondents, who all play PubG game, majority of the students (26 students i.e. 86.7%) are between 18 to 20 years.
- 30% students are engaged in playing for less than an hour, 50% students are engaged in playing for 1-3 hours, 13.3% students are engaged in playing for 3-5 hours while 6.7% students play for more than 5 hours in a day.
- Besides PubG, the other games played by the students are / were GTA 5, Temple run, Pokemon Go, Counter strike, etc., the most played games being Clash of clans (44% students) & Subway surfer (32% students)



- According to 63.3% students, PubG is better than other games while 16.7% students state that it is not. 20% students state that PubG might be better than other games. PubG is better than other games due to various reasons. The most unique feature is that it can be played with friends (as per half of the students surveyed). Other attracting features according to 12 students are communication during playing and excellent gaming features. Also the amazing weapons and most number of players, attract the students to play this game.

- 33.3% students think that they are addicted to the game while 66.7% don't. All the students playing for 3-5 hours or more than 5 hours in a day accept that they are addicted. Out of the 15 students, playing for 1-3 hours, only 4 students think that they are addicted to the game.
- 56.7% (i.e. 17 students) still play this game regularly, 40% (i.e. 12 students) play sometimes while only 3.3% (i.e. only 1 student) has stopped playing this game. It shows that out of the 17 students who play regularly, only 10 students accept that they are addicted to the game.
- 13.3% students agree that the game has affected their studies while 53.3% students disagree. 33.3% students state that the game might have affected their studies.
- 13.3% students agree that the game has affected their family life while 76.7% students disagree. 10% students state that the game might have affected their family life.

### **RESEARCH FINDINGS**

PubG has become popular because of the following reasons:

- Enable to play with friends and communicate with them while playing.
- Excellent gaming features and amazing weapons
- Most number of players (i.e. 100) playing at a time

The 17 students who are still playing the game regularly are addicted to the game while 12 students who play sometimes are on the verge of addiction (mostly those who play more than 2 hours)

### **SUGGESTIONS**

- Indeed PubG has flourished the gaming industry and has made a huge impact on the minds of students. But students should understand that gaming is a part of entertainment or a leisure time activity. It should not become a part of one's daily schedule.
- Students should give priority for physical games rather than online / mobile games.
- Awareness should be created regarding overuse of mobile phones for gaming.
- Education can be more interesting through inclusion of online assignments, practical projects, etc. As online gaming is preferred by students, digitalization in education may increase the interest of students in studies.

### **CONCLUSION**

Social media has greatly influenced the gaming industry, thus flourishing online gaming. The unique features of PubG game are a result of high competition in the gaming industry. These features were created by understanding the loopholes of other games. The features are indeed appreciable, but engage the players to play for more time. It has been observed that most of the games preferred by students are battle games which include war situations. This can have a negative impact on the minds of players, especially teenagers. Addiction to online gaming can be overcome through involvement in social activities, engaging self in pursuing hobbies, playing physical sports, etc. There is surely a scope for future research to find out more solutions for online gaming addiction.

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**ENHANCEMENT OF LIVELIHOOD SECURITY OF TRIBAL FARMERS THROUGH BACK YARD POULTRY**

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**INTRODUCTION**

Backyard poultry is an important source of supplementary income and nutrition security for a large number of tribal poor households across the country (Ahuja and Sen, 2007). Even with proliferation of the industrial poultry on a large scale, backyard poultry constitutes a significant proportion of the total poultry population at the national level and the demand of eggs and meat of rural areas is fulfilled by backyard poultry rearing (Nandi et al., 2007; Panda et al., 2008). Backyard poultry birds provide cheap, readily harvestable protein-enriched white meat and eggs with high quality, digestible protein for immediate home consumption and sale for income generation. It also provides an important role to fulfill the need of stress free and harmful residues free birds (Mandal et al., 2006).

Backyard poultry is a common vocation among the tribal areas of the Palghar district of Maharashtra state. Backyard poultry does not require any extra investment. Poor farmers not only rely on it for regular income but also for nutritive food. Women are mainly engaged in this activity and take pride in contributing to the family income. But the farmers are unable to reap good benefits despite backyard poultry being so popular in the district. They mostly rear the local hens, which lay only 50 to 60 eggs annually and gain only 1 to 1.5 kg bodyweight. Keeping this thing, KVK decided to intervene on upgradation of poultry birds in tribal areas.

Sensing the potential of backyard rearing, the KVK decided to introduce a more profitable breed of birds called RIR, Giriraj, Vanaraj and Kadakanath among the farmers. These birds not only lay much more number of eggs than the local birds, but also gain weight faster. The KVK Thane organised awareness programmes for the farmer groups. Following which, KVK conducted training programmes on back yard poultry at KVK as well as their village. In the first phase, decided to introduce the birds in three villages each in Palghar and Jawhar blocks, as a pilot run. Initially, the birds are completely vaccinated at KVK instructional farm. Then poultry birds were supplied at the age of 40 to 45 days old to the selected beneficiaries. KVK was decided to implement this important programme in other villages only after getting the success of the programme in these villages. KVK experts provided training in scientific rearing and arranged for exposure visits to motivate and adopted the back yard poultry during the year 2015 to 2018. Since the year, 2015 to 2018 the 300 tribal families had benefitted by this important activity of our KVK under the Tribal Sub Plan. Farm women had given a unit comprising 09 females and 1 male bird. The cost of one unit was Rs 2000. KVK scientist provided the technical support.

Backyard poultry is kept with minimal input of resources and is considered by most smallholders as supplementary to the main livelihood activities. The birds scavenge to find feed and are rarely provided more than kitchen leftovers, although supplementation with cheap grains or leftovers from the keepers' own grain production does occur. Backyard poultry generate petty cash for house hold requirement in addition provide balanced food with minimum inputs available in the tribal areas. Feeding of the backyard poultry is made easy by using household wastes, farm products and green vegetation, besides free scavenging for waste grains and insects. The backyard rearing certainly improves the economic status of a majority of tribal families from lower socioeconomic groups in the tribal areas.

**METHODOLOGY**

The present study was purposively conducted in Palghar district of Maharashtra State. The Palghar district comprises eight blocks out of which two blocks (Dahanu and Jawhar) were chosen randomly. From each block five villages were selected randomly and from each village 10 tribal farmers were selected randomly making a total 100 tribal farmers for the study who were trained by KVK Kosbad Hill on back yard poultry keeping activity. The data were collected using well-structured and pre tested interview schedule by covering all the dimensions of nutritional and livelihood security i.e. flock size, production performance, selling price, annual income of family and income from poultry. Relevant data pertaining to the study were collected, analyzed using frequency, percentage analysis and interpreted.

**RESULTS AND DISCUSSION**

All the backyard poultry respondents reported that they reared improved poultry birds as well as desi type coloured birds. Desi birds seem to be the promising native chicken for low input free range system of rearing for meat and egg production in tribal areas.

**Table-1: Distribution of respondents according to occupation**

Occupation	Total (N= 100)	
	Primary	Secondary
Farming	58 (58.00)	24 (24.00)
Landless Labourer	30 (30.00)	27 (27.00)
Animal Husbandry	0	18 (18.00)
Business	0	0
Service	08 (08.00)	0
Poultry	04 (04.00)	31 (31.00)

(Parenthesis indicates percentage)

The data presented in Table 1 revealed that 58.00 per cent respondents had agriculture farming as primary occupation followed by labour (30.00%), service (08.00%) and poultry (4.00%), whereas (31.00%) respondents had poultry as secondary occupation followed by labour (27.00%), agriculture farming (24.00%) and animal husbandry (18.00%). The primary occupation of both the blocks was agriculture whereas backyard poultry farming was found to be a secondary and subsidiary occupation for majority of the respondents. It could provide gainful employment to the family members and utilize the barren and fallow land available with the farm families.

### Flock Size

**Table-2: Distribution of respondents on the basis of flock size**

Flock Size	Total (N= 100)
Low (10 to 15)	25 (25.00)
Medium (16 to 25)	63 (63.00)
High (26 to 30)	12 (12.00)

Table 2 revealed that average flock size were 20 birds. The Table further revealed that majority 63.00% of farmers were found to rear medium size flock 16-25, followed by 25.00 % had small flock 10-15 and 12.00% had large flock size 26- 30. It indicates that farmers rear poultry at small scale, as a secondary source of nutritional and livelihood security.

### Performance of poultry birds to increase farm income

Particulars	Initial wt. day old chick (g/bird)	Initial wt. after 45 days (g/bird)	Weight of Bird (gm) after one year	No. of eggs/year/bird	No. of eggs sale / year/unit 9+1=10	No. of eggs consumed /year	Total Expenditure (Rs)	Income from eggs (Rs)	Income from sale of Bird	Total income (Rs)
Improved (Kadaknath)	48	175	Male - 3190 Female - 2300 (Av. Wt. 2700)	97	600	170	2865	6000	2500	8500
Improved (Vanraj/Giriraj)	54	200	Male : 3000 Female- 1900 (Av. Wt. 2450)	168	730	125	3150	3650	1870	5520
Non-descriptive	41	143	Male - 2100 Female- 1460 (Av. Wt. 1780)	62	458	92	1280	2290	550	2840

Above table shows that after one year, the weight of Kadaknath male & female bird increased up to 3190 gm and 2300 gm respectively. While improved vanraj/ Giriraj male & female bird increased weight up to 3000 gm & 1900 gm respectively. The total income received by tribal families by Rs. 8500/- per year from Kadaknath poultry birds while Rs. 5520/- per year from Vanraj/ Giriraj birds as against Rs. 2840/- from non descriptive poultry birds.

### Distributions of respondents according to their total annual family income and annual income from poultry

Gross Annual Family income (Rs)	N= 100
Low (15000 to 52000)	74
Medium (52001 to 90000)	16
High (90001 to 125000)	10
Annual Family income from poultry (Rs)	

Low (3000 to 6000)	25
Medium (6001 to 12500)	53
High (125001 to 30000)	22

### Gross family income

A perusal of data given in Table 5 revealed that majority (74.00%) farmers belonged to low income category, followed by medium (16.00%) and high (10.00%) income from all sources including poultry farming. This may be because of, majority of respondents being either landless or marginal farmers and possessing small flock size. The average annual income from all the sources was Rs 42954/-.

Gross annual income from poultry : With respect to annual income from poultry, the data in Table 5 revealed that majority (53.00%) farmers were in medium income group, followed by low (25.00 %) and high (22.00 %). The average annual income from poultry was Rs 155200/-. In Palghar, backyard poultry is identified as a significant livelihood activity for many poor tribal families.

### CONCLUSION

Backyard poultry rearing overall impact in improving household nutritional security were achieved directly through the increased availability of protein rich poultry meat, egg and indirectly through increased cash income acquired through it, imparts immense role in regulating the livelihood of tribal community. It's a means of income generation, source of protein, poverty eradication and employment for tribal family. Market oriented backyard poultry farming significantly contribute to farmers livelihood, in terms of food and cash, often minor changes in technical and institutional dimensions generate handsome returns for farmers. However inadequate animal health and extension services, which either do not reach the poor and marketing strategies that are often disconnected with production and productivity issues, limit the contribution of poultry to rural livelihood. Changes in the current policy and institutional setting such as an increased focus on nondescript birds and the inclusion of poultry in the current system of animal health services will definitely enhance the contribution of poultry to farmer livelihood, thereby reducing poverty and increasing food security.

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**ROLE OF MODERN TECHNOLOGY IN AGRICULTURAL SECTOR**

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**Lata Simpal**

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**ABSTRACT**

*Agriculture is one of the most prominent sectors in India. Today the greater part of the workforce is yet occupied with agribusiness for their occupation and business. Currently, India is a larger supplier toward many agricultural products like tea, coffee, spices, oil meal, fruits, vegetables, rice, meat, and marine items to the worldwide market. As far as production, India is the top producer of milk, and second largest in wheat and rice, despite the above fact the national Gross Domestic Product has been declining, the progress in this field is still lagging behind. The main purpose of this paper is to identify the problems that the agricultural industry is facing and how superior technological advancements are solving their issues.*

*Keywords: GDP, agricultural production, modern technology.*

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**1. INTRODUCTION**

Agriculture is a backbone of the Indian economy. Since independence it has gained an excellent level of progress, it has experienced a green, white, yellow, blue revolution. Today, India stands second worldwide in farm production like wheat, vegetables, sugar and fish and the third biggest producer of tobacco; it is even biggest producer of milk, organic products, cashew nuts, coconuts and tea on the planet. Agriculture is demographically the broadest economic sector which plays a vital role in the overall economic scenario. The development of different regions and the entire economy relies upon the performance of agriculture to a significant degree. The data's by Department of Economics and Statics (DES) states that the production of food grains for the year 2017-2018 is 284.83 million tons which is the highest production whining last 5 years i.e. (2012-13) 247.6 million tons, which is a good indication for the Indian economy from the farming segment. Despite of all this, with the growth of other sectors the contribution of agriculture towards GDP is eventually declining from 50 percent in in 1950 to 8.2 percent in 2018. Presently, agricultural systems is neither economically nor environmentally sustainable. It was observed that in past the technologies that have contributed formed severe problems in environmental and natural resource degradation. This indicates that in future the technologies should lead to a sustainable improvement in agriculture production which should not only increase productivity but enhanced the quality of natural resources. Today, the poorly maintained irrigation system, low level of new technology and its deprived adoption, farmer low income and access to market, climatic changes are some reasons due to which the growth in agriculture is still slow, which is a major issue as more than half of the population directly depends upon cultivation for their living.

**2. SIGNIFICANCE OF AGRICULTURE**

About 70% of the people in India live in rural sectors which are remote and backward area in terms of education and poverty. Agriculture is the main occupation for them. In order to remove poverty, the agricultural sector should be taken more seriously as achieving an eight to nine percent rate of growth in the overall total GDP may not resolve the problem. Actions like proper planning for the development in farming practices, improving rural infrastructure by educating them, bring new innovation might help to solve the issue.

India is advancing in agriculture. People are taking interest in this field by coming with new ideas of using technology to make this field more advance. Recently in Delhi MS Swaminathan was awarded the first World Agriculture Prize for his contributions to Indian agriculture, which show how government, as well as people, is interested in farming.

Since agriculture acts a crucial role in the Indian economy, it not only helps in the formation of capital but also provides provision of employment opportunities for people. The crude materials that are available to the industries are created inside the agrarian division and it is a business opportunity for industrial products. but in recent years we have seen that there is a shift in employment from the agricultural sector which was 63.59 percent in 1991 and has declined to 41.61 percent in 2017-18 to the service sector or industrial sector where farmers are relocating to urban regions in search of employment as in rural area the only scope of earning is practicing farming but due to heavy debt, large scale in the failure of crops or the government doesn't provide a proper price for their crops so they have to take this step.

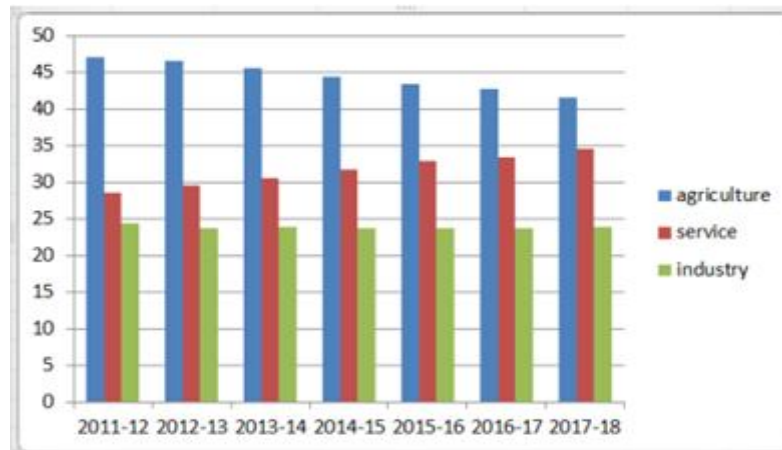


Fig-1: Percent of employment in Agriculture, Service and Industry Sector

### 3. CHALLENGES FACED IN AGRICULTURE

Food is an essential human need, and producing enough to feed the booming population is one of the biggest challenges faced in agriculture. Since the rise in food production will affect raises in energy costs, groundwater depletion, and the loss of farmland to urbanization, and potential flooding and droughts caused by climate change, apart from this there are more hurdles which the agriculture sector faces like:

#### 1. Shrinking Landholding

Approx. 159.7 million hectares of land was there for cultivation whereas now 82.6 million is available for growing. Increase in the population and breakdown of the joint family system, poor farmers are compelled to sell a division of their area to repay their debt that has led to constant subdivision of the agricultural field into smaller and smaller plots, which leads to fragmentation of holdings and therefore cultivation becomes uneconomic because of the reduced size of the land. As a result, a major portion of land is not brought under the plow. According to the census, the small and marginal landholding constitutes up to 86.21% whereas medium holding or semi medium holding consist up to 4.79 and only 9 percent have large land holdings which is not enough for growing. Due to this farmers are forced to quit agriculture and moved to cities in search of Jobs.

#### 2. Lack of Innovation and Education

Technology has the potential to help farmers to increase their production, but the adoption of such tech is still slow. Innovation fails to keep the farmer at the center stage. As farmers are poor and uneducated they do not understand the importance of change and they are unable to replace traditional agriculture. Today farmers are facing difficulties to approach a proper medium to showcase their own unique product to the world as they are not aware about the market and because of illiteracy they are not able to connect the correct technologies and schemes introduced by the government.

#### 3. Climatic Change

The planet climate is changing, this is undeniable. Climate changes present a critical challenge for global food security. The farmers who produce our food are hit the hardest by the consequences of climatic change. Farming communities need to build their resilience and ability to the changing climate in a way they can feed the growing population without further depleting our precious preserve of soil and water.

Though climatic changes do allow some areas to grow the new crop, farmers are opposed to giving a try due to as they are not aware about the techniques which can handle the environmental changes.

#### 4. Agricultural Marketing and Exploitative Market

Marketing has always been much unorganized in India. Due to which farmers remain entangled in exploitation. Since marketing depends on the demand for the product when the market value is high, though due to inadequate revenue and low productivity farmers are forced to sell their goods at a lower price. Lack of communication creates a dilemma for farmers as they are incapable to receive a fair value for the commodities yet after their hard work and get fully exploited by the middlemen.

#### 5. The Scarcity of Capital and No Fixed Source of Income

Like all other industries, even agriculture is an important industry which requires capital, investment in capital can bring advancement and growth in this field. But unfortunately, farmer's money is secured on his land and stocks and has no fixed rate of income so they are compelled to take a loan from other sources to raise capital for their work at high interest.



#### **4. Role of technology for solving issues in agriculture**

The agricultural industry is changing fast; new technologies have created opportunities that have made farm management simpler and more efficient. Tech Giants like Microsoft, Accenture, and multiple other Agri-tech startups are benefiting farmers to make better-informed choices about equipment, manpower, and resources. Advanced sensors deliver detailed weather and soil information from the field. Satellite and UAVs now measure crop growth, intrusion and stress areas. This recent progress in agriculture is the best weapon against poverty.

##### **1. Consolidated Growth Model**

Over time's technology has developed at a great speed, though its effect on agriculture business is not enough. Indian farming sector is not that advanced yet they still follow the old techniques for cultivation. but the issues is not only the machinery but the units of cultivation is not efficient for the use of such machinery. to solve this problem the government has organized Paramparagat Krishi Vikas Yojana (PKVY), as well as startups like Krishine, is working on this problem.

##### **2. New Innovation**

Innovation is the mother of necessity. Today artificial intelligence is helping in reducing agricultural waste and produce more food. Firms like Aarav Unmanned System are promoting precision farming by using a drone to scan the field and accordingly shoot pods with seeds and plant nutrient into the soil. These drones help in spraying the correct amount of chemicals and identifying the affected plants which need remedies.

Platforms like Krishine are helping farmers promote their hand-crafted innovative products online to an audience across the country.

##### **3. Reduction on dependency on Climate**

Agriculture highly depends on the climate. Agri-tech startups like Fasal are providing actionable insights to farmers using machine learning models on top of weather prediction and farm data captured through sensors from fields. The invention of the poly house or greenhouse has helped farmers to cultivate without depending on the climate. People have also started using vertical farming to grow their own veggies in small areas. Furthermore, the new agricultural insurance policies have mitigated the risk of bad weather.

##### **4. Global Market**

Agri-tech platforms such as Crofarm and Ninjacart have brought the entire market to farmer's doorsteps. They not only guarantee farmers a consistent demand with superior prices but also, help in reducing wastage with guidance upon market needs and on-demand harvesting. The improvements in technology have helped in cutting down multiple middleman hops thereby ensuring competitive pricing and fresh deliveries.

##### **5. Micro Financing**

Over the times' farmers have been exploited by the zamindars by lending money at a high rate of interests. The recent establishment of micro-finance firms has enabled farmers to procure loans at economical interest rates. Having access to funding is bringing a positive change in the way agriculture is done. Rental models introduced by firms like farMart and GoldFarms are helping farmers to obtain the existing machinery on rent rather than investing in it. This shift in technology has reduced the age-old dependency on zamindars and rendered ease of mind to farmers.

#### **CONCLUSION**

Today most of the people are directly or indirectly relying on farming. As some are directly connected with it or some are associated with the business. Since independence, the agricultural sector has gone through a lot of transition process with ample changes in the social, legal, structural field. However, today India has improved in efficiency, it has 82.5 million hector of land and biggest number of individuals working in this division yet at the same time lingers behind from different nations.

India's is assumed to touch 1.5 billion populations by 2030, with the increasing population it is important to increase food production and without technology, it is impossible to meet the requirement of the population. Farmers have the potential to bring changes in this sector, proper education, understand and utilizing the technology might help to generate more as well as protect the environment for next generation.

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**REBELLION, THY NAME IS GENDER EMPOWERMENT!: WOMAN'S AWAKENING CONSCIOUSNESS WITH REFERENCE TO THREE BOLLYWOOD MOVIES****Prof. Prajakta S. Raut**

Head, Department of English, Abhinav Degree College, Goddeo, Bhayander (E)

**INTRODUCTION****Question**

"If you had the power to do anything you wished to improve the status of women in your country, what would you do?"

**Answer**

I would give the women in my country the ability and the right to choose. The right to choose what they want to do with their lives and only then will they be individuals not just mothers, daughters or wives but individuals "thinking, living individuals".

-Manpreet Brar of India, miss universe 1995, 1<sup>st</sup> runner- up

"One is not born but rather becomes a woman. It is the civilization as a whole that produces this creature which is described as feminine."

-Simone de Beauvoir, "The Second Sex (1949)

As one is aware of ,in this era of twenty first century where scientific and technological advancement has become the order of the day, the talk of gender equality viz. there is nothing like gendering of labor and they can do man's work is getting buzzed in the intellectual circle, the maladies like female infanticide, honor killings are still running rampant in the Indian society and the mega cities like Mumbai , Delhi are no exception to it; no doubt, this deplorable position of women is indicative of the patriarchal , *manuwadi* dictum deeply rooted in the soil of India , "a pervasive ideology ,the power of the fathers : a familial, social , ideological political system in which men by force , direct pressure or through rituals, traditions, law and languages, customs , etiquettes, education and the division of labor determine what part of women shall and shall not , play and in which the female is everywhere subsumed under the male."<sup>1</sup> The height is that overtly or covertly, this andro-centric, gender bias ideology is falsely getting twisted in many print as well as other popular media. Apart from literature, many Indian movies, too, so far have contributed in false romanization of customs and traditions, leaving women viewers alien outsiders and thus "conditioning them indirectly to derogate their own sex and to co operate in their own subordination"<sup>2</sup>

A special mention is to be made of 'Hum apke hai kaun' (1994), a super hit 90's movie ,directed by Suraj Barjatya, which laid the foundation of this fake glorification of so- called *Bhartiya sanskriti* and the other movies like DDLJ or 'kabhi khushi kabhi Gam ,reinforced these trends, thanks to many other *saas -bahu* serials on different channels just working in the direction of internalized oppression of women in a covert manner but unfortunately, this false glorification of female stereotyping bags maximum TRP of female audience itself. After all, the relation between media and society is axiomatic, they not only hold a mirror to nature as Hamlet said to the actors but also " to the men and manners of the age , to the society of the times."<sup>3</sup>

All this does not mean to essentialise that all Bollywood movies are just steeped into this gender hegemony and in which female actors just have to be *Barbie dolls*, singing songs with leading actors who steal the whole show, some of the directors have considerably attempted to withdraw female characters from the restricted cult of the *dainty doll* where 'sweetness and goodness all compact', as somebody's daughter, beloved , wife or sister- in-law, so women characters in their movies one finds to be questioning the existing dichotomy and asserting their own individuality. If the 70's movie *Aandhi* (1979), one treats to be the forerunner, the seeds of this voicing we find to have been apparently shown in later released like, 'Akele Hum Akele Tum', (1995), 'Mrutyudand'( 1997), 'kya kahena'( 2000), 'Astitva' (2001) 'Lajja'( 2001) and have been further accentuated through 'Ishquiya'( 2008), 'Saat khon Maaf', 'Kahani'( 2012), 'Heroine'( 2012) and recent ' Queen'( 2014), though the recent paper focuses on the analysis of 'Kya kehena' or what to say (2000), 'Astitva' (2000) and the recent 'Queen'( 2014).

**PROBLEM STATEMENT**

Based on the research background above, the writer proposes that the contemporary Bollywood is "peeling" off its patriarchal skin and wearing the garb of feminism.

**OBJECTIVES OF THE STUDY IS**

1. To make the readers realize that bearing injustice is a crime .
2. To analyze the transition in the portrayal of women characters from *pious paragons* to *dashing darers*.

**Benefits of the study**

This research is expected to give following benefits:

**1. Theoretical Benefits:**

To give insights regarding ‘ femocracy’ in order to bring democracy truly.

2. Practical Benefits: to get better understanding regarding the complementary role of man and women for social balance since both are the wheels of the same chariot.

**RESEARCH METHOD**

1. Type of the research: in this research, the writer resorts to Descriptive- Qualitative method.

Type of Data required for the Study:

**a. Primary Data:**

The primary data source of the study are the movies ‘kya kehna’ or ‘What to Say?’, ‘Astitva’ and ‘Queen’, hinging round gender – centric issues.

b. Secondary Data: The secondary source of data comprise feminist writing, articles on Media and Gender , film critiques, interviews published and telecasted, videos on the making of above mentioned movies, with comments from Directors, film reviews appearing in newspapers and the internet, film magazines, page 3 papers and channels etc.

**3. Techniques of Data collection:**

In this case, the writer uses two techniques of collecting data:

A. Observation: This step is used to make our research more penetrative , by reaching the depth of the matter which involves actual watching of the movies.

B. Library research: This involves reading newspapers, magazines, interviews, film reviews, pertaining to the above mentioned movies.

**4. Techniques of data analysis:**

Our research paper is descriptive and qualitative and so the theme ‘rebellion’ is elucidated through the non – conformism, non-yielding attitude of women characters by interrogating the validity of established norms.

**LITERATURE REVIEW**

For chronological convenience, one had better commence with ‘kya kahena’ or ‘what to say’ ( 2000), directed by kundan Shah. Despite being a gripping family entertainer, one cannot deny saying it to be a *sensitive film* on a *sensitive* subject. As it dealt with the *taboo* issue of pre- marital pregnancy and the constrictive views of society since the typical Indian mindset is to sweep uncomfortable issue under the carpet. The protagonist Priya (Preity Zinta) enters her first year of college and catches the eye of Rahul,(Saif Ali Khan) who gets magnetized by her charm. She, too, yields to him but her brother and parents are unsure about Rahul. His womanizing nature worries them and they tell her to stay away from him. However, Priya who was madly in love with Rahul convinces her parents to meet him but when they talk about marriage, he backs off. Priya gets devastated by his betrayal but moves on with her life. In one sweep she learns that she is pregnant with Rahul’s child. Her parents go to Rahul to talk about marriage, but to their shock, he refuses to marry her. Priya is faced with a decision and she chooses to keep their child thinking ‘ she was not the only one to be responsible’. Her decision prompts her father to chuck her out of the house. Alone and neglected Priya has had a tough time. But her parents and brothers find it hard to live without her and they bring her home. She now has to face the society and try to overcome the disdain of her neighbours and others. Society virtually ostracizes her and her family. She eventually gains the support of those who had earlier disrespected her. At the same time, she manages to change Rahul’s views who decided to marry her. However, Priya had already given her heart to Ajay(Chandrachud Singh), who stood by her in thick and thin and they get married. Since her refined sensibility makes her realize that the true relation like an insurance policy, gets developed through the premium of feelings, love and care; mere physical involvement is not enough.

While Priya in 'kya kehna' (2000) is a victim of narrow cult of virginity and the stigma associated with a pre-marital pregnancy, Aditi Pandit in 'Astitva' (released in sept. 2000) has to bear hardship in the wake of shruggishness and double dealing attitude of andro-centric ideology. Despite being labeled to be a bold film about adultery, the deeper penetration make us aware of a woman protagonist's struggle to find her identity, who is standing in between her son and her husband, in the gender- bias world where ' a male having an extra marital affair is a sign of manhood but, when the thing happens to be a woman, it is regarded as a sign of weakness. The man should be the bread winner of the family while a woman has no need to work. A man should be able to have sex whenever he wants to regardless of whether his wife is willing'; the film strips off different issues of male chauvinism, extra marital affairs and spouse abuse. The time it unfolds before us is of 1997. Malhar Kamat(Mohanish Bahl) an old musician and music teacher is dying . he prepares his will where he leaves his entire estate-comprising a mansion, 15 acres of land, 1400 gms gold and about 8 lakh rupees to Aditi Shrikant Pandit (Tabu). Upon his death, two years later , the will is delivered to Aditi. When the will reaches to Aditi in Pune, she is in the midst of an impromptu lunch party, occasioned by the arrival of Dr. Ravi Bapat (Ravindra Mankani) and his wife Meghna(Smita Jaykar) . Ravi is a very close friend of Aditi's husband, Shrikant Pandit (Sachin khedekar) . Aditi 's son Aniket (Sunil Barve) introduces his girlfriend and would- be wife Revati(Namrata Shirodkar).

Srikant opens the certified letter package with the will though it is addressed to Aditi, much to Meghna's chagrin. Shrikant is intrigued and decides to consult his daily diaries where he has chronicled the events of his daily life. Srikant realizes that he overlooked certain things anybody could have easily noticed. He understands that 25 years ago, Aditi could not have possibly been pregnant, at least not from him. He shows her the dairy, confronts her with the facts and demands explanation.

Then, in a flashback, it is shown that the then time, he was trying to break out onto his own. His work keeps him travelling almost constantly. This leaves his newly wed wife Aditi lonely and frustrated; when she asked him to let her work some place to relieve her boredom and find a good use of her time, he takes it as an insult and rebuffs her saying no woman in his family has ever worked outside the home and that he earns enough for them to live comfortably . He suggests although not very enthusiastically, that she takes up music at the music teacher Malhar kamat. Shrikant continues his unending travels all over the world, although he makes it clear to Malhar that music will not be anything more than a hobby to Aditi. One day Aditi's sister Sudha (Resham Seth) and her husband come to live with Aditi . their constant lovemaking further deepens Aditi's feelings of yearning and abandonment and one spring afternoon , Malhar breaks into his new *gazel* in the rain, Aditi's resolve is broken under the influence of the season. Malhar returns a couple of days later and Aditi asks him to leave,. Aditi has missed a period. Sudha learns this and advised her to do something. When Shikant returns, Aditi breaks down and tries to tell him the truth about her pregnancy. But Shrikant is double elated, having won the first major contract for his own firm and hearing of his imminent fatherhood and breaks out , into celebrations without letting Aditi complete her story.

As the story comes back to present time, Shrikant punishes Aditi by making her tell the truth in front of Aniket, Ravi and Meghna. Meghna loaths Shrikant since she suffered spousal abuse for her drunkard husband before divorcing him and marrying Ravi. Aniket is disgusted with his mother after knowing the truth of his existence. Shikant takes up the decision of living with Aditi without any spousal relationship. After Revati knows the truth, she breaks the engagement not because of the truth but due to the realization that Aniket is no different than the man whom he considered his father till now. Meghna decided to take Aditi to Goa but Aditi declines. she walks out of the house with Revati in search of her identity, not Mrs. Aditi Shrikant Pandit but mere Aditi . She feels to be herself. The movie ends with Revati and Aditi walking out of the house and on the road, whilst Shri and Aniket stand in the doorway, watching them go. The denouement captures the essence of Astitva because ultimately the leading character becomes aware of her own identity, her own space; so breaks off the shackle of somebody's wife and mother.

Close on the heels of Aditi, Rani in 'Queen' ( 2014), too, takes control of her life of her own instead of getting deterred after her fiancé walk out of the marriage two days before wedding. 24- year old Punjabi girl living in Rajouri Garden, Delhi is from very conservative family, her brother escorts her everywhere for her safety. Two days before her marriage, her fiancé Vijay,(Rajkumar Rao) meets her in a local café to tell her he no longer wants to marry her, claiming he has changed and she would not match his lifestyle anymore. Shocked at the development, Rani shuts herself in her room for a day. But instead of thinking of ending her life, she decides to take it to be a stepping stone and plans to go alone on her pre- booked honeymoon to visit her favorite places, Paris which she never seen before and Vijay's favorite place, Amsterdam. After initially hesitating, her parents agree, thinking that a vacation might cheer her up. And Rani departs. In Paris, she meets Vilayalaxmi aka vijay

(Lisa Haydon) who has French/Spanish mother and Indian father and works at the hotel where Rani is staying. Overwhelmed by Paris and having gotten into trouble twice- once with local police and other with a robber- Rani soon makes her mind to return to India, However , Vijayalaxmi becomes her friend and confidante and shows her around Paris. The two have series of adventures, during which Rani relives the memories of Vijay, patronizing her and forbidding her from dancing and drinking- which she is free to do in Paris. Once, while shopping, Rani tries out, what she considers to be a revealing outfit and accidentally sends a selfie of her to Vijay instead of Vijayalaxmi. She quickly realizes her mistake but unbeknownst the selfie prompts Vijay to begin searching for her; in Amsterdam, he apologizes and asks her to reconsider the relationship but in this new, constraint- free atmosphere, Rani has resurged to be *a new woman* –more confident, outspoken, questioning, not letting anyone take her for granted. The new awakening makes her thank her fate for sparing her from the mistake of getting into the relationship where individuality of a person is not venerated or a person is denied a right, to be herself. Like a successor of Ibsen’s Nora Helmer, she straightaway hands him over her engagement ring and thanks him to Vijay’s shock as he finds her to be a whole new person who is really a *Queen* of her destiny.

### **LIMITATIONS**

The research paper comprises only three movies, even when Bollywood comprises a long series of movies to have shedded off ‘stereotype’ regarding women.

### **CONCLUSION**

A potent of human experience comes to us after seeing these three films as they make us introspective regarding our orthodox culture and gender hegemonic, throat- knowing traditions.

The films bring home the realization that bygone is the era, when it was ‘Oppression, thy name is woman!’ as all three heroines Priya, Aditi or Rani do not take oppression, suffering or misery to be the ultimate fact of life. Rather than operate ‘within’ the system and escape the hardship, they leave the audience, irrespective of the gender, throught provoking regarding their actions. They interrogate the validity of established norms by quitting the so- called lovers, husbands, or fiancées who were not in a position to treat, marriage or relationship in terms of equality or where the counterpart is always subordinated or easily subsumed. Rather than live into servitude , they spring up like a phoenix, from the ashes of their frustrated dreams and come out quite bold , confident awakened with a new perspective and dimension , as proud heirs of G.B. Shaw’s ‘Emerging New Woman’ . It is this transition from their ‘becoming’ to fully ‘being’ marks ‘ Rebellion’ to the second name of Gender Empowerment; After all , ‘can man be free, if women be a slave?’

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**STUDY OF STUDENTS PERCEPTIONS ON THE EFFECT OF DEMONETIZATION**

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**ABSTRACT**

*This Research Paper aims to give the meaning and history of demonetization. It also focuses on the impact of the said concept on the daily economic activities of various sections of Indian economy. This Research Paper analyses and interprets Primary Data collected from the students at undergraduate level, with special reference to St Joseph College of Arts & Commerce, Satpala, Virar, Tal- Vasai, Dist- Palghar, Maharashtra. Reviewing the data collected by Primary as well as Secondary Sources, indicates that the desired effect of a substantial reduction in frequency of cash transactions remains largely unfulfilled.*

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**INTRODUCTION**

The term demonetization is not new to the Indian economy. The highest denomination notes ever printed by Reserve Bank of India were the Rs 10,000/- note in 1938 and again in 1954. But these notes were demonetized in Jan 1946 and again in Jan 1978, according to RBI data. When the whole world was waiting for the outcome of US Presidential Elections, on 8<sup>th</sup> Nov'16, as the clock struck 8 pm, India came to a standstill as Mr. Narendra Modi, the prime minister of India (Bhartiya Janata Party – The ruling party) had announced the demonetization of Indian currencies of higher denomination i.e. Rs 500 and Rs 1000 notes as a legal tender in India with immediate effect. All economic agents were given a limited time window to deposit their existing notes with banks and replace those with new notes. This created a huge pressure on the banking system, marked by lengthening queues outside banks for about two months.

Examples of Demonetisation in other countries:

**Pakistan (2016)**

In order to improve security and durability of the bank notes, State Bank of Pakistan (SBP) issued new designs' bank notes. The move was applicable to 10, 50, 100 and 1,000 rupee notes' older design. The country issued a tender 18 months back and gave citizens enough time to exchange their old notes for the newly design notes.

**Zimbabwe (2015)**

In order to stabilise its economy, racked by hyperinflation, the Zimbabwean government replaced the Zimbabwe dollar with the American dollar. The process took three months to make US dollar as the country's legal tender.

**Australia (1996)**

In 1996, in order to curb black money and improve the security features, the Australian government replaced its paper-based notes with polymer bank notes of the same denomination. The first polymer-based note was introduced in Australia in 1992. The move didn't have any impact any side-effects on the economy but made Australia a business-friendly country.

**OBJECTIVES OF THE STUDY**

1. To study the impact of decision of demonetization taken by the GOI on the day to day financial activities of Common man in India.
2. To study whether the students at undergraduate level are satisfied with the fulfillment of the objectives of demonetization.
3. To study whether the students at undergraduate level are satisfied by the way in which the banking sector handled demonetization
4. To study what is the student's opinion at undergraduate level about the demonetization as a policy.

**RESEARCH METHODOLOGY**

Primary data is collected vide a Questionnaire comprising of 10 close ended questions with answer options given to the respondents. The questionnaire does not include the descriptive method of answering; only objective answers are taken for the sample. Sample of 30 respondents from St Joseph College of Arts & Commerce, Virar (w), Dist- Palghar, Maharashtra, at Undergraduate level (F.Y/S.Y/T.Y) has been taken for the primary data collection.

Secondary Data is collected as Desk –based review of existing information on demonetization in the form of Research Articles and reports and studies.

**REVIEW OF LITERATURE**

This review of literature has provided the researcher a bird’s eye view of the concept of demonetization and its impact on Indian common man.

Jisha Rajendra & Viddhi Maggo (2017) in their research paper title: Demonetisation: An exuberate sight or plight of Indian Economy? This paper aimed to throw light on the concept of demonetization and summary the bright and dark side of this concept in general and in the context of Indian Economy in particular. From the findings of this research it is evident that the impact of demonetization on society is highly arguable.

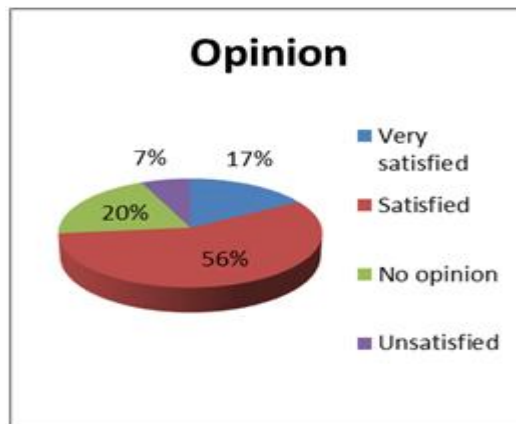
Dipankar Dasgupta (2016) in his article in Economic & Political weekly (17<sup>th</sup> Dec’2016): This article reviewed the analysis carried on the impact of Demonetization. The short- to medium run scenario does not appear to be too rosy. None of the economic variables of importance are likely to move in a healthy direction. Further, if corruption itself cannot be addressed, we may very well end up with a scenario where new black money will drive out old black money from the system. One of its policy conclusions probably cannot be ignored, especially in the context of the Indian government’s claim that in order to ensure the success of its demonetization drive, it had decided to catch the public unawares. In other words, the government believes that its action has been successful because it took the form of a random shock to the system.

**LIMITATIONS OF THE STUDY**

- 1) Primary data is collected only from St Joseph College, Virar. Hence it is true only as a particular case study taken up.
- 2) Secondary data sources cannot be wholly covered in this paper for want of length, only significant and leading few have been covered, over here.
- 3) This research paper is subject to time constraints.

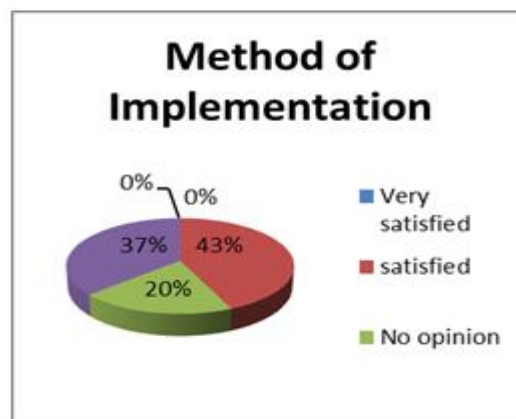
**ANALYSIS OF PRIMARY DATA**

**Q1) What is your opinion on demonetization as a policy?**



With reference to the above Pie chart 56% respondents are satisfied with the policy of demonetization. 20% respondents refused to give opinion on the said question.17% respondents are very satisfied with this policy. Very few respondents are unsatisfied.

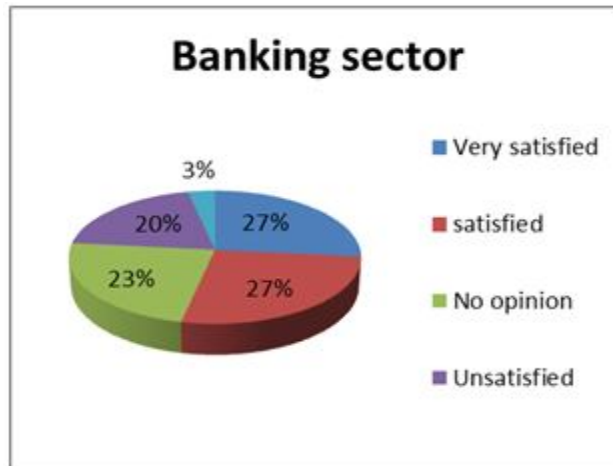
**Q2) How would you rate the method in which demonetization was implemented?**





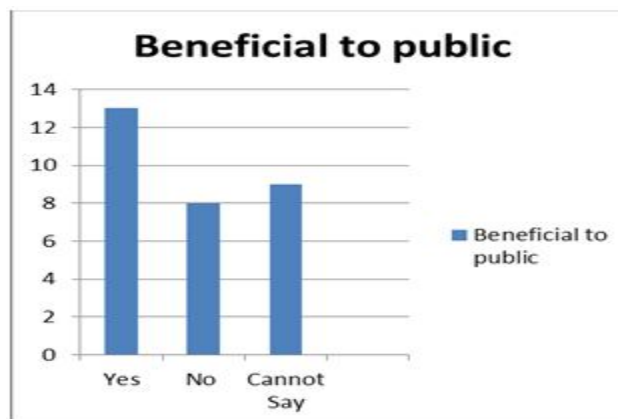
With reference to the above Pie chart 43% respondents rated the policy of demonetization as satisfactory. 37% respondents are unsatisfied with the policy of demonetization. 20% respondents gave no opinion on the said question. Whereas none of the respondents are very satisfied or very unsatisfied.

**Q3) Were you satisfied by the way in which the banking sector handled demonetization?**



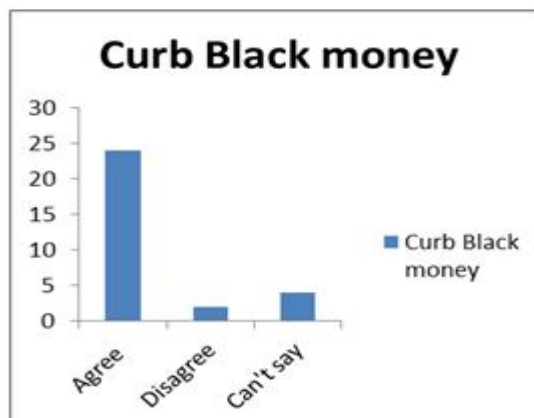
With reference to the above Pie chart 27% respondents are very satisfied and also equal percent respondents are satisfied with the way the banking sector handled demonetization. 23% respondents refused to give their opinion. 20% respondents are unsatisfied whereas only 3% respondents are very unsatisfied.

**Q4) Do you think demonetization has proven beneficial to the general public?**



With reference to the above diagram maximum respondents are of the view that the policy of demonetization has proven beneficial to the general public. Least number of respondents feel that demonetization was not beneficial.

**Q5) Do you feel demonetization has helped curb black money?**



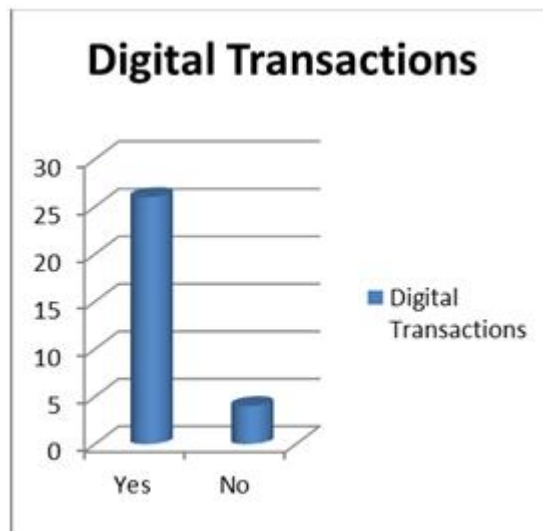
With reference to the above bar diagram maximum respondents agree to the opinion that Demonetization has helped to curb black money.

Q6) Do you think demonetization has helped reduce corruption?



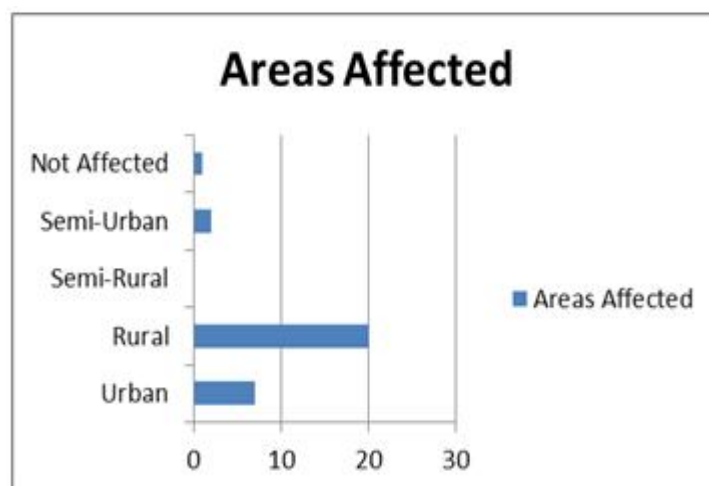
With reference to the above bar diagram maximum respondents agree to the opinion that Demonetization has helped to reduce corruption.

Q7) Is it a good idea to encourage digital transactions?



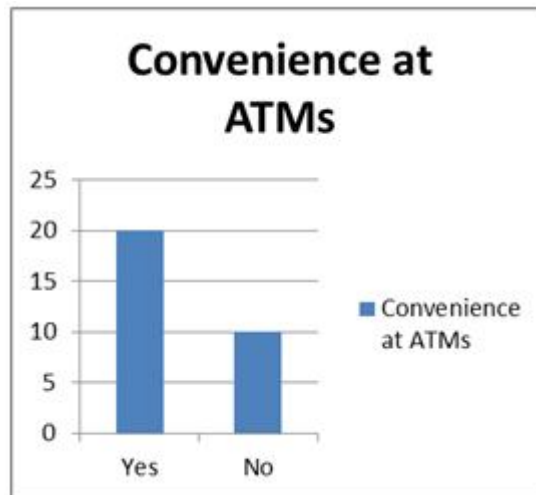
With reference to the above bar diagram maximum respondents agree to the opinion that encouraging digital transactions is a good idea.

Q8) Which among these areas according to you has been affected the most?



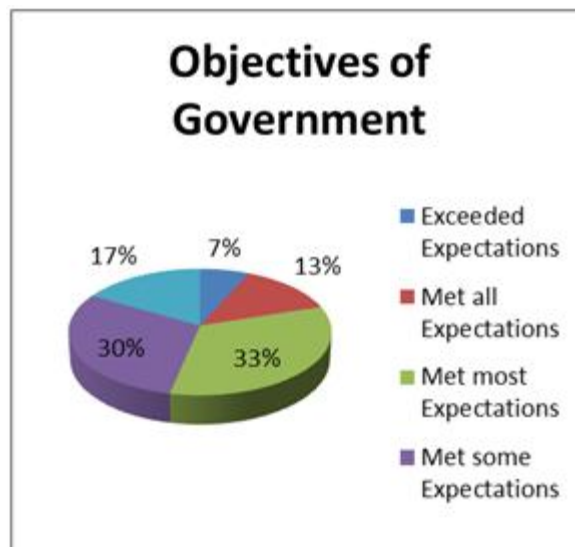
With reference to the above diagram maximum respondents are of the opinion that Rural Areas are mostly affected by the policy.

**Q9) Was it inconvenient to stand in queues at banks and ATMs?**



With reference to the above diagram maximum respondents are of the opinion that they were inconvenient while standing at long queues at banks and ATMs during the period of demonetization.

**Q10) Has the impact of demonetization met the objectives of Government with which it was implemented?**



With reference to the above diagram maximum respondents (33%) are of the opinion that the policy of demonetization has met most expected objectives of the Government with which this policy was implemented.

**FINDINGS**

Secondary data review has focused on the impact of the concept of demonetization on common man, which was felt by every Indian citizen because nearly about 86% of the currency in circulation was withdrawn without replacing it. As a result of the withdrawal of Rupees 500 and Rupees 1000 notes, there occurred huge gap in the currency composition as after Rupees 100; Rupees 2000 was the only denomination available, that also only in limited quantities. This created a chaos among all the sections of Indian economy.

Even though the review of secondary data is much distressing, the primary data shows a different perspective. Maximum respondents (56%) are satisfied with the policy of demonetization. 43% respondents are satisfied with the method of implementation of demonetization by the GOI. 27% respondents are very much satisfied and also equal numbers are satisfied the way the banking sector handled the demonetization despite of maximum respondents saying that standing in queues caused inconvenience to them, which is contradictory. Many respondents agreed that the said policy was beneficial to the general public which helped to curb black money thereby reducing the corruption. Mainly Rural areas were the most affected areas causing chaos due to this policy. Maximum respondents are of the view that the idea of encouraging digital transactions is a good one. Hence, it can be concluded that of the sample respondents taken up for research 33% (highest %) are of view

that Government has met most expectations of the objectives with which it has implemented the policy of demonetization. As the questions are close ended, so the answers given by the respondents are purely their personal views and not backed by valid explanation. The question of quantity of black money recovered and brought into the stream of legal money still remains unanswered??

### **RECOMMENDATIONS**

- Demonetization as a policy not only had an impact on common people financial activities but also had adverse effects on tourists, thereby hampering the image of Indian economy in the International market. Hence it was necessary to implement the said policy by in phased manner instead of sudden shock.
- With reference to the history of demonetization carried out in other countries; the respective governments implemented it systematically and in phases. So the objectives were evidently met. Same was required in the case of Indian economy.
- As the sources say, GOI had the objective of curbing black money and hence it was announced without prior intimation, but sources also said that the black money is held maximally in the form of gold and real estates, instead of cash. So we can say that the policy has not influenced them greatly but rather have created a panic and chaos amongst the general public. With this perspective it is very much necessary to implement some policies to take care of these forms of black money too.
- The respondents who are the college students at undergraduate level have given some contradictory responses; they do agree that it was a satisfactory policy successfully implemented by the banks, but on the other hand they have agreed that they were inconvenient to stand in long queues outside the banks, hereby pointed out that the current banking infrastructure was unable to handle it. Hence it can be said that there is a need to create awareness among the people.

### **CONCLUSION**

Kavita Chacko, senior economist with Care ratings agency, says: "Demonetization led to disruptions in economic and industrial activity. The lower domestic GDP growth in the past two years is largely on account of demonetization and GST implementation led turbulence." If we review the impact of demonetization from different perspectives the only thing happened was that the money has moved from people to banks and other financial institutions.

It is in this context that we should take note of a well-known observation made by Robert Lucas (1997) in his Nobel lecture: "Unanticipated monetary ... contractions can induce depression."

Hence it can be concluded that, India's random demonetization exercise therefore may turn out to be a test case for Lucas' prediction.

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**TO STUDY THE IMPACT OF DEMONETISATION ON FARMERS**

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**ABSTRACT**

*Agriculture is the backbone of our country. As we all know that people engaged in the Farming activities are 70% of total population of India, many of them are illiterate so they cannot afford major change in the market due to the traditional working and business practices as they were already facing problems from the natural calamities, market fluctuations and exploitation from the middleman. The farmers struggled a lot at the time of demonetisation because the saving habits as well the payment mode of farmers were only on cash. Most of the Farmers do have bank accounts they used to handle liquid cash as it is essential for their day to day transactions due to demonetisation they faced lot of problems in depositing the cash. Daily wage earners in agriculture were earning small amount per day. When the withdrawals from banks were limited the farmers were unable to withdraw cash to pay their labours which result on postponing their works and get the labours jobless for days or months. Most of the farmers sale their products to street vendors where cashless transaction is impossible, not only agriculture sector but also other industries which depend on agriculture were also affected. These impacts made the farmers to depend on illegal money lenders and black marketers to cater their transaction needs. Demonetisation has affected every Indian, but it has hit the agricultural sector to the core. hence, this study tries to analyse impact of demonetisation on small farmers with special reference to Vasai area.*

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**INTRODUCTION**

Money is sometimes regarded as the blood of the economy that circulates among its various sectors and helps in the smooth conduct of economic activities. But a sudden change will affect the normal functioning of the economy. And the same happened on 8<sup>th</sup> November 2016 ie Demonetization. It is the act of stripping a currency unit of its status as legal tender. It occurs whenever there is a change of national currency. The present form of money is pulled from circulation and retired often to be replaced with new country entirely replace the old currency with a new currency.

The Indian government decided to demonetize the 500 and 1000 rupee notes, the two biggest denomination notes. These notes accounted for 86% of the country's cash supply. Farmers, who are the backbone of our national economy, were severely affected by the note demonetization. Most of them used to get loans from cooperative banks which were not having enough cash to supply them. So farmers could not buy seeds, fertilizers and other things required for farming or they have to rely on money lenders for agricultural credit.

**NEED FOR THE STUDY**

- To study the effect of demonetisation on Farmers.
- To study the opinions of farmers regarding problems faced by them during demonetisation.
- To study the problems faced by farmers due to lack of knowledge about demonetisation.

**RESEARCH METHODOLOGY**

The study has been conducted based on both Primary & Secondary data. The secondary data was used to understand the concept of Demonetisation, general Impact of demonetisation on farmers. The primary data is conducted on small farmers of Vasai area to study the problem faced by them due to Demonetisation. the sample size for the study was 61.

**DEMONETISATION**

Demonetization is the act of "stripping off the currency unit of its status as legal tender" i.e. withdrawal of some denominations as the official mode of payment. On the evening of November 8, 2016, Prime Minister Narendra Modi in a televised address to the nation announced his government's decision to discontinue already issued currency notes of Rs. 500 and 1000 as legal tender from midnight of the same day. The government further announced that it will issue new Rs. 500 notes, discontinue the Rs.1000 notes and introduce a new denomination of 2000 rupees. According to the initial announcement, while people could transact in old currency notes for "humanitarian reasons" in select public outlets for 72 hours until the midnight of 11 November, they had 50 days to deposit their old demonetised currency and all were expected to transact in the new notes of Rs 500 and Rs 2000 from January 1, 2017. Denominations below 500 continued to be legal tender. It was assumed that people will be able to deposit into the banks, by the end of the year, the discontinued notes.

The government had two stated policy goals --- catch people with black money and get rid of fake notes in circulation.

**IMPACT OF DEMONETISATION IN AGRICULTURE SECTOR**

**Negative effects**

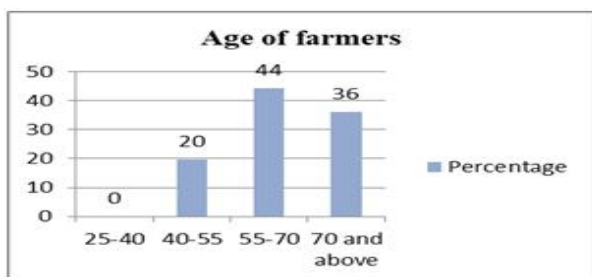
- Many farmers used to depend on illegal money lenders to cater their credit needs, due to non-availability of cash with lenders, farmers could not get any money from them.
- Some money lenders used to charge Interest around 20%-30%.
- Farm labourer were not paid their wages due to currency shortage.
- Farmers were facing shortage of cash due to fall in demand for their vegetables.
- Fruits and vegetables which are perishable in nature was getting unused/un-sell due to no trade in mandis.
- Farmers were illiterate so they were not at all aware about Debit card/ Credit card/Net banking/Online transfers etc.
- Fruits and vegetable farmers were badly affected as they do not have cash to purchase inputs like fertilizers, pesticides, and also to transport and sell goods to urban areas.
- Most of the ATM’s were not working and the withdrawal limit was also very less.
- Most of the farmers do not have PAN card ,so they could not withdraw money from bank above 50,000/-

**Positive effects**

- After demonetisation farmers started accepting cheques from government for all the benefit schemes.
- Because of demonetisation farmers were motivated to take insurance and disaster relief cheques.
- Farmers started using ATM’s and other online payment transactions.
- Some of markets adopted electronic National Agriculture Market. So they can make payments by cheques, wallets, electronically.
- Demonetisation helps to increase credit facilities to farmers as its main aim is to abolish black money.

**DATA ANALYSIS AND INTERPRETATION**

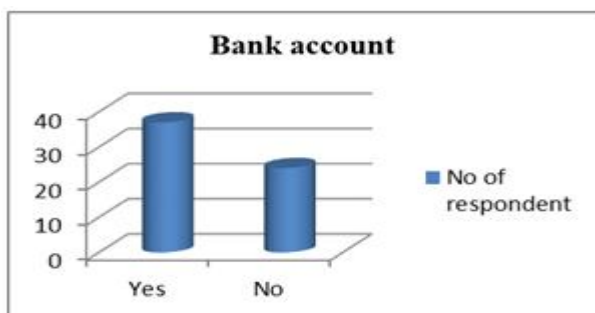
**1. Age of farmers**



Age group	No of respondent	Percentage
25-40	0	0
40-55	12	20
55-70	27	44
70 and above	22	36
<b>Total</b>	<b>61</b>	<b>100</b>

**Interpretation:** The age group 25 to 40 belongs to 0%,40 to 55 belongs to 20%,55 to 70 belongs to 44% and age 70 and above belongs to 36%

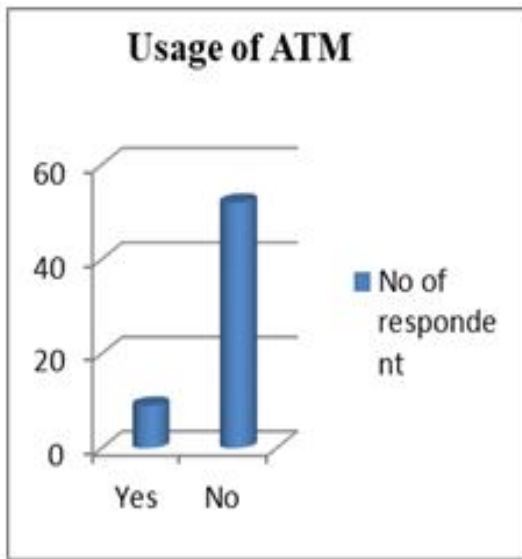
**2. Do you have Bank account**



Bank account	No of respondent
Yes	37
No	24
<b>Total</b>	<b>61</b>

**Interpretation:** The table represents only 37 respondent has bank account and 24 respondent do not have access to bank account.

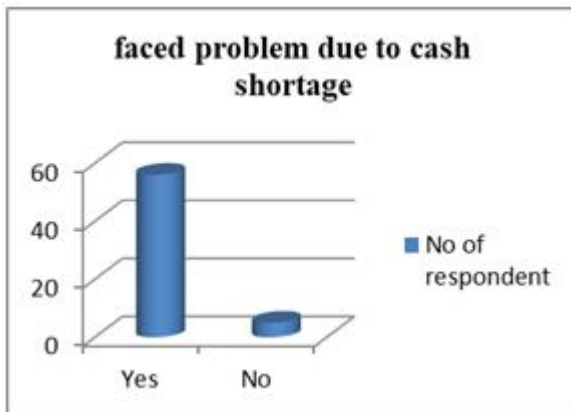
3. Usage of ATM



ATM Usage	No of respondent
Yes	9
No	52
Total	61

**Interpretation:** The table represents only 9 respondent use ATM cards and 52 respondents do not use ATM cards.

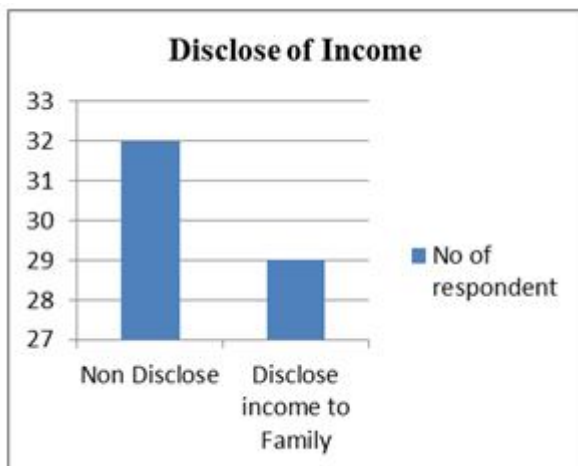
4. Faced problem in paying wages, purchase of fertilizers, pesticides due to cash crunch



Problems due to cash crunch	No of respondent	Percentage
Yes	56	92
No	5	8
Total	61	100

**Interpretation:** The table represents 56 respondent faced problems in paying wages, purchase of fertilizers, pesticides due to shortage of cash, only 5 respondents were not affected.

5. Disclose the income and saving to family members as Rs.500 & Rs.1000 notes needs to be deposited



Disclose income to Family	No of respondent	Percentage
Non Disclose	32	52
Disclose income to Family	29	48
Total	61	100

**Interpretation:** The table represents 29 respondents have to Disclose the income and saving to family members as they have to depend on family members to deposit notes of Rs.500 & Rs.1000/-whereas 32 respondents do not have to disclose their savings.

**SUGGESTIONS**

- Government should have taken preventive measures so that farmers were not affected by the demonetisation policy.
- Government should have created awareness about opening bank account to farmers before demonetisation as many of the farmers do not have bank account and during demonetisation, they have to disclose their hard-earned money with their family members and depend on money lenders for supply of cash.
- Special concessions should be provided to farmers through NABARD & other financial institutions.
- Government should pay reasonable price to the crops produced during demonetisation.
- Subsidy should be provided on fertilizers, seeds, pesticides etc.
- High Agriculture credits should be given to farmers.
- Government should have increased the withdrawal limit to farmers.
- Farmers should be given training about use of ATM and other technological changes.

**LIMITATIONS OF THE STUDY**

- Sample size was limited.
- The present study is limited to small farmers and can't be generalised to entire agricultural sector
- Other sectors of Economy like Service, Industries etc were not included in the study.

**CONCLUSION**

The action of the Indian government to eradicate the problem of black money, corruption, was a very bold move but it has affected the many parts of the economy, it has hit the agricultural sector to the large extent. The present study revealed that farmers are illiterate, and their land holdings are very less, Among the farmers, small farmers were worst hit by this big bang experiment because they did not have cash even to pay daily wages, purchase fertilizers, pesticides etc. Most of the farmers do not have any bank account so they have taken credit from moneylenders due to non-availability of cash. Most of the farmers are senior citizen and illiterate so they do not know how to use ATM and other online mode of transactions. most of the farmers have suffered financial and social losses but their losses were not reimbursed by government or any financial Institutions.

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**A STUDY ON ROLE OF FRONT-LINE EMPLOYEES IN CUSTOMER ENGAGEMENT WITH REFERENCE TO BANKING SECTOR**

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**ABSTRACT**

*Human resource is important Assets for every organization. No service system can run on its own without the involvement of human being at the crucial delivery and administrative points. in banking sector front line employee is a face of a bank. Only front-line employee can deliver the satisfaction to the customer, attract more customer by providing better services. No machine can replace the front-line employees as machine don't have the convincing power like employees. The role of front-line employees, majority of time as spokesperson for the company in the company- customer interaction as well as being influential in the level of satisfaction and engagement this interaction is vital in the case of a service failure or complaint management. Front line employees are not only doing the job assign to them but also, they help the customer to solve their problems in banking sector.*

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**INTRODUCTION**

The human element of service sector industry is the most important components because the system, equipment, machines are meant for and run by the human elements only. In banking sector efforts of human resource department are directed towards sourcing and attracting the best talent, arranging their training to best fit in the organization, and motivating them to deliver their best to the organization as well as employees. The front-line employees are also referred as boundary spanners. They link the inside of an organization to the outside world, operating at the boundary of the company. Service staff is expected to delight customers, and at the same time be fast and efficient in executing operational task on top of that, they are often expected to do selling the products of banks. Human resource is irreplaceable in-service sector organization. When front line employees are available on their desk and customer are interact with them that time, they can solve the customer quires as well as sell other products of the bank to the customers.

**LITERATURE REVIEW**

Thirty five percent of banking employees believe that their leadership is moving their companies in the right direction, and nearly two-thirds of these people are engaged, whereas only one in five of those that disagree are engaged. Boosting the numbers who believe that senior leadership is moving the organisation in the right direction will boost employee engagement.

Ram & Gantasala (2011) investigated the antecedents and consequences of employee engagement in Jordanian Industry. Bhatla (2011) focused on the need for such employees and how their presence can improve the progress and work efficiency of the organization as a whole .Also focused on the challenges faced by the HR managers to improve employee engagement for an organization's survival.

**OBJECTIVE OF THE STUDY**

1. To understand the role of frontline employees in Banking sector.
2. To understand the need of frontline employees in customer perspective.

**RESEARCH METHODOLOGY**

'Qualitative and quantitative research' is used to find the data.

**Sampling technique**

front line employees form different bank are used to collect the samples.

**Sample size:** 40 employees from different banks.

**Types of Data**

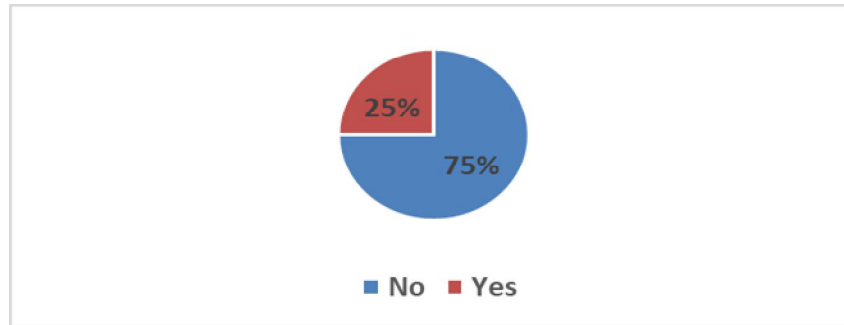
Primary as well as secondary data is used for the proposed study.

**LIMITATION OF THE STUDY**

This study is limited to only frontline employees of Banking sector. The primary survey is conducted based on questionnaire, so it depends on personal view of employees regarding their duties and customer engagement.

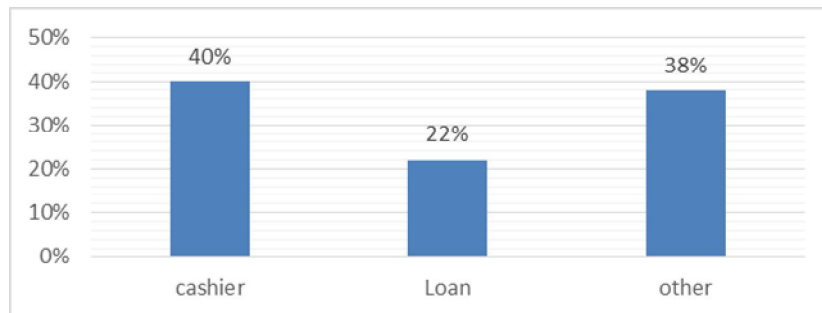
**DATA ANALYSIS & INTERPRETATION:**

**1. Do you think your work can be replaced by machine?**



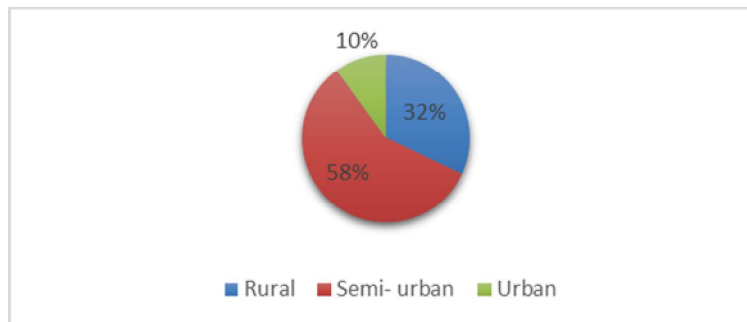
**Interpretation:** Above pie chart shown that 75% front line employees think that their work is not replaceable by machine where as 25% response says that their work is replaceable by machine.

**2. Which department do you work in Bank?**



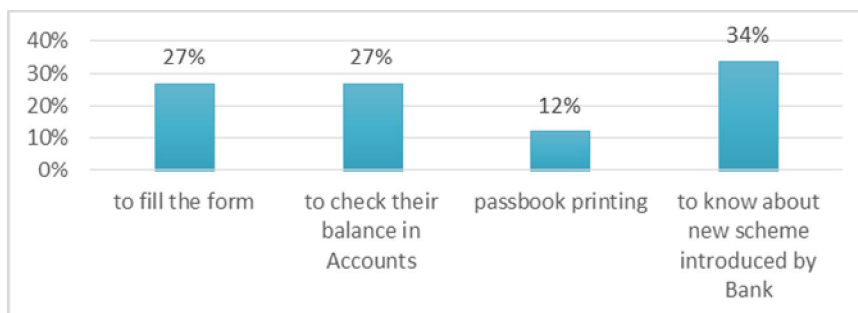
**Interpretation:** from above respondents 40% employees are working as cashier in a Bank, 22% employees are working in Loan department and remaining 38% employees are working in some other department.

**3. From which area maximum number of customers come to seek your help?**



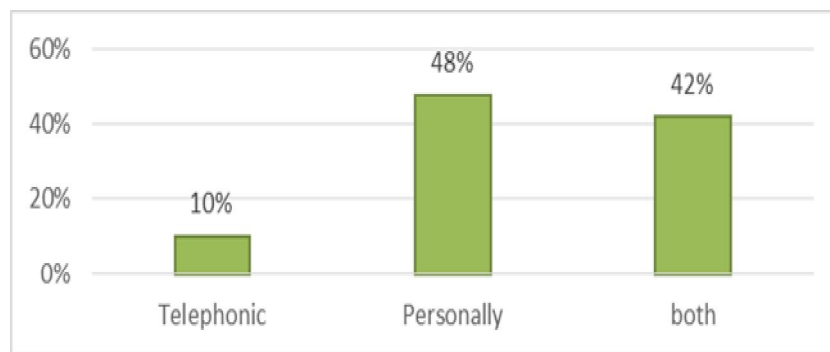
**Interpretation:** from semi urban area 58% customers come to seek help from frontline employees, 32% from rural areas and only 10% from urban area.

**4. For what purpose customer come to take your help?**



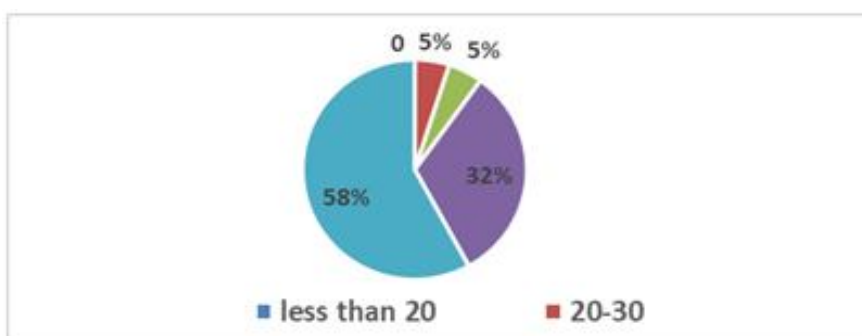
**Interpretation:** above chart shows that 27% customer come to take help to fill the form, 27% come to check their balance in Accounts, 12% customer come to seek help for passbook printing and remaining 34% customers to know about new scheme introduced by banks.

**5. How your customer interacts with you?**



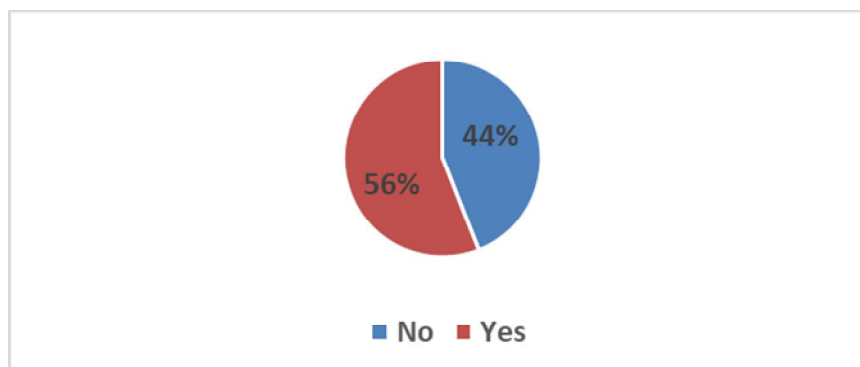
**Interpretation:** form 100% respondent 48% customers interact with frontline employees personally, 10% communicate by telephonic conversation and remaining 42% interact by both ways.

**6. In which age group customers come to take your help?**



**Interpretation:** The age group more than 50 years come to take help form employees are maximum that is 58%, from 40-50 age group 32% customer take help to front line employees, from age group 20-30 and 30-40 only 5% customer seek help of employees and 0% from age group less than 20 come to take the help of front line employees.

**7. Do your customer seek your help because of language barriers?**



**Interpretation:** from above pie chart 56% customer face problem because of language barriers while 44% customer don't face any problem because of language.

**FINDINGS**

- More front-line employees say that their work is not replaceable by machines.
- From semi -urban area customers seek more help from front line employees than urban and Rural areas
- Many customers enquire about the new scheme introduced by banks from front line employees
- Basically, customer prefer to interact personally than telephonic conversation with bankers.
- Majority of the customer from age group 50 and above have more queries and require help of employees followed by the age group between 40 -50.
- Around 56 % customers require help due to language barriers.

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**SUGGESTIONS & RECOMMENDATIONS:**

- Banks should introduce local language along with English for documentation purpose.
- Employee must be motivated to solve the problems of customers.
- Arrange customer awareness program in semi- urban areas.
- Machine can do the transaction like cash deposits and withdrawals, check deposit, passbook printing etc. but they can't solve the problems of customers so front-line employees are very important resource of bank.
- Arrange training program for front line employees for better customer engagement.

**CONCLUSION**

Frontline employees are the link between top management and the customers. Frontline employees are the one who guide and help the customers. They have direct impact on customer satisfaction, communication and build corporate culture. Above research indicates that from semi- urban areas people seek more help of front-line employees than rural areas, maybe rural people are not using banking services for saving and investment purpose so bank should motivate rural customers to use banking facility. Human resource is very essential element in service sector industry so it's not possible to eliminate totally front-line employees in banking sector. Front line employees not only help the customer to solve their problems but also do promotion of new products in banks.

**REFERENCES****Primary source**

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**A STUDY OF FACEBOOK USAGE PATTERNS AMONGST STUDENTS**

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**ABSTRACT**

*This study was designed to find out the Facebook usage pattern amongst students. The study used ex-post factor design. This study attempts to understand the inter relationship between income and the use of Facebook, usage level depending upon the gender and daily time spend. Purposive and simple random samplings were used to select the sample. Senior secondary school with a total population of 500 and a sample size of 98 students were drawn and used for the study. Questionnaires were used for the study: "social media habits of senior school children." Three research hypotheses were raised and tested i.e. t-test, p-test and chi-square test. Tools were used for the statistical analysis. The finding shows there are various patterns of Facebook usage amongst students'. The result also shows significant difference between male and female usage patterns of Facebook.*

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**INTRODUCTION**

As social computing systems persist over time, the user experiences and interactions they support may change. One type of social computing system, Social Network Sites (SNSs), is becoming more popular across broad segments of Internet users. Facebook, in particular, has very broad participation amongst senior school students and college attendees, and has been growing in other populations as well. This paper looks at how use of Facebook has changed over time and what are the different Facebook usage patterns amongst students, as indicated by survey data and survey respondents. Reported pattern of the site remain relatively constant over time.

**LITERATURE REVIEW**

Vasalou et al. (2010) are the first to hypothesize that Facebook use may vary according to time spent on Facebook and therefore with the user's increasing experience. They carried out an online survey among 423 users of which 72 from the United States, 67 from the United Kingdom, 95 Italians, 108 Greeks, and 81 French. (Fogg and Eckles, 2007; quoted by Vasalou et al. 2010, p.720) According to this model, users who approach user-generated content websites such as Facebook undergo three experience phases: discovery, superficial involvement – which is usually characterized by the registration of the user to the website – and true commitment when the user has fully adopted the service.

Bryant and Marmo (2009) observed the types of relationships that a sample of college students had with their Facebook friends, their behaviors adopted for relational maintenance, and how these strategies changed according to the type of relationship. communication over Facebook seems to be seen as 'cheap' and low-effort, therefore not adequate enough to maintain serious relationships with people unless geographically distant.

Joinson (2008) presented the phenomenon of relational maintenance under an approach called 'uses and gratifications'. His study was based on two online surveys. The first was carried out to collect demographic information of 137 participants, as well as to measure their use of Facebook. Questions included age, gender, occupation, and location, number of friends on Facebook, time spent on it, what they enjoyed about it, and what they used it for. The results were employed to draw a list of 46 gratifications such as "finding out what old friends are doing now" or "communication with likeminded people" (Joinson, 2008, p.1030).

The first study that attempted to relate personality with Facebook use is by Ross et al. (2009). The researchers have employed the Five-Factor Model (FFM) of personality, a model that proposes five traits as the predictors of an individual's personality: neuroticism, that is a "person's tendency to experience psychological distress", extraversion, openness to experience, agreeableness, which reflects "a tendency to be trusting, sympathetic and cooperative", and conscientiousness, which is "the degree to which an individual is organized, diligent and scrupulous" (Ross et al., 2009, p.579).

A year later, Amichai-Hamburger and Vinitzky (2010) published a study based on the one of Ross et al. (2009). They tried to answer the same research questions and in contrast with the findings of Ross et al., they found that personality has a strong influence on Facebook use. According to their findings, extroversion is related to the number of friends, and not on the use of Facebook groups. Agreeableness and conscientiousness do have an impact on Facebook use and number of friends respectively.

**RESEARCH OBJECTIVES**

The primary objective of this study is to understand the Facebook usage patterns amongst students. The other objectives are as follows:

- To understand Average time spent on Facebook by both male and female students daily.
- To understand how many male Populations uses Facebook.
- To understand the relationship between times spent on Facebook and income.

**RESEARCH METHODOLOGY**

The study carried out with sample size of “98” students because the study more focused on qualitative data and with the simultaneously passed questionnaires to users, which fills the data which cannot get by Qualitative method. The sample are preferred who are actively using Facebook considering gender and household income.

This study began with a review of literature already available as research papers and articles. The variables identified were as follows:

**Independent variables-** Age, gender, Income

**Dependent variables-** Frequency in visits to Facebook, average time spend on Facebook, monthly income, preference for the use of Facebook.

A primary survey was undertaken to ascertain the relationship and interdependency. The survey was limited to the senior school students. The sample comprised of 98 students. The Questionnaire was formed and the data collected was analyzed using statistical tools for hypothesis testing.

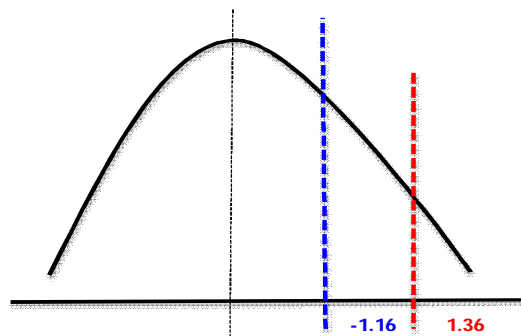
**PROPOSED HYPOTHESES**

1. The Average time spent on Facebook is more than 2 hrs. daily. ( t- test )
2. Less than 70% of the Male Population uses Facebook.- ( p test )
3. The time spent on Facebook is independent of income ( chi square test)

**TESTING OF HYPOTHESES**

**T-test**

Column1	
x'	Mean 1.77
	Standard Error 0.20
	Median 1.00
	Mode 1.00
s	Standard Deviation 1.93
	Sample Variance 3.72
	Kurtosis 20.06
	Skewness 4.04
	Range 13.00
	Minimum 1.00
	Maximum 14.00
	Sum 166.50
n	Count 94.00
	Confidence Level(90%) 0.33



N	X'	P	SIGNIFICANE LEVEL	ALPHA
94	1.77	0.90	90%	0.10

NULL  $\mu < 2$   
 ALTERNATE  $\mu > 2$   
 TAIL RIGHT TAIL

DF	93
ALPHA	0.1

TEST T-TEST  
 ALPHA 0.10  
 PROBABILITY 0.90

X'- $\mu$	-0.23		
S	1.93		
N	94.00		
X'- $\mu$	-0.23	-0.23	-1.16
S	1.93	0.20	
SQRT(N)	9.70		

CRITICAL 1.36  
 OBSERVED -1.16  
 P VALUE 0.12

ALPHA 0.10  
 DECISION ACCEPT THE NULL

THEFORE, THE AVERAGE TIME SPENT ON FACEBOOK IS LESS THAN 2 HOURS

**Business decisions**

As per testing done above it proves that average time spent on Facebook is less than 2 hours. It shows that people don't spend more time of Facebook . because its not influencing the respondents so further research can be done by Facebook that how should they influence the respondent what new and innovative things can be done to make them busy.

**P-test**

Row Labels	No	Yes	Grand Total	%
Female	13	18	31	32%
Male	10	57	67	68%
Grand Total	23	75	98	100%

N	X'	P	P'	SIGNIFICANE LEVEL	ALPHA
67	57	0.70	0.85	90%	0.10

NULL

$\mu < 70\%$

ALTERNATE

$\mu > 70\%$

TAIL

RIGHT TAIL

TEST

P-TEST

ALPHA

0.10

PROBABILITY

0.70

CRITICAL

0.52

OBSERVED

2.69

P VALUE

0.00

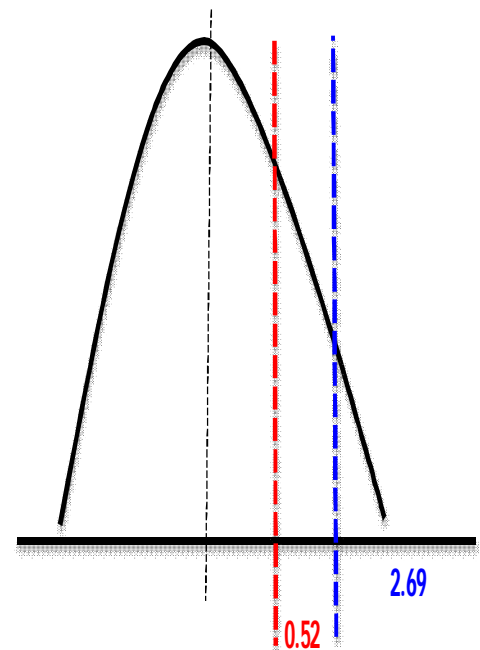
ALPHA

0.10

DECESION

REJECT THE NULL

P'-P	0.15	
Q	0.30	
P*Q	0.21	
N	67	
SQRT(P*Q/N)	0.0031	0.06
P'-P	0.15	2.69
SQRT(P*Q/N)	0.06	



Therefore, the Proportion of male using FACEBOOK is more than 70 %.

**Business decision**

The assumption that proportion of males using Facebook less than 70% is wrong; hence the usage pattern indicates that the males use Facebook more frequently. It shows that more Males are using Facebook. Further research can be done that what are the things that are keeping them busy try to make those things more interesting.

Chi-square

Step 1- Fo						
Row Labels	1,00,000-3,00,000	3,00,000-5,00,000	Less than 1,00,000	More than 5,00,000	Grand Total	%
1-5 hrs	24	26	10	32	92	94%
6-10 hrs	0	0	0	2	2	2%
less than 1 hr	0	1	0	1	2	2%
more than 20 hrs	0	0	1	1	2	2%
<b>Grand Total</b>	<b>24</b>	<b>27</b>	<b>11</b>	<b>36</b>	<b>98</b>	<b>100%</b>

Step 2- Fe					
Row Labels	1,00,000-3,00,000	3,00,000-5,00,000	Less than 1,00,000	More than 5,00,000	Grand Total
1-5 hrs	22.53	25.35	10.33	33.80	92
6-10 hrs	0.49	0.55	0.22	0.73	2
less than 1 hr	0.49	0.55	0.22	0.73	2
more than 20 hrs	0.49	0.55	0.22	0.73	2
<b>Grand Total</b>	<b>24</b>	<b>27</b>	<b>11</b>	<b>36</b>	<b>98</b>

Step 3- (Fo-Fe)^2/Fe					
Row Labels	1,00,000-3,00,000	3,00,000-5,00,000	Less than 1,00,000	More than 5,00,000	Grand Total
1-5 hrs	0.10	0.02	0.01	0.10	0.22
6-10 hrs	0.49	0.55	0.22	2.18	3.44
less than 1 hr	0.49	0.37	0.22	0.10	1.18
more than 20 hrs	0.49	0.55	2.68	0.10	3.82
<b>Grand Total</b>	<b>1.57</b>	<b>1.48</b>	<b>3.14</b>	<b>2.47</b>	<b>8.65</b>

NULL

The average time spent on facebook is independent of income

ALTERNATE

The average time spent on facebook is NOT independent of income

TAIL

RIGHT TAIL TEST

TEST

CHI SQUARE TESTING DF 9

ALPHA

0.1

PROBABILITY

0.9

CRITICAL

14.68

OBSERVED

8.65

P VALUE

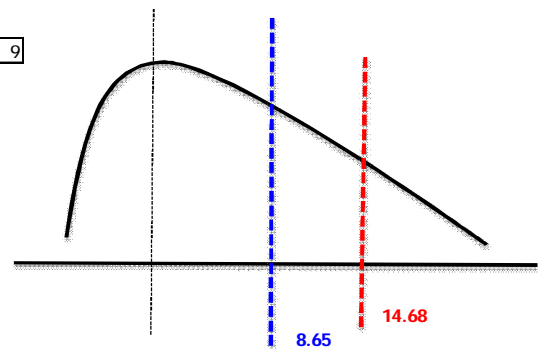
0.47

ALPHA

0.1

DECISION

P VALUE MORE THAN ALPHA SO ACCEPT THE NULL

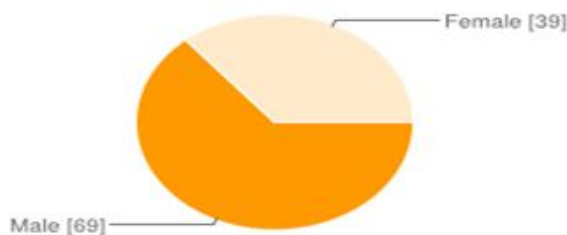


Business decision

Respondents who spent time on Facebook are not dependent on income. People from any income level even people who don't earn have Facebook account. This is a good sign as facebook can use and make marketing campaigns irrespective of the income group. Facebook can have data of vast population and it can use this data for further research. Also since large no of people can use Facebook, they can use this data for business purpose viz. launching of new products, advertising campaigns, etc. This can become an added source of revenue for Facebook.

DATA ANALYSIS AND INTERPRETATION

Gender



Analysis

- Out of the sample size of 98 senior school students, 64% are male and 36% are female.



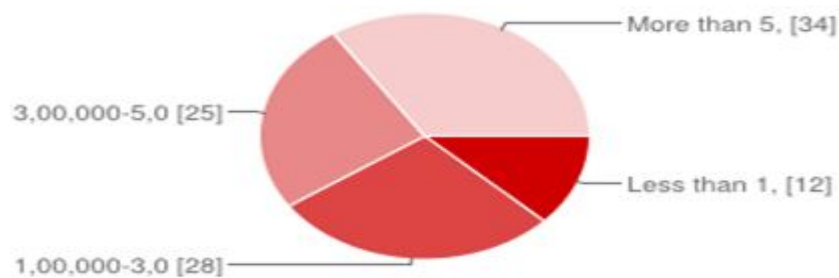
**Access to Facebook**



**Analysis**

- Out of sample size of 98 students, 79% senior school children access to Facebook.
- Rest 21% students do not access to the Facebook.

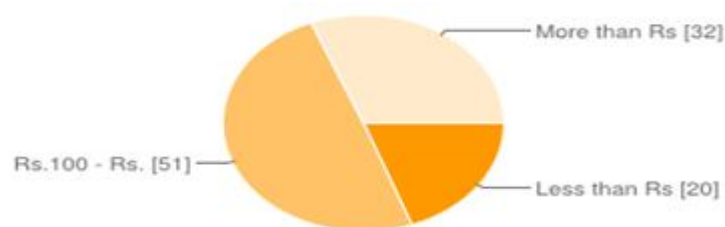
**Household monthly income**



**Analysis**

- Out of sample size 98 senior school students, household income of 31% students is more than 5, 00,000.
- Household income of 11% students is less than 1, 00,000.

**Monthly spend on internet**



**Analysis**

- Around 47% of students spend Rs.100 to Rs. 500 monthly on internet.
- Only 19% students spend less than Rs. 100 On internet.

**CONCLUSIONS**

The phenomenon of social networks has developed extremely quickly in the last years, and so have the uses, habits, and conceptions of Facebook. Starting as a social network between students belonging to the same university, Facebook has rapidly become a global social network that is more and more becoming part of our lives. People interact via messages and pictures, but also present their products and services, companies, organize meetings, internships, trips, and apply for jobs.

This study has proven that significant relationship exists between Facebook usage and income. With regard to the outcome obtained in this study, the followings recommendations were made;

1. Students should be conscious of the time they spent on social media sites in order to have more time for their classroom activities and homework.
2. Teachers should encourage the students to expend some meaningful hours on social media sites so as to make friends that would help increase their self-image.
3. Parents should encourage and monitor students to use educational social media sites that will help them to maximize their educational attainment and keep them away from harmful influences.

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Policy on access of students to social media should be such that encourages educational and useful information rather than uncontrolled access to the internet that may be harmful to students' social and intellectual development.

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**IMPACT OF COMMERCE EDUCATION ON DEVELOPMENT OF ENTREPRENEURSHIP: - AN ANALYTICAL STUDY****Dr. J. P. Bhosale**Head, Research Centre in Commerce & Accountancy, Arts, Commerce & Science College, Narayangaon

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**ABSTRACT**

*This Research Paper aims to evaluate the commerce education & how it motive student to be entrepreneur. How their current commerce syllabus help them to opt for business as future career option. It also focuses on perception of commerce student about entrepreneurship. Researcher intends to find out what all skills, knowledge provided by commerce education to student to develop entrepreneurship.*

*Keywords: Commerce Education, Employability, Entrepreneurship Development, Set of Skills.*

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**INTRODUCTION**

Education is an investment which brings sources of livelihood back to investor. Therefore, the need for harnessing manpower to productivity cannot be overlooked and hence, place a great emphasis on vocationalizing the scope and range of education. Commerce is a stream for the education can be defined as a study of business and trading activities by selling or exchanging goods in the market to final customer. It is the study of money and money related transaction. Commerce education has a sea of options and opportunities for those who want to make their career and achieve their goal in life. Studying, under this stream have an intellectual look towards outside world. So the study focuses on current commerce education framework and its role towards contributing career of student especially with reference to entrepreneur. So to do this study on above said topic data is collected from commerce student of eminent colleges in the area of Pune.

**STATEMENT OF PROBLEM**

“Impact of Commerce Education on Development of Entrepreneurship: - An Analytical Study” Lack of knowledge, motivation and seriousness leads to wrong and unsuitable choice of career among commerce students. There is a lack of professional and practical experience in commerce syllabus of Savitribai Phule Pune University, Pune.

**SIGNIFICANCE OF THE STUDY**

In the age of Liberalization, Privatization and Globalization (LPG) there is a large scope for commerce students to be an entrepreneur. Today's is highly competitive and globalized scenario more individuals should be job providers instead of job seekers in order to overcome the problems of unemployment and poverty and boost counties economic development. Commerce education has strength to neutralize these problems and for that, it is essential on current commerce education framework and its role towards contributing career of student especially with reference to entrepreneur.

**REVIEW OF LITERATURE**

- 1. Prakashraj P Kumavat (2015)** - Since job market is at saturation point and availability of job is getting reduced day by day it is going to get exhaust in near future. There is requirement of entrepreneurs in the country who will help in economic development and overcome the problem of unemployment in the country.
- 2. A. K. Mahto (2014)** - Education is a major constraint for promoting continued growth in the country. It is an important factor for economy for upward mobility. In today's competitive age it has become a necessity for young generation for better prospect and living for individuals, it is also a major instrument of achieving upward mobility. The reason behind is education is linked with the employment, social status and living condition.

**OBJECTIVES**

**The main objectives of present research paper are as under**

1. To study current framework of commerce education.
2. To perception of student in selecting entrepreneur as career choice
3. To assess the role played teachers and student in framing the career choice
4. To find out Influence factor of commerce education for selecting career option.
5. To find problem in selecting entrepreneur as career choice.

**RESEARCH METHODOLOGY**

The said research study is based on Primary as well as Secondary data. Primary data is collected vide a Questionnaire comprising of 10 questions. Sample of 240 respondents mostly from various institutions in Pune District of Maharashtra State have given the responses.

Secondary Data is collected from existing information on entrepreneurship. Various Research Articles, reports and studies, Reference books on commerce education Entrepreneurship Development and the Research Methodology on commerce education have been referred to. Published literature in the form of books and articles from journals, business magazines, newspapers, websites, etc. will be used to collect the secondary data.

**GEOGRAPHICAL AREA OF RESEARCH STUDY**

The researcher has selected Pune District of Maharashtra State as a geographical area of present research study.

**DATA ANALYSIS & INTERPRETATION**

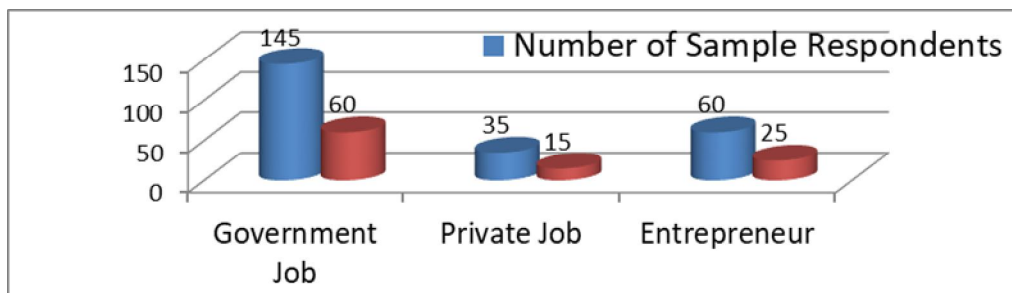
**Q.1 Age Group**

From the data it is observed that, out of 240 sample respondents 140 are in the 17 to 19 age group, 70 are in the 20 to 22 age group and the 30 that is 12.50 % are in the age group of 23 to 25.

**Q.2 Course profile of sample respondent Commerce Students –**

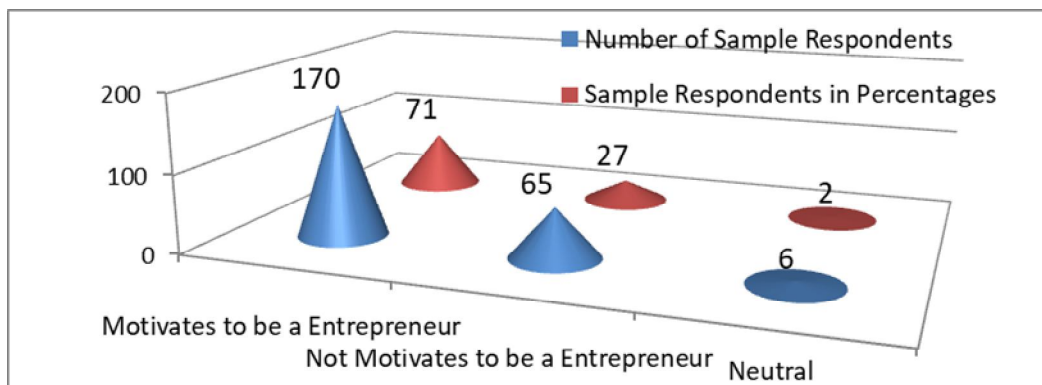
From the data, it is observed that, 21 percent sample respondents are from M.Com., 46 percent are from B.Com. and 33 percent from B.B.A. and B.C.A.

**Q.3 What career you would like to option after education?**



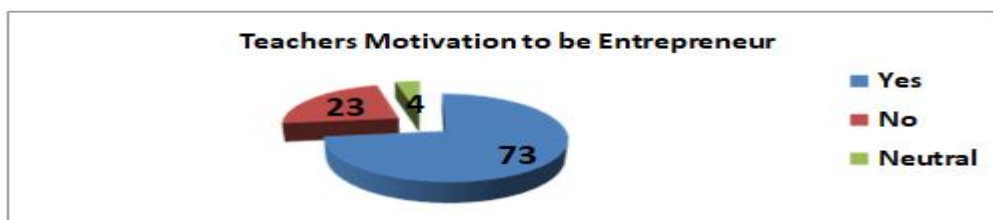
From the above, it is cleared that, 60 percent sample respondents are given preference to Government Job, 15 % are given preference to Private Job and 25 % sample respondents are given their preference to Entrepreneurs.

**Q.4 Is your current Commerce syllabus motivates you to be entrepreneurship?**



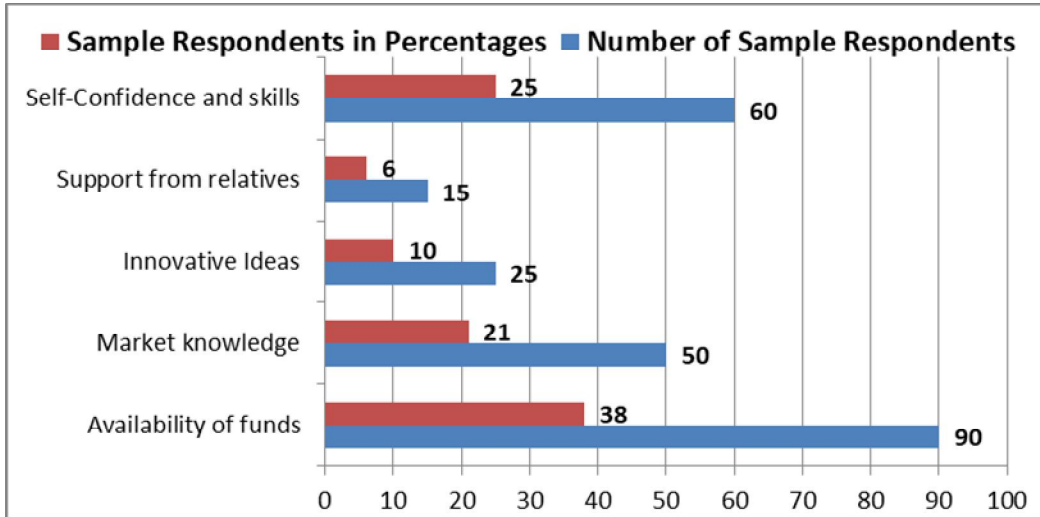
From the above , it is observed that, out of 240 sample respondents 71 % respondent’s opinion is that Commerce syllabus of SavitribaiPhule Pune University, Pune motivates to be a entrepreneur, 27 % are same that commerce syllabus is not motivates to be a entrepreneur and 2% are not answered the same question.

**Q.5 Commerce Teachers motivation to you to be a entrepreneurship –**



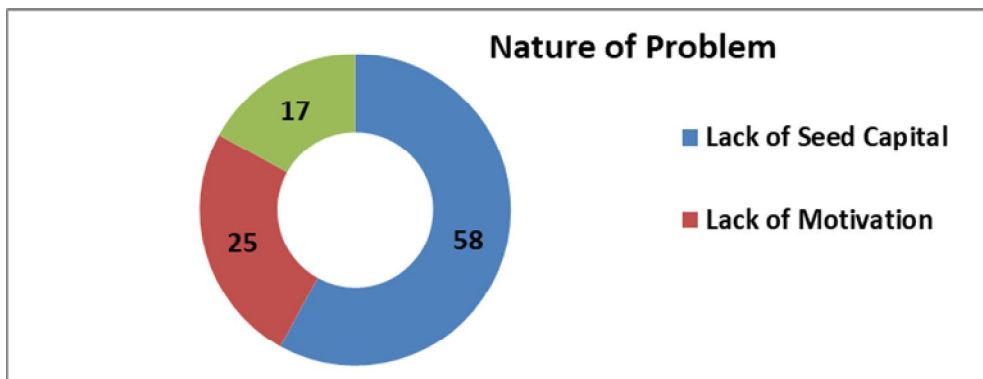
From the above, it is observed that, out of 240 student respondents which were selected as research sample 175 that is 73 percent were of the opinion that they were motivated by their teachers to do own business, 55 that is 23 percent were of the opinion that they were not motivated by their teachers to be a entrepreneur and the 10 that is 4 percent student respondents were not answered the same question.

**Q.6 Which of the following factor help in developing entrepreneurship?**



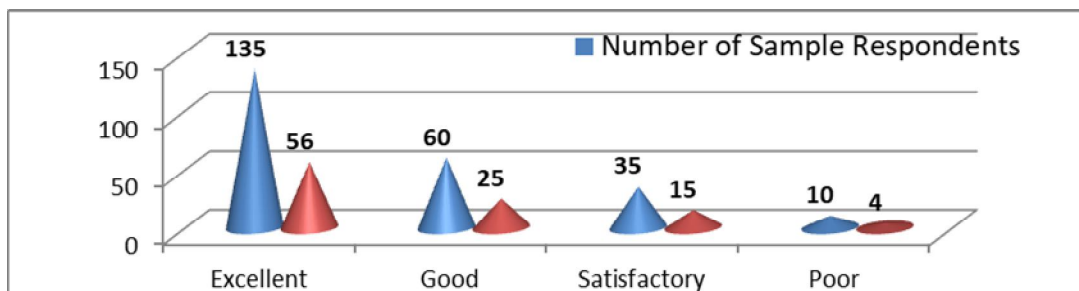
From the above, it is cleared that, out of 240 sample respondents 90 (38%) are of the opinion that availability of funds helps in developing the entrepreneurship, 50 (21%) says that, market knowledge is important for developing entrepreneurship and 60 (25%) respondents opinion is that, self-confidence and skills are important for developing entrepreneurship, 10 percent respondents are saying that, innovative ideas are important and 6 percent respondents opinion is that, support from relatives are important for developing entrepreneurship amongst the sample respondent commerce students.

**Q.7 What is the problem behind not selecting business as career option?**



From the above, it is observed that, out of 240 selected student respondents 140 that is 58% are the opinion that, due to lack of seed capital, they are not selecting business as career option 60 that is 25 are of the option that, due to lack of motivation, they are not selecting business as career option and 40 that is 17 percent respondents were of the opinion that, due to less practical orientation, they are not selecting business as career option.

**Q.8 Rating for current commerce syllabus of SavitribaiPhule Pune University, Pune in promoting entrepreneurship –**



From the above, it is observed that, out of 240 sample respondents 135 that is 56 % respondents are rating excellent for current commerce syllabus, 60 that is 25 % are rating good, 35 that is 15 % are rating satisfactory and only 10 that is 4 % are given rating as poor for current commerce syllabus of SavitribaiPhule Pune University, Pune.

### **FINDINGS**

1. It is observed that, out of 240 sample respondents 140 are in the 17 to 19 age group, 70 are in the 20 to 22 age group and the 30 that is 12.50 % are in the age group of 23 to 25
2. It is observed that, 21 percent sample respondents are from M.Com. 46 percent are from B.Com. And 33 percent from B.B.A. and B.C.A.
3. It is cleared that, 60 percent sample respondents are given preference to Government Job, 15 % are given preference to Private Job and 25 % sample respondents are given their preference to Entrepreneurs.
4. It is observed that, out of 240 sample respondents 71 % respondent's opinion is that Commerce syllabus of SavitribaiPhule Pune University, Pune motivates to be a entrepreneur, 27 % are same that commerce syllabus is not motivates to be a entrepreneur and 2% are not answered the same question.
5. It is observed that, out of 240 student respondents which were selected as research sample 175 that is 73 percent were of the opinion that they were motivate<sup>d</sup> by their teachers to do own business, 55 that is 23 percent were of the opinion that they were not motivated by their teachers to be a entrepreneur and the 10 that is 4 percent student respondents were not answered the same question.
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8. It is observed that, out of 240 sample respondents 135 that is 56 % respondents are rating excellent for current commerce syllabus, 60 that is 25 % are rating good, 35 that is 15 % are rating satisfactory and only 10 that is 4 % are given rating as poor for current commerce syllabus of SavitribaiPhule Pune University, Pune.

### **RECOMMENDATIONS**

1. Industry and Academia connect necessary to ensure curriculum and skills in line with requirements.
2. The new technologies offer vast opportunities for progress in all walks of life. It offers opportunities for economic growth, improved health, better service delivery, improved learning and socio-cultural advances.
3. Industry and students are expecting specialized courses to be offered so that they get the latest and best in education and they are also industry ready and employable.
4. Indian Commerce Education should concentrate more on providing quality education which is comparable to that of international standards.
5. Public Private Partnership is most essential to bring in quality in the Commerce education system.
6. Methods of commerce education also have to be appropriate to the needs of learning to learn, learning to do, learning to be and learning to become. Student-centered education and employment of dynamic methods of education will require from teachers new attitudes and new skills.
7. Methods of teaching through lectures will have to subordinate to the methods that will lay stress on self-study, personal consultation between teachers and pupils, and dynamic sessions of seminars and workshops. Methods of distance education will have to be employed on a vast scale.
8. The main purpose of Commerce Education is all round development of personality. But the present day education is neither imparting true knowledge of life and nor improving the talent of a student by which one can achieve laurels in the field one is interested.

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9. In India's Commerce Education Examination reforms, gradually shifting from the terminal, annual and semester examinations to regular and continuous assessment of student's performance in learning should be implemented.

**CONCLUSION**

In this research paper researcher has tried to find out how current commerce education impact on developing entrepreneurship. From the above research we can conclude that in today scenario students are more job seeker rather starting their own business. The opportunity in jobs is more and risk is less as compare to business and current commerce education is not much effective to motivate or divert the choice of career of student.

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**U. S TRADE SACTIONS AND IT'S IMPACT ON RUSSIAN ECONOMY****Dr. Piyush G. Anam**Gurukul College of Commerce, Ghatkopar- East, Mumbai

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**INTRODUCTION**

*Trade sanctions are a subcategory of economic sanctions, which are commercial and financial penalties imposed by one or more countries, and targeted against a country, organization, group or individual. Trade sanctions are "laws passed to restrict or abolish trade with certain countries, "Trade sanctions are trade penalties imposed by one nation onto one or more other nations. Sanctions can be unilateral, imposed by only one country on one other country, or multilateral, imposed by one or more countries on a number of different countries. Sometimes, allies will impose multilateral sanctions on their foes.*

*Keywords: trade sanctions, impact, foreign direct investment, gross domestic product.*

**OBJECTIVES OF STUDY**

- ❖ To understand the concept and history of trade sanctions
- ❖ To know the reasons and types of trade sanctions
- ❖ To analyze impact of U.S trade sanction on a Russian economy

**DIFFERENCE BETWEEN SECTION AND SANCTIONS**

**Sections:** A distinct portion or provision of a legal code or set of laws, often establishing a particular legal requirement. E.g.: Section 5 of the voting rights Act.

**Sanctions:** Measures taken by a state to coerce another to conform to an international agreement or norms of conduct, typically in the form of restrictions on trade or official sporting participation.

**TYPES OF SANCTIONS**

- Economic sanctions – Typically a ban on trade, possibly limited to certain sectors such as armaments, or with certain exceptions (such as food and medicine)
- Diplomatic sanctions – The reduction or removal of diplomatic ties, such as embassies.
- Military sanctions – Military intervention ( US attack on Iraq)
- Sport sanctions – preventing one country's people and teams from competing in international events.
- Sanctions on Environment – since the declaration of the United Nations Conference on the Human Environment, international environmental protection efforts have been increased gradually. E.g. illegal emission or discharge of substances into air, water or soil, Illegal shipment or dumping of waste.
- Trade sanctions, which are applied for purely economic reasons, and typically take the form of tariffs or similar measures, rather than bans on trade. for example, US close their markets to its goods (China), sell arms to hostile regimes (Pakistan), and violate human rights (Myanmar).
- "Targeted sanctions" or "smart sanctions", like "smart bombs", are meant to focus their impact on leaders, political elites and segments of society believed responsible for objectionable behavior, while reducing collateral damage to the general population and third countries.

**REASONS OF TRADE SANCTIONS**

First reason involves such sanctions that are designed to force cooperation with international law. This can be seen in the sanctions placed on Iraq in Resolution No. 661 on August 6, 1990, after the initial invasion of neighboring Kuwait. The United Nations placed an embargo on the nation in an attempt to prevent armed conflict. Resolution 665 and Resolution 670 were further added creating both naval and air blockade on Iraq. The purpose of the initial sanctions was to coerce Iraq into following international law, which included the recognized sovereignty of Kuwait.

The second reason is those sanctions with the purpose to contain a threat to peace within a geographical boundary. The 2010 Iran nuclear proliferation debate is a contemporary example. The United Nations Security Council passed Resolution providing restrictions on missile and weaponry materials that could be used for the creation of destructive weapons. This principle of restriction is to contain the possibility of Iranian aggression within the neighboring region.



The third category of reason involves the United Nations Security Councils condemnation of actions of a specific action or policy of a member/non-member nation.

The ministers of the six non-U.S. members of the Group of Seven industrialized nations— Canada, along with France, Germany, the U.K., Italy and Japan—issued a joint statement excluding the U.S., and conveying their “unanimous concern and disappointment” with the U.S. decision to impose tariffs on steel and aluminum imported from the European Union, Canada and Mexico.

### **HISTORY OF TRADE SANCTIONS**

As Gary Hufbauer and Jeffrey Schott note in their classic book on the topic, the history of economic sanctions goes back at least to 432 BC, when the Greek statesman and general Pericles issued the so-called “Megarian decree” in response to the abduction of three Athenian women. In modern times, the United States has employed economic sanctions in pursuit of diverse goals, from the Carter administration’s efforts in the 1970s to promote human rights, to attempts to impede nuclear proliferation in the 1980s

#### **Well known examples of economic sanctions include**

- Napoleon's Continental System of 1806–1814, directed against British trade.
- The United Nations sanctions against South Africa.
- United Nations sanctions against Zimbabwe.
- United Nations sanctions against Iraq
- The United States embargo against Cuba.

#### **Why can the US impose economic sanctions on other countries?**

- The U.S Dollar used as the main foreign reserve currency by most of the countries in the World, and as a major international trade currency (especially for oil, which is still needed by every country for its functioning and development) in the post-WW2 order, perpetuated after the end of the Cold-War.
- The “almost unchallengeable” U.S army, it’s NATO extension, and this lot Worldwide coverage through a network of bilateral & regional alliances that basically put everyone on “friendly” or “hostile” pressure to comply, its NATO component being activated after the Cold-War in Yugoslavia & then the Middle-East to justify its existence and favor American policies in the World.

#### **History of us sanctions on Russia**

##### **1948**

Russia has a habit of falling victim to economic sanctions for behaviour deemed to be hostile to the rest of the world. In 1948 the allied powers clamped a broad range of restrictions on doing business with the Russia-led Soviet Union as it erected the Iron Curtain around eastern European nations. The toll on ordinary Russians was severe, but it would be half a century before they were lifted.

##### **2014**

As unrest spreads across the Crimea border, sanctions get more personal. The US slams a ban on any business transaction with Igor Sechin,(right-hand man of president Vladimir Putin) among six others in his inner circle. Seventeen Russian companies in the oil, banking and defense industries are also explicitly put out of bounds for western business people. Backing the US, the EU insists the measures are “not punitive” but intended “to bring about a change in policy or activity”.

#### **Impact of us trade sanctions on Russia**

- Russian GDP growth began to decelerate sharply in late 2012. By 2013, annual GDP growth had slowed to 1.8 %. 2014 quarterly growth rates were negative. Russian GDP overall contracted approximately 3 % between 2014 and 2016. Growth resumed in 2017, but only reached 1.5%.

#### **Macroeconomic and trade effects on Russia**

- Ahn and Ludema (2017) examine effects of sanctions at the level of Russian companies, noting that sanctioned companies lose half of their market value and a quarter of their operating revenue in comparison to Russian companies not sanctioned. They conclude that sanctions have worked as intended, i.e. they have not caused collateral damage for other Russian companies and other parts of the Russian economy.
- Gurvich and Prilepskiy (2015) gauge the effects of financial sanctions on the availability of finance for Russian companies. They find that financial sanctions reduced the amount of finance available. However, this effect was mitigated by the fact that Russian companies have been able to dip into their own foreign assets.

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- As for effects of Russia's food embargo on Russians themselves, Volchkova (2018) reports that average Russian has had to decrease his or her consumption of embargoed foodstuffs by 2,000 rubles (\$34 at the average 2017 exchange rate) per year. The average monthly wage in 2017 was 39,150 rubles. (After the West slapped sanctions on Russia for annexing Crimea and stoking a war in Ukraine's east in 2014, Putin responded by banning agricultural imports from the European Union, the U.S., and several other countries. )

**Effects on Russia's foreign trade**

- Fritz et al. (2017) look at Russia's imports from different countries and find that all sanctions (both Russian and Western) have reduced the EU exports to Russia by 11 %. Each EU country is affected differently, with Germany bearing the largest absolute loss of exports. Relative losses were also large in Poland, Hungary, the United Kingdom and Greece. From these trade loss estimates, they calculate that the EU has lost less than 0.2 % of its value-added and employment because of the sanctions.
- Russian companies produced 17.5 percent more beef in 2016 than in 2014. Pork production increased 30.6 over the same period, poultry production 11.9 percent, frozen vegetables 31.6 percent, milk 5.8 percent and cheese 20.2 percent.

**Russian imports declined generally in the first three years of sanctions**

- Russian import trends are mainly defined by corporate and household demand and the ruble's exchange rate. In recent crisis, fixed investment in Russia fell by 13 % in real terms from peak to trough; household consumption dropped by 12 %. The ruble's average annual exchange rate in 2014– 2016 against the euro depreciated by over 40 % and by over 50 % against the US dollar. Due to declining demand and sharp ruble depreciation, Russian imports declined notably from all countries, irrespective of their sanctions involvement. Similarly, as the Russian economy started to recover in 2017 and the ruble strengthened, Russian imports from all countries increased, including countries that maintained sanctions.

**EU export restrictions focus on just a few products**

- The export restrictions imposed by the EU intentionally target a narrow assortment of products, so their impact on total EU exports is limited in most cases. The EU has banned exports to Russia of arms, dual-use products for military clients and certain products related to exploration or production for deep-water, Arctic offshore and shale oil projects.

**Impact on FDI**

- From 2014 to 2016, inward foreign direct investment to Russia declined. Again, it is difficult to specify exactly the direct effect of sanctions. Oil prices were falling and Russia fell into recession, making it generally less attractive as an investment destination. Between 2010 and 2013, the average FDI net inflow was \$54.5 billion per year. It declined to \$22 billion in 2014 and to just \$7 billion in 2015. FDI inflows thereafter began to recover, although FDI net inflows are still far below their pre crisis and pre-sanctions levels.<sup>20</sup> After the initial shock, financial sanctions seem ineffective at scaring off foreign direct investment.

**CONCLUSION**

The sanctions and counter-sanctions regime imposed by the EU, US and Russia in the aftermath of Russia's illegal annexation of Crimea and military presence in eastern Ukraine. The existing literature on economic effects suggests that sanctions have had a negative effect on Russian economy. Notably, the available evidence consistently suggests that between 2014 and 2016 the decline in the price of oil had a much larger negative effect on the Russian economy than sanctions. On the other hand, it is possible that if sanctions on both sides remain in place for an extended period, especially if Russia intensifies its import-substitution policy, Russia's long-term growth potential will be diminished (International Monetary Fund, 2015).

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**EXCESSIVE USE OF SOCIAL MEDIA AND INCREASING PROCRASTINATION**

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**Alyssa Cyprian Rebello**Student, Masters in Clinical Psychology, R. D. National College, Bandra, Mumbai

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**ABSTRACT**

*Many studies suggest that the frequent use of social media, results in increase in procrastination among individuals. Procrastination is the action of delaying, postponing or avoidance of doing a task that is needed to be accomplished in certain period of time. Over the years the use of internet and especially social media has vastly increased, young individuals are constantly engrossed in activities on social media, most of their time is spend on social networking sites hence, this takes a lot of time, making them delay or avoid their said task. This study basically focuses on the relationship between the trait procrastination, use of social media and its effect on individual's psychological well-being. Social media is the biggest source of increasing academic procrastination among young individuals. The uncontrolled usage of social media has also negative implication on mental health, that can also be associated with procrastination.*

*Keywords: Social Media, Procrastination, networking sites, psychological well-being*

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**INTRODUCTION**

Procrastination is not a new invention, neither is social media a new concept to us. We all are quite aware about social media its advantages and disadvantages. Use of social media has excessively increased among the young individuals. Social media are interactive computer mediated technologies that facilitates the sharing of information and ideas, leads to conversation among individuals via networking sites. The social networking sites formed through social media has led to a change in ways people use to interact and communicate. Apart from interaction between people, social media is also used by individuals to put forth their opinions, to make groups and communities of people who share common ideologies. The most popular social media websites are Facebook, Instagram, Snapchat, Twitter, Pinterest, Tumblr, YouTube, WeChat, LinkedIn and there also many more. Social media has connected the world and made us aware of different ideologies and opinions and issues that prevail in the world. Social media has many advantages but also has its disadvantages as well, Social media has influenced the teens and the young adults. Cyberbullying one of the most rated negative elements of the social media, followed by hacking, fraud and scams, security issues, health issues, relationship and cheating issues and the most important is addiction.

Young adults and teens these days have smart phones and most of us engage in the use of social media, the addiction of social media is been increasing among young individuals and this addiction has many negative impacts on individuals. Addiction of anything is harmful to individual self, hence addiction of social media also leads to many social and psychological impact. From mental health perspective, many concerns have been raised about the impact of social media sites on the health and wellbeing of the user. Increased Procrastination among young individuals is one of the impacts of addiction of social media. Excessive use of social media almost takes most of the effective work time, leading to an increasing tendency of avoiding or delaying the said task, ultimately leading to procrastination. Hence the excessive and uncontrolled use of social media is becoming the reason of increasing tendency of procrastination among individual.

**OBJECTIVE OF THE STUDY**

1. To analyze the relationship between the use of social media and its effect on individual's well-being
2. To analyze whether the excessive use of social media develops the tendency of procrastinating work.

**LITERATURE REVIEW**

According to a study published in the *Frontiers of Psychology* on *The Relationship Between Trait Procrastination, Internet Use, and Psychological Functioning: Results from a Community Sample of German Adolescents* states that: -

“Adolescents with a strong tendency for irrational task delay (i.e., high trait procrastination) may be particularly prone to use Internet applications simultaneously to other tasks (e.g., during homework) and in an insufficiently controlled fashion. Both Internet multitasking and insufficiently controlled Internet usage may thus amplify the negative mental health implications that have frequently been associated with trait procrastination”.

The article “Enterprise Microblogging: Procrastination or productive use?” gives a corporate world outlook towards the use of social media and procrastination, according to the article “There are growing fears amongst

corporate managers that the introduction of social media and related technologies such as microblogging platforms will lead to large-scale time-wasting with negative impacts on corporate productivity”.

In two studies conducted with total 699 subjects, it was observed that the excessive use of Facebook impairs users’ well-being, building on procrastination, self-control and communication, it was observed that procrastination with Facebook had ill effects on the students’ academic and overall wellbeing, the article named “Facebocrastination”? Predictors of using Facebook for procrastination and its effects on students’ well-being” has coined the term Facebocrastination, a combination of Facebook and procrastination.

### **METHODOLOGY**

Secondary data collection and primary data collection are two methods of data collection. Both the methods of data collection were used to gather data about social media and procrastination.

In primary data collection method, data was collected with the help of online forms from 25 people, from the age group of 19-25 years. The online form consisted of 10 multiple choice questions.

Also, much greater amount of data is gathered through secondary data collection, information is gathered through online articles and journals and through research papers available.

### **SOCIAL MEDIA AND PROCRASTINATION**

Many studies have suggested that excessive and uncontrolled use of social media is the reason for increasing distraction and procrastination among individuals, it also suggests that a certain use of digital media and internet are associated with certain impaired psychological well-being. An excessive use of internet and social media is associated with negative association between the tendency of procrastinating and mental health. Social media itself has many ill effects on the psychological well being of an individual, social media leads to a low self-esteem, disturbs one’s sleep pattern and attention span. The internet and its social media websites are proven to be the reason for unhappiness, leading to anxiety and depression. The excessive use of social media has also affected sleeping and eating habits, and it is also responsible for increase suicide risk.

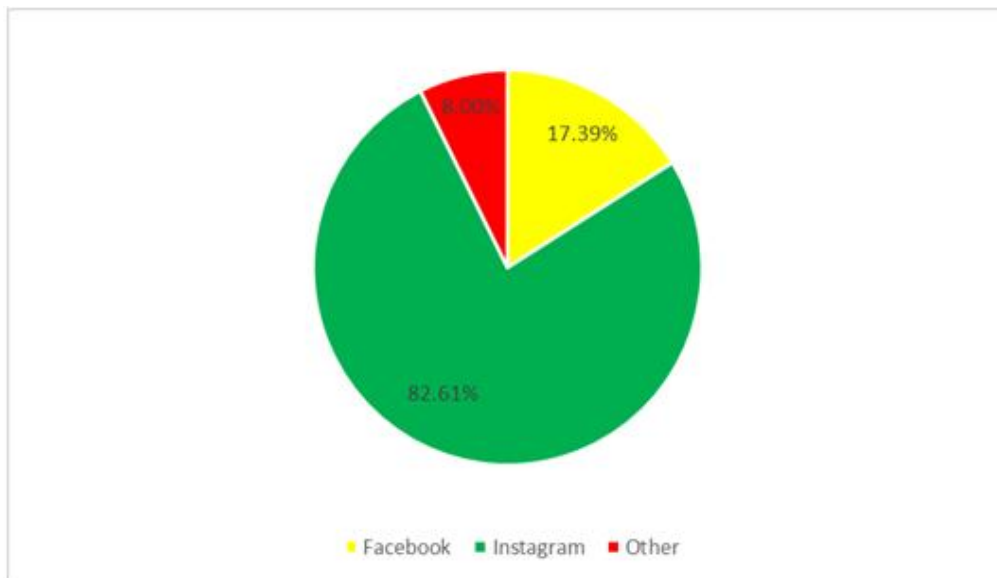
The addiction of social media, has been increasing, often it becomes difficult to quit this addiction, because internet has become a part of our life. This uncontrolled use of social media has effect on the work of an individual, as the attention span of an individual is affected by the excessive use of social media, it also affects the focus of work and often leads an individual to delay or avoid the task, leading to procrastination. Not always was procrastination the result of excessive use of social media, kids earlier procrastinated their home work for they wanted to play, young adults procrastinated due to being bored or feeling lazy or just even losing interest in work or wanting to be with friends and family.

But over the years the causes for increasing tendency of procrastination has been changed and uncontrolled use of social media has become one of the main causes of procrastination. individuals often get so engaged in the activities of social media that they often avoid their said task or try to delay it. Instagram is one of the popular social media site, and once we open the app we are addicted to go through our account, check other people’s pictures and check the newsfeed, which contain whole lot of world pictures and videos, same is with Facebook, it is also said to be the most addictive social networking sites, we feel it to be compulsory to post a perfect picture on these networking sites, and hence end up wasting a lot of time in clicking hundreds of pictures with proper wear and a perfectly perfect makeup and hair, thus ending up on delaying the said task at that point and then later after uploading the picture we waste a another amount of time on checking out how many people have liked on it. Whole process takes a lot of time and often disturbs our focus and concentration, eventually not wanting to do a task and then procrastinating it. Procrastination of task also leads to accumulation of work of days altogether, and many times individuals end up on not being able to meet up the deadline. Hence, this all directly and indirectly has an impact on the wellbeing of an individual, leading to stressful situations, affecting the social life of an individual.

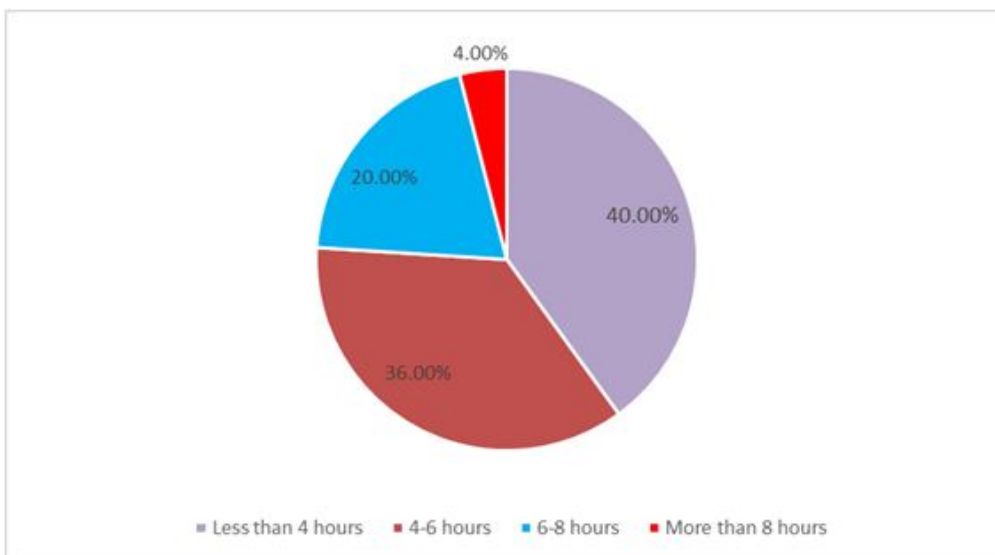
### **FINDINGS**

A small study was conducted with a sample size of 25 from the age group of 19-25 years. The results are as follows: -

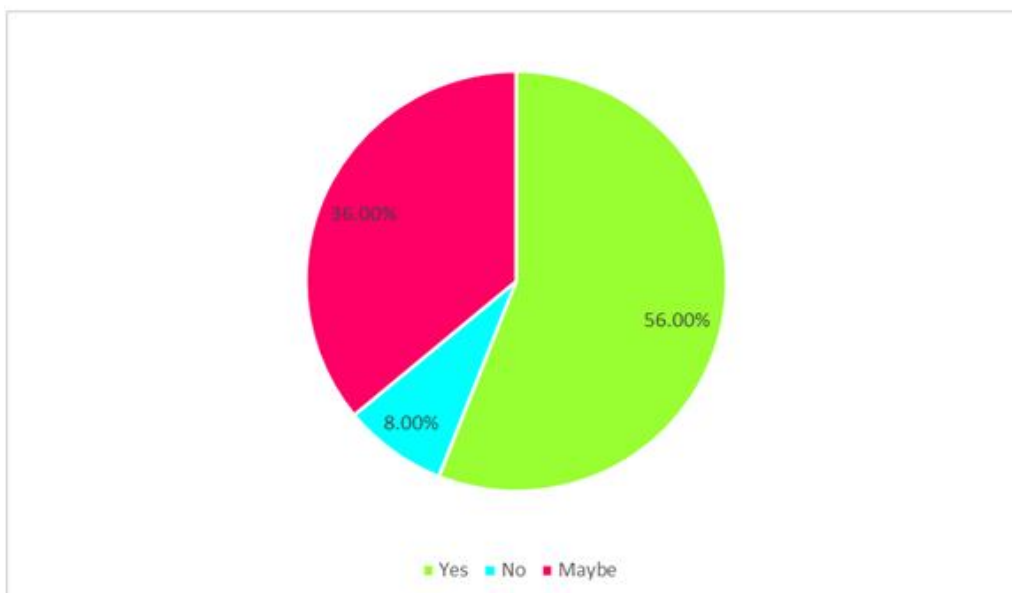
1. What social media platform do you frequently use?



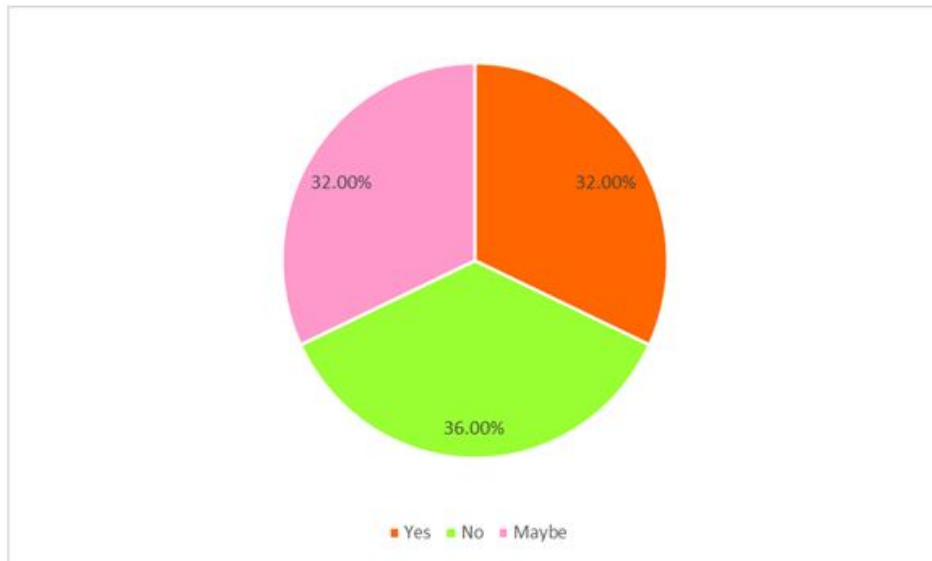
2. How much time a day do you spend on social media?



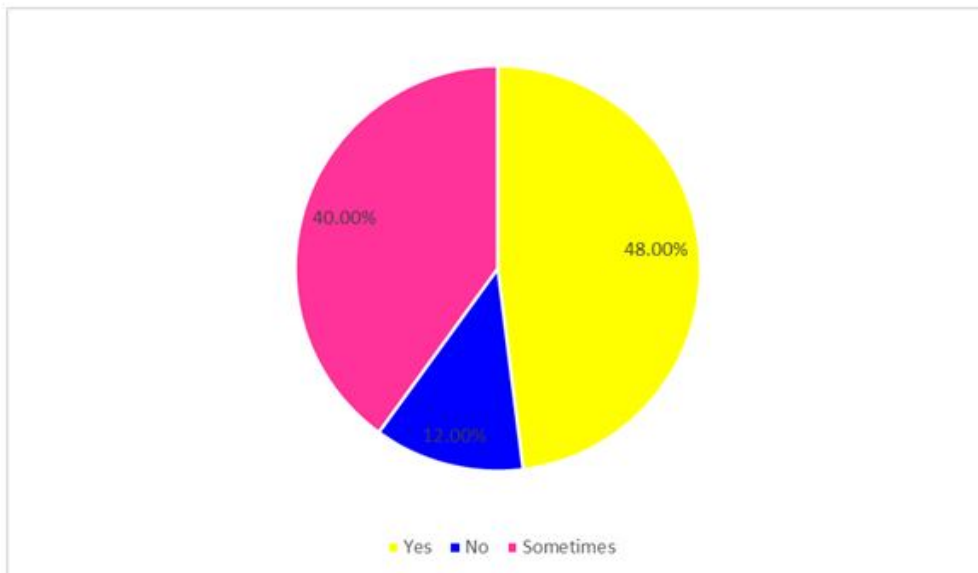
3. Is social media the most time-consuming element?



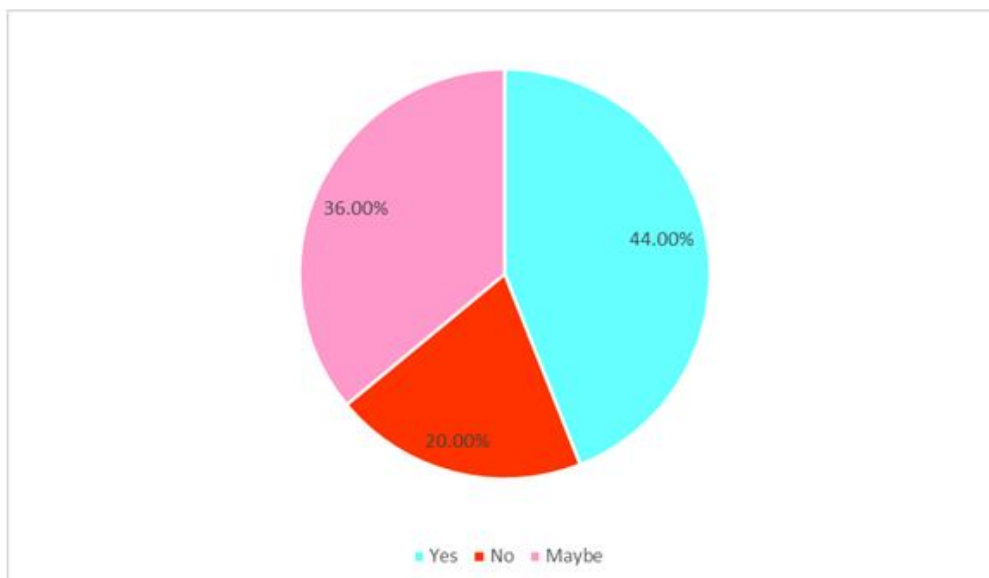
4. Do you spend most of your time on social media?



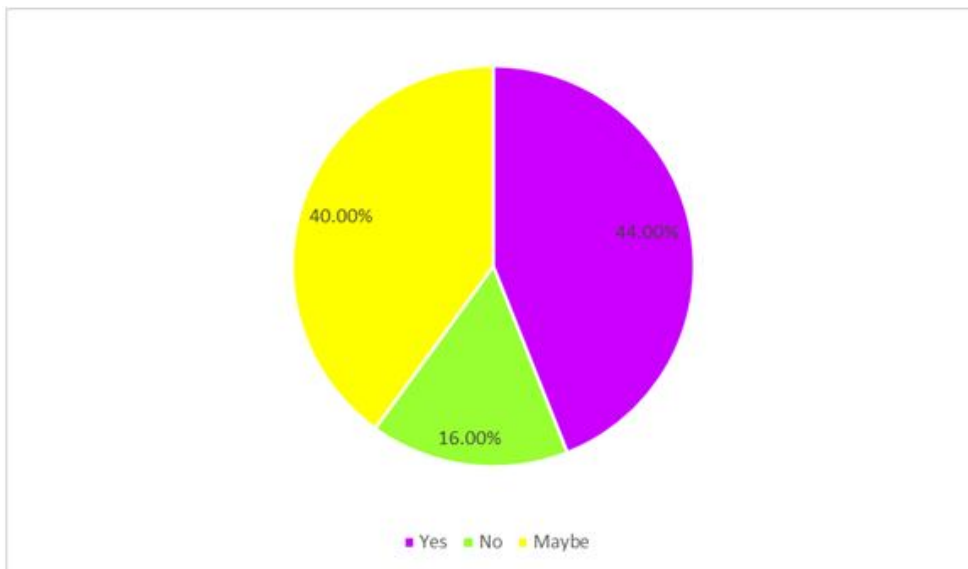
5. Are you often distracted by social media while doing any task?



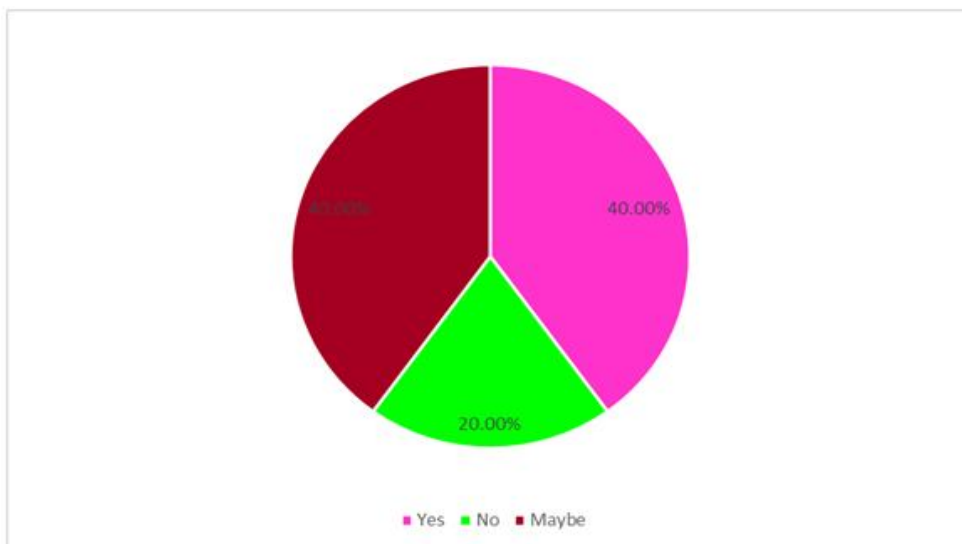
6. Do excessive use of social media take upon your effective work time?



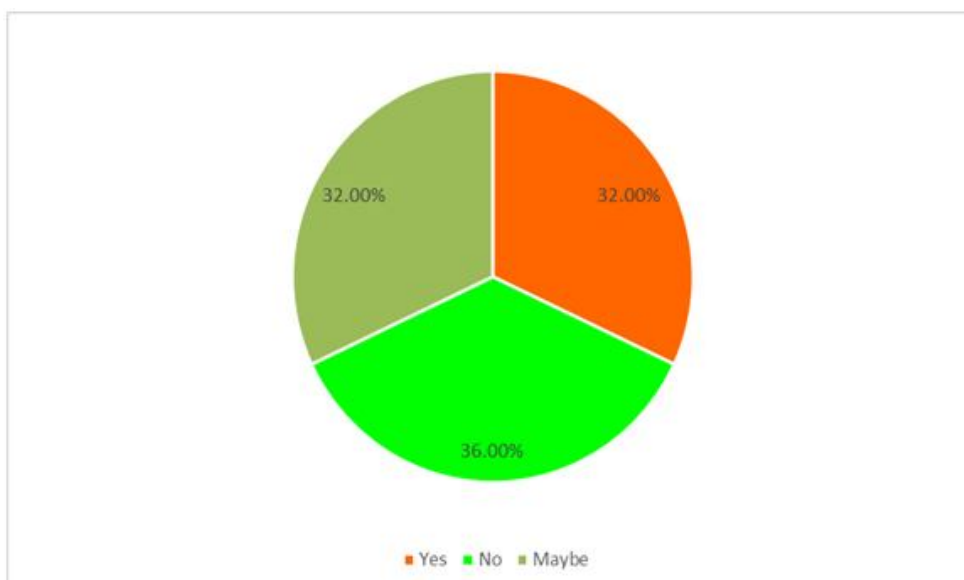
7. Avoidance due to the uncontrolled use of social media leads to task accumulation



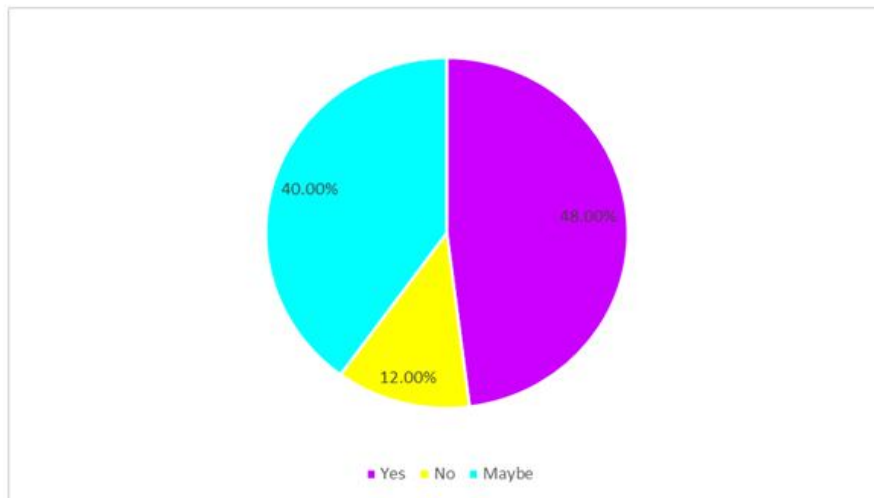
8. Do you feel that the impact of social media has made it difficult for you to focus on your work?



9. Do you engage a lot of time in activities on social media and if faced with a task, Do you tell yourself "I'll get it done later"?



**10. Do you feel that the uncontrolled use of social media is the main reason for procrastination and distraction from give task?**



From the above data obtained, it can be observed that even though maximum people claim to use social media for less than 4 hours a day, a much greater number of people agree or slightly agree the fact that uncontrolled use of social media can be the main reason for procrastination and distraction. And it can be suggested from the above data that social media is a time-consuming element, and that its usage disturbs the focus of an individual while doing a task.

### CONCLUSION

Through the study and the results, we can conclude that social media has its ill effects and also it can be suggested that social media sites are addictive, and thus can lead to the increasing tendency of avoiding work, which eventually can disrupt the social and psychological well-being of an individual, hence it is necessary to curb this addiction and hence some measures can be taken.

- a) Establishing a daily routine
- b) Turning off the notification on electronic device, while you are doing an important task
- c) Learn to meditate and calm your mind: meditating is seen to be the best way to control any addiction, meditation helps in self-control and self-control is very important for overcoming social media addiction.

Social media has become an important part of our lives and it is impossible to completely stop using social media, because though it has its disadvantages, it still remains a form of sources which shapes people's ideas through being a part of many online communities, social media is also the one which imparts news and through social media sites people can communicate with each other, but its disadvantages today are causing people their lives and career, cyberbullying, frauds, cyber crimes are affecting people and disturbing their psychological well-being.

Though procrastination is not a new concept, the causes for procrastination have now increased and the social media is said to be one of the biggest causes of procrastination. Accumulation and task delaying due to uncontrolled use of social media has affected working young adults and also students, leading to academic procrastination. Lastly to control procrastination caused by excessive use of social media, one needs to have control on self and control their use of social media.

### ACKNOWLEDGMENT

I express my gratitude to Prakash Almeida Sir for his kind-hearted help and valuable guidance. Also, a very special thanks to this forum, for giving me this opportunity as a young researcher.

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## A STUDY OF ONLINE BANKING IN RURAL AREAS-WITH REFERENCE TO VASAI TALUKA

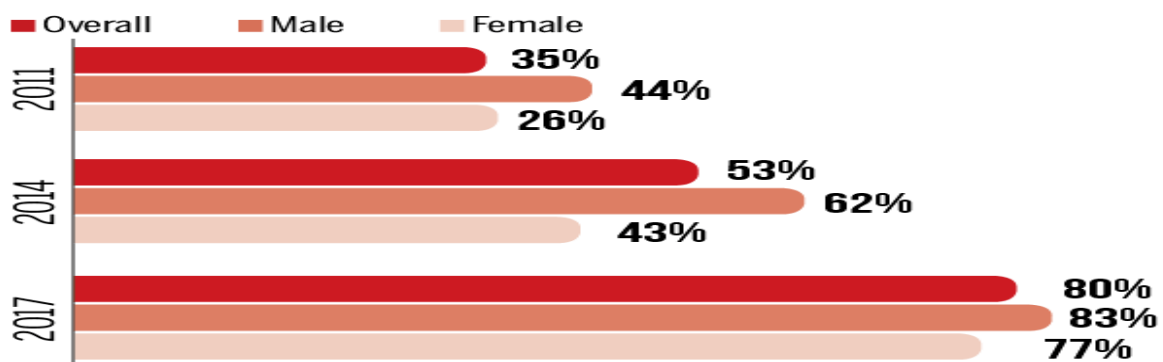
Sonal Travol Dabre

St. Joseph College of Arts &amp; Commerce, Virar (W), Vasai, Palghar

## INTRODUCTION

Banking is an important industry and is at the heart of any nation's economy. It enables financing for major projects by providing credit. Many small scale & medium industries avail their seed money through financing options from banks. This brings a lot of opportunities to the common man and serves at a go-to platform for aspirational locals who cannot turn to financing option like IPOs and selling Bonds. Banks also provide a unified platform for people to safekeep their assets and their schemes & products like Fixed Deposits give secure & risk-free long-term investment options to the common people who are wary of investments in stocks.

Thus, banking is beneficial for the masses and hence for the nation's economy as a whole. To strengthen it, getting more people involved with banking is important. Also, with more people keeping their money with the bank, the total cash with the bank increases and this enables it to give bigger loans, fund capital intensive projects & contribute to development activities of the country. To enable this, banks need to acquire customers. The prime minister of India, for this reason, has launched the Jan Dhan Yojana. Schemes like these are bringing common masses to formal banking. Today, India has 80% of its adults with a bank account.

**% of adults with a bank account**

Source: timesofindia

However, having a bank account doesn't necessarily signify that the customers are using the banking facilities & schemes initiated by Banks. Customer engagement is an important concept which impacts product utilization. Businesses try to interact with customers to get them to know about various products & changes their service experience; thus, getting them to aspire for more. Ever since the IT revolution of the 1990s, businesses have moved online & they use online platforms to sell & advertise about their products. Banks are not far behind. Online banking was first introduced in the early 1980s in New York, United States.

## LITERATURE REVIEW

What is Online Banking: Online banking is using of internet & electronic devices like computer, mobile phones, laptops, etc. to perform banking operations like making online payments, transferring money, checking balance, opening accounts & other banking transactions without actually going to the bank. Online banking facilities are offered by almost all banks today, and it has become a differentiating service factor. Also, with most of the transactions moving online, online banking will be used as a tool to complement business activities which are conducted online by its online payment services.

Advantages of Online Banking: A major advantage of online banking is that it is fast. Since there is no human intervention in processes, service delivery is very fast due to reduced time required in the monitoring of records & data. Additionally, Online banking is hassle-free since it does not require you to go to the banks physically. It is also cost-effective to the banks as the transactional & bureaucratic costs incurred due to human involvement gets reduced, and this can translate to higher interest rates.

However, Online banking has many disadvantages or rather hurdles in its full-fledged utilization. Security concerns among consumers remain an issue despite banks adopting proper security measures. Only 51% of Indians use online banking channels. Awareness about the availability of online options and ease of online use also play a factor. In this paper, we aim to understand how perception of the operational simplicity of online banking facilities & awareness about the various e-banking options impacts their usage.

**RESEARCH OBJECTIVES**

1. To establish whether customers are aware of the online services provided by the banks.
2. To establish whether ease of use of online services impacts the utilization of services offered.

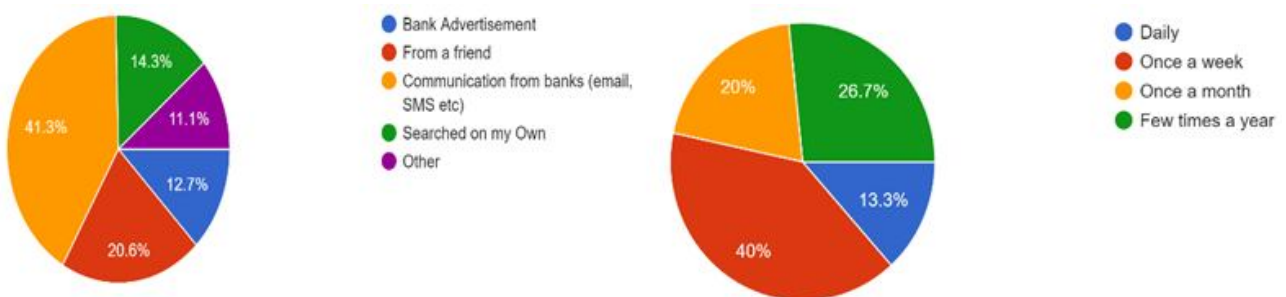
**RESEARCH METHODOLOGY**

To understand how awareness and ease of use impacts use of online service, we floated a questionnaire focused on understanding respondent’s perception regarding the usefulness of online banking, their willingness to adopt online banking, the problems they face, etc. Please refer to ‘Appendix 1’ for the questions. The questions were floated as a mix of question answered as multiple choice, dichotomous questions, and Likert scale. We received responses from 72 total respondents.

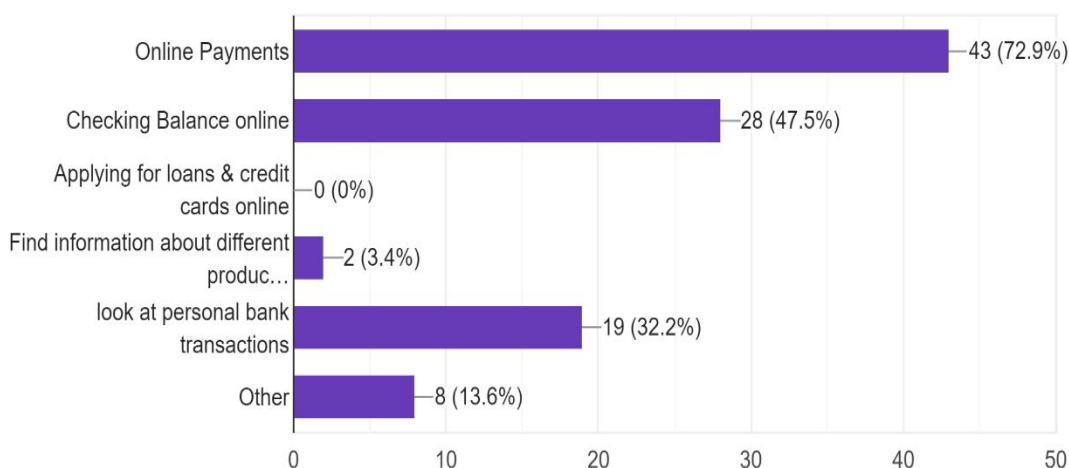
The sample selected included various people from the area of Vasai comprising of students, businessmen & people doing service. The data collected from them is representative of the mix of different educational qualifications, regions, age groups, etc. Based on this, we try to identify how different variables used to identify our main constructs, i.e. Awareness & Ease of Use correlates among each other & based on these we try to infer their impact on constructs.

**OBSERVATIONS & INFERENCE:**

1. Almost 78% of the respondents use Online Banking. There no correlation between the use of online banking & occupation and age. However, all retired respondents, beyond 40 don’t use online banking.
2. Bassein Catholic bank has the largest share of almost 50% among consumers that use online banking while, SBI Bank of India, HDFC, ICICI & Axis sharing 33% of the total share.
3. The most common medium for people to find out about online banking has been bank communication.



More than 50% of the respondents used online banking weekly; while the major share of the transactions was for making online payments & balance check.



4. More than 50% receive regular updates about the new online facilities launched by the bank. There is a significant correlation (.027) between ease & frequency of use for online banking, although the correlation coefficient is weak (.253).
5. There is a significant correlation between how well-informed customers are regarding online banking facilities and the ease of use they feel in online banking. The correlation coefficient is 0.424. With this, it is possible to infer that providing updates about using online facilities to customers is playing a factor in influencing the ease that they perceive in using online banking.

6. Around 32% of respondents shifted back to traditional Banking because they found Online banking complicated. There is a significant correlation (.003) between customer’s willingness to recommend online banking to others & if they had to shift back from online banking to traditional. However, the correlation is weak with a coefficient of .281
7. On the other hand, the correlation between ease of using online banking and propensity to recommend it to others is significant with a stronger correlation coefficient of 0.433. Almost 50% of the respondents are unable to use more online features due to the complexity involved.

**CONCLUSION**

From the survey results, we observe that almost all banks provide regular updates to the customers regarding its online services & the customers are well informed about the online facilities. Thus, we can conclude that customers are well aware of the online services that the banks provide. Customer’s who find online banking easy to use are likely to recommend them to others & also they use online banking more frequently. Thus, easy to use online banking systems, do increase their usage.

**RECOMMENDATIONS**

Banks should focus on making the online platforms more user-friendly to bring more customers to their online platforms & enable current users to start availing more facilities that it provides. Banks can send regular updates & float online tutorials through platforms like YouTube to train the customer; thus, making him more informed. This will eventually make the online activities easy for them to perform; which will benefit both: the banks as well as the customers.

**LIMITATIONS**

This study focuses on the perceptions of customers who use bank services. To improve the significance of the study, it is important to take inputs from banks such as how their numbers for online users changed in response to various initiatives/programs that they launched concerning online banking. The respondent’s group was accessed through online reach with google forms & hence other data collection methods shall be used like interviewing, manual form floating, etc. to include those users who may not have access to online infrastructure.

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- Determining association between age, Occupation and usage of online banking Services among customers – by Hiteksha Joshi Upadhyay & Payal Rajani & Saloni Surani

**APPENDIX-1**

**study of online banking**

Online banking is using of internet & electronic devices like computer, mobile phones, laptops etc, to perform banking operations like making online payments, transferring money, checking balance, opening accounts & other banking transactions without actually going to the bank.

Please answer the questions below to

**\*Required**

1. 1. Please mention your age group: \*

Mark only one oval.

<18

18 +25

25 +40

40 +60

< 60

2. 2. Please mention your occupation: \*

Mark only one oval.

Service

Business

Student

Retired

Other

3. 3. Do you use online banking services? \*

Mark only one oval.

Yes

No

4. 4. Which bank's among the following do you use online banking with? (select most frequently used (in case of multiple banks)

Mark only one oval.

Basaini Catholic bank

BSE

Bank of India

HEPFC

KECI

Axis

Kotak Mahindra

Punjab National Bank

Dena Bank

Other

5. 5. How did you find out about online banking?

Mark only one oval.

Bank Advertisement

From a friend

Communication from banks (email, SMS etc)

Searched on my Den

Other

6. 6. How regularly do you use online banking?

Mark only one oval.

Daily

Once a week

Once a month

Few times a year

7. 7. For which among the following services, do you use online services?

Tick all that apply.

Online Payments

Checking Balance online

Applying for loans & credit cards online

Find information about different products & interest rates

Look at personal bank transactions

Other

8. 8. Do you receive regular updates regarding new online facilities introduced by your bank?

Mark only one oval.

1 2 3 4 5

Never      Always

9. 9. How well informed are you about all the different online facilities that your bank provides?

Mark only one oval.

1 2 3 4 5

Not at all      Completely

10. 10. Online banking services provided by my bank are very easy to use.

Mark only one oval.

1 2 3 4 5

Completely Disagree      Completely Agree

11. 11. I want to use more online facilities, but I find them difficult to operate.

Mark only one oval.

1 2 3 4 5

Completely False      Completely True

12. 12. I find using online banking but shifted back to traditional banking, as it is simple.

Mark only one oval.

True

False

13. 13. I would recommend online banking to people I know because it is beneficial.

Mark only one oval.

1 2 3 4 5

Never     Always

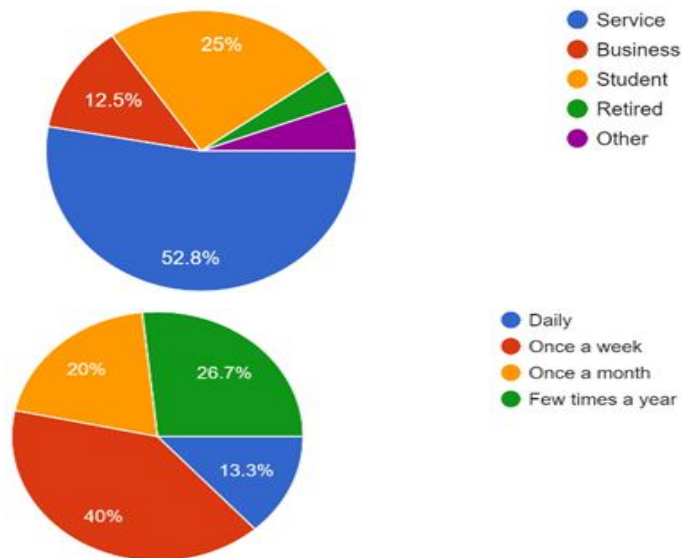
14. 14. I feel that the internet connection in my area is a problem for using net banking

Mark only one oval.

Yes

No

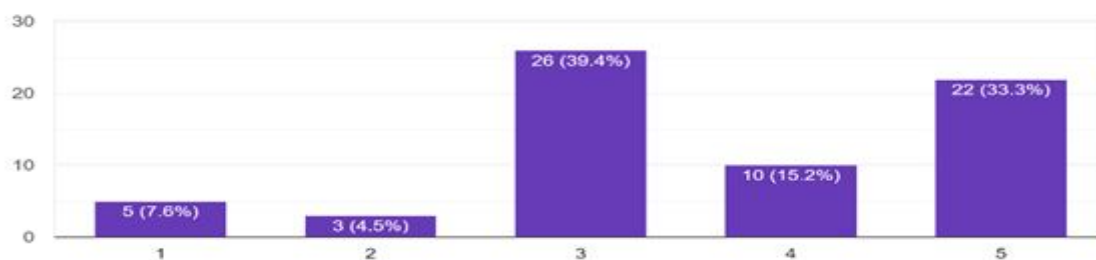
APPENDIX-2: RESPONDENTS DATA



FREQUENCY OF USE

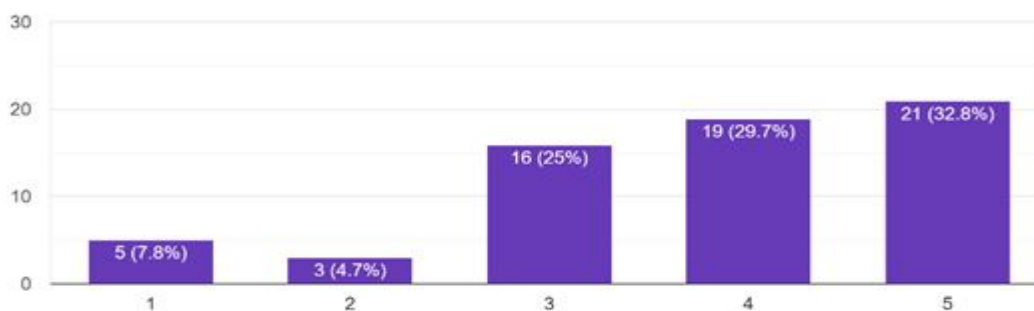
8. Do you receive regular updates regarding new online facilities introduced by your bank?

66 responses



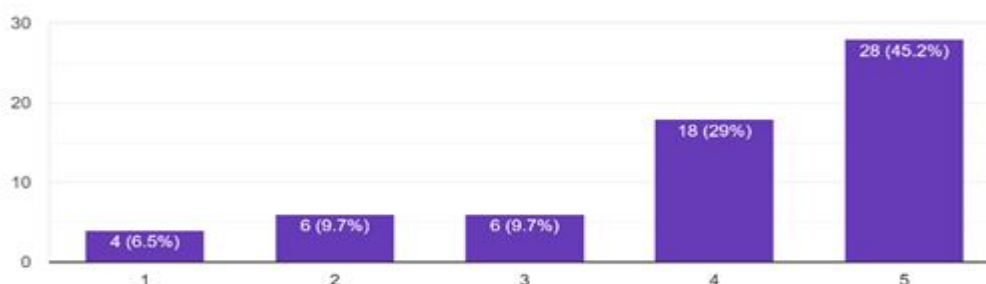
10. Online banking services provided by my bank are very easy to use.

64 responses



13. I would recommend online banking to people I know because it is beneficial.

62 responses



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**LITERATURE: AN EFFECTIVE MEANS TO IMPROVE SPIRITUAL QUOTIENT**

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**ABSTRACT**

*Spiritual quotient is one of the facets of human intelligence. It can be described as spiritual intelligence. Good spiritual quotient is a sign of the balanced personality. In modern life we need spiritual quotient to be the part of our intelligence especially when we work in a group or in cooperative sector or in the corporate world. School education is our main source of knowledge. We can specifically use literature either English or any other regional language to increase spiritual quotient of the students. Literature has got certain inherent features that can help to improve our spiritual quotient.*

*Keywords: Spiritual quotient, intelligence, modern life, education, literature, tolerance, peace of mind, equipoise*

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**INTRODUCTION**

A crying baby and a mother holding a mobile hand-set in front of it is the common scenario of the modern time. The next stage of this scenario is that a child is restricted from playing with the mobile handset and is asked to focus on the social interactions or public speech. But the restless child becomes so impatient and it consistently asks for the mobile handset. His reactions and response is almost irresistible and irritating. Another common sites of the modern life can be summarized as unrest among the students, a student opening gun-fire on the fellow students, students committing suicide with either a failure in academics or something going against his will, a crowd throwing stones and creating chaos with delays in public transportation, religious riots and open display of anger. These are only some of the very discouraging instances of the lack of Spiritual Quotient in the modern times. All the episodes of unrest only suggest that we live on the edge of depression, disillusionment, failure and we all need a very high level of spiritual intelligence to tackle all these issues.

**Spiritual Quotient: Origin of the Concept**

Spiritual quotient is one of the facets of human intelligence. It has been recently realized and emerged as a concept. In fact modern age is an age of multiple intelligences as a man has to perform multitasks continuously. Spiritual quotient can be described as spiritual intelligence. The credit of the invention of the spiritual intelligence goes to Danah Zohar. In 1997 she introduced the term in her book entitled *Rewriting the Corporate Brain*. By spiritual quotient she implied larger thinking in terms of patterns, relationships, objectives, goals and convictions. Stephen Covey perceives spiritual intelligence as the most central and the most fundamental of all intelligences as it becomes the source of guidance for the others.

Good spiritual quotient is the sign of the balanced personality. All the saints and religious men seem to have high spiritual quotient. They acquire it through meditation, and the study of religious books. As a result of this meditation they have mastered certain skills like tolerance, accepting resistance or adversity, peace of mind, respects for others, self-awareness and most important is the sense of belonging. They never face an identity crisis and know themselves with all their scope and limitations. In modern life we need the spiritual quotient to be the part of our intelligence especially when we work in a group or in cooperative sector or in the corporate world.

Since spiritual quotient is the fundamental intelligence it is naturally there in all human beings. It is a natural gift being reflected in the virtues like tolerance, patience, kindness, generosity, wisdom, reasoning, logic, morality and righteousness. It is developed by continuous practice of these virtues. In the modern times man seems to have come far away from nature- his original abode- and the effect is severe lack of the spiritual quotient in him.

**Spiritual Quotient in the Earlier Generations**

It seems that the earlier generation people had good level of spiritual quotient. Our forefathers were altogether different from us. They were uneducated or less educated. But they were thoughtful in their words and actions. They didn't know modern concepts like individuality, freedom, science and materialism etc. They used to depend on their reasoning, wisdom and logic. They had rare ability to take recourse within and to find out solutions to their problems. They could even wait for a longer period of time to get their solutions as against today's generation that needs everything instant. Their clear stream of reasoning and their sharp intuitions were the sources which they used to rely on for the guidance.

The reason for their equipoise was that our ancestors believed in their traditional religion whatever they might follow. They were not at all confused about the existence of God. They always believed that there is some unknown power that governs the world in a unique way. They never challenged the traditional religious books and always believed that they were guided by those books. Moreover they were the people who respected all values. They never sacrificed their values nor did they make any compromise with the set of values. At the same time they were less ambitious people who had no competitions, less challenges and a lot of goodwill. As a result they lived happy and complacent life. They never had any grudge or repentance for anything. Since spiritual quotient is the most fundamental intelligence it is found most in the people of earliest generations.

### **Life in Modern Times**

Life began to change considerably after the Industrial Revolution in 1750. The emergence of science with Charles Darwin's Theory of Evolution challenged many things of human life. The most important things were the traditional religion and the existence of God. Since then there has been continuous conflict between science and religion. This can be marked as the beginning of the decline of the spiritual quotient in modern man. This is a withdrawal from and a breach of something that was vital and at the very basis. Whatever may be the repercussions of the industrial revolution and the emergence of science, man could never deny the significance of traditional religion. But unfortunately modern man is always confused about many things. He is doubtful about possibilities, dwindled in hope and dulled in expectations. The result is a lot of intolerance, frustrations, depressions and disillusionment. In other words there is total lack of spiritual quotient.

### **Education System and Spiritual Quotient**

There is a close link between education and spiritual quotient as man is expected to become civilized, sophisticated and cultured through education. Unfortunately our education system seems to contribute very less for the development of the spiritual quotient. Our school syllabus is still based on Macaulay's Blueprint of education. Earlier it was directed towards basic learning and later to the higher education and recently in modern times to the skill development. It hardly prescribes anything that can lead to the development of the spiritual quotient. So far we were concerned measuring intellectual quotient. Now we are aware of social or emotional quotient. But we are hardly aware of our spiritual quotient.

It is also a fact that school education is our main source of knowledge. We have other sources also like religious education or internet –today's most widely used source of knowledge. But by and large the majority of the students still depend upon the school education. Of course there is some focus on moral and value based education. Now we need to make some deliberate attempts to increase the spiritual quotient of our students so that we may bring forth a spiritually sound generation. We can specifically use literature either English or any other regional language to increase spiritual quotient of the students. Every literature has got certain inherent features that can help to improve our spiritual quotient.

### **Literature is the Mirror of Life**

As literature highlights what is human life it is a mirror of the life. It can reflect all the possible and probable things that can happen to human life. It exposes us to the reality and we get multiple sets of reality which is impossible to get in one life. Thus we can have firsthand experience with different lives. Many a times we get exact or similar picture of our own life. Thus literature can give us self awareness and a sense of belonging. Many a times it works out catharsis of pity and fear as suggested by Aristotle in his *The Poetics*. Through the purification of pity and fear man is regenerated which is impossible in isolation. He gets a new strength to face the problems of life. In this way literature can help to increase our spiritual quotient. It gives a larger thinking and a new vision of life. It helps man to get spiritual balance.

### **Literature is based on Religious Artifice**

Religion is the base of almost all literature. We can get the archetype of all characters and fables in traditional religion only. So literature can be the best substitute to the religious teaching. Moreover the young generation doesn't want to learn from the religion. They feel religious teaching as orthodox or outdated. They even find it unrealistic, remote and distinct. But the protagonists of their own time appeal to them. They feel them to be close and intimate. Moreover they like to imitate them. On this background literature with its renewed fables and modernized characters appeal to new generation. This new literature appeals them for their real situation. They appreciate good characters for their values and in turn try to imitate them. If they visualize the same life situation through literature they are not shocked but they are prepared to accept it and tackle it more patiently making it the stepping stone of their life. Thus reading literature automatically help to improve their spiritual quotient.

**Language is the Power of Literature**

Language is a rare gift given to human beings only. Literature is the most beautiful use of language. The language of literature is altogether different from our day- to-day communication as well as the scientific language. This language has its own features. The special use of the words in literature appeals to us. The words are used in new, striking combinations. There is new coinage too. Sometimes the same words are used but in new context and sometimes the words are reinvented. Some words appeal to our senses, some to our brain while some to our heart.

Again different forms of literature make different impact on our mind. The use of different combinations of the words with meter and rhyme in poetry is not only an easy aid to memory but also makes unique effect on mind. Novel with its narrative and descriptive quality of words takes us to the very core of reality. Drama with its actions exposes reality in a striking way. The 20<sup>th</sup> century Plays of the Idea seem to resolve the crisis in every mind by its unique end.

Every writer has got his/ her own vision that he wants to communicate through literature. We can look at the reality from the writer's point of view. Thus we get a new perspective for the reality. This new perspective can be encouraging, enlightening and can lead to the new avenues and solution. Literature inspires us and everybody knows the role of literature in generating the feeling of nationalism Indians in pre-independence era. The same literature united us for freedom struggle and created feeling of patriotism. We can understand certain feeling like love, passion, affection, hatred, jealousy –in depth only through literature. The better understanding of these feelings can even lead to the spiritual maturity.

**Artistic and Aesthetic Pleasure of Literature**

Apart from the power of words literature has many facets that attract us. With all its technical devices like images, metaphors, symbols and motifs literature can give us highest type of artistic pleasure. Sometimes this pleasure is of such a highest quality that we are carried out of ourselves and experiences to be on the seventh height. This literature not only appeals us but also moves us. We forget the harsh reality around us and seem to be in the different world. It lifts us above the earthly things and all of sudden we begin to feel all material, worldly things to be trifle and insignificant. This high quality literature helps us to develop high spiritual quotient. With this type of literature man can reinvent himself.

**CONCLUSION**

Thus literature specifically can be used to increase the spiritual quotient of the students. Literature sometimes becomes a spiritual journey for the students as all Shakespearean literature used to be. This spiritual journey leads to the moral and spiritual purification of the mind. The mind is purged of all unessential, materialistic things. There comes a moment when we realize what is momentary and what is permanent and everlasting. Like a quick flash of lightening this literature enlighten us and bring about a change. Thus literature can lead to the moral and spiritual edification in turn contributing for the increase of the spiritual quotient.

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**VIBRANT INDIA- MULTIDISCIPLINARY APPROACH**

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**ABSTRACT**

*Today we see that everyone is struggling to be happy by seeking pleasures. But most of them are disillusioned and live a life of frustration, fatigue, hopelessness, and emptiness. We see that not only adults but even school children are committing the suicides. Everyone is living with so many fears and insecurities. Everyone is in some form of rat race for something. And even after achieving those desired things they are not truly happy. We all are in quest for happiness which means different things to different people. Success is linked to happiness but even after great success people are unhappy. People go to great lengths to become happy but very few seem to have attained true happiness. This paper explores this quest for happiness and investigates the reality of it. It shows that most of our quest is mistaken because it is essentially not for true happiness but mostly to acquire material things of pleasure. This paper shows the difference between pleasure (Sukha which is mostly physical and dependent on external material comforts and resources); and true happiness Ananda which is independent of all material possessions and mostly spiritual-mental). Our quest for pleasures is not going to bring us to peace and harmony with ourselves and the world as the thirst for pleasures never ends and the physical body has limits to enjoy these fleeting pleasures. Our quest should be for true happiness that is for Ananda which does not require material objects. When we shall move from pleasure to happiness we as individuals and society at large will become peaceful and harmonious. We need to educate our youth to opt for true happiness – Ananda and not run the mad rat race for more and more pleasures- Sukhas which do not last long. We need a whole new perspective on our modern, technology-driven life to live a life of true and authentic happiness while facing the trials and tribulations and all those struggles of life.*

*Keywords: Youth, Happiness, Pleasure, competition, children, values, ethics, health, nature-friendly lifestyle, wealth, security, peace and harmony, violence, peaceful society, education, vibrant India.*

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**INTRODUCTION**

The world today is moving ahead very fast with all the new technical inventions and changed concepts of happiness, wealth, success, contentment etc. Today every one believes that if you have wealth, position, respect etc. you can consider yourself happy. So the measure of success and happiness is decided by the wealth and other possessions that one has. As the result everyone including our parents, teachers, and other members of family and society believe and teach that one should only strive to achieve all these things to be happy. But the real question is “Are all these things really make us happy in true sense? Is this happiness lasting? Is everyone able to achieve true happiness?”

There is a vast difference between the concept of pleasure (Sukha) and the concept of happiness or bliss (Ananda). Today we tend to run after all that which gives pleasure which is not lasting, and at the same time fail to understand the concept of happiness or bliss which is lasting and independent of everything.

Pleasure (Sukha) is dependent because it comes from the worldly things that we have like wealth, position, recognition etc. and when these things vanish the pleasure is also lost.

On the other hand there is a concept called Happiness (Ananda) which is not dependant on any worldly things but is self existent. Some people experience this happiness in spite of lacking the worldly things. E.g. the saints in all the religions are the good examples of people who experienced happiness (Anand) who did not have wealth, position, respect, shelter, love etc. but still there experienced Happiness in their life. Their happiness was not dependent on anything or controlled by anything. This Happiness came from the within and from the divine. It was not dependent on any government or any institution.

Today the biggest problem that our society is facing is that every body considers pleasure as the sole objective of life and are trying to achieve or possess at any cost only those things which give pleasure. Our children are also taught the same thing. If our children do not possess certain things or lack access to certain things, they are frustrated and are tempted to go to any extent and make any compromise to achieve such things. As the final result of this, we have people highly qualified, skilled, knowledgeable, and versatile; but who are also in the race of running after pleasure and things that give pleasure and such situation we have people who are corrupt, immoral, selfish, inhuman etc. If pleasure is the sole objective of life then people will seek pleasure even in wrong and immoral ways.

Today our education system should emphasize on the curriculum which will train our children to seek happiness rather than pleasure so that we have children who are value-based, selfless, human, non corrupt, committed, service minded, etc. Only then we will have a peaceful society.

This paper tries to explain the true concept of happiness by explaining the difference between pleasure and happiness or bliss. This paper will enlighten us about the present concept of happiness, its limitations, the real form of happiness and will enable the parents, the teachers, the elders to teach the young generation about the true happiness and the ways and means of achieving it.

### **Understanding Authentic Happiness**

Human life is to be lived in happiness. Human history has been the saga of man's quest for lasting happiness and more and more experiences of happiness. Thinkers like Aristotle and Epicurus considered human happiness as the highest goal and tried to define happiness and inquired whether happiness is attainable and whether there should be moral and justice constraints on happiness. What is the relationship between happiness and virtue? What is the nature of happiness – (biological, cognitive-aesthetic or anything else)? What is it that actually makes man happy? If we have more than what we already have will that make us happier? Is happiness just sense of well being, experiences of joy or anything more? Should there be limits to human happiness? Is pursuit of happiness an absolute right or a conditional right? "Pursuit of happiness" has been declared as a fundamental right of every human being. Human life is to be lived with God-given dignity which is held as a self evident truth. Life of dignity essentially means life of happiness.

Our minds evolved with the evolution of our brain. Earlier we had a limbic brain that is largely animal-like brain and the focus of life was on survival. The higher faculties of our mind were not developed and during this period we were just on the verge of cognitive revolution. We were getting the faculty of language and thought. Hunting was more important and as agriculture developed man became more relaxed and secured in terms of survival.

Good healthy life is a perfect balance of thoughts, emotions and behaviour. In fact, as experts explain us physical health and mental health are not two different things. True education is to achieve this balance and expand our sphere of thoughts, emotions and behaviour to involve more and more people all round us. Education implies expansion of our thoughts, emotions and behaviour. And through this education we discover ourselves. Where cognition ends spirituality begins. What cannot be captured and understood by cognition comes under spirituality. We need to accept that our body has limits to enjoyment of physical pleasures.

We need to understand the difference between success and happiness. We as a society fear failure a lot. It is the basic difference between body and mind.

### **Understanding Pleasure**

Pleasure is basically physical – that pleases our physical sense. Some after tasty food, comforts, sex, etc. The Buddha talks about the truth of our never ending thirst for these pleasures. Many people come under their sway and become slaves of their bodies. These carnal pleasures have no end, more you get more you need. They lead to moral decay. Pleasure is certainly not bad but it is a selfish idea as very few are willing to share their pleasures. It is perfectly legal and moral to earn wealth to acquire the objects of pleasure. But in the narrow quest for tools of pleasure the very purpose of life could be lost. The Buddha turned his back to all pleasures and went in search of true happiness. We have to take him seriously because he rejected all pleasures and their power to bring true happiness and went in search of true happiness which is an enduring quest even for us all.

All saints from all religions have some vital life lessons for us to teach. They lacked even in basic necessities of life but they were happy. Rashtrasant Tukdoji Maharaj in one of his poems found happiness in his humble hut that did not even have a door and had leaky roof. He was happy because he was in search for spiritual wealth and not material wealth of any type. We have great many examples in all ages where highly intelligent people turned their backs to all pleasures and all titles of power and became recluse in search of truth and true happiness. In ancient India we had sages who would live in forests in their ashrams and never desired any post, pleasure or power. In modern times, we have many doctors, unfortunately handful, who could have earned huge fortune but they serve selflessly with bare minimum needs while dedicating their whole life to treat the poor. They prefer to remain unsung heroes. You will find that they are happy though they have no life of pleasure and luxury. These are the people who keep our faith in humanity alive and strengthen our confidence in the destiny of man. Mankind survives because of this handful of people swimming against the tide of reckless pleasures in today's crass commercial world.

It is the thirst for pleasures that causes the crisis of character in public life. As the late Nani Palkhvala rightly pointed out, "People want to make money without earning it." People become hell bent on making money by hook or crook and the youth get wrong ideals and this leads to downfall and decay of the society. All success is defined in terms of wealth.

### **Moving towards Happiness from mere Pleasure**

Life is always hard and in every age man had to struggle for a comfortable life. Now life of dignity and life of comfort these are two different things. Life of dignity may not be and even need not be a life of comforts. Take the life of our brave soldiers we are so proud of. We sleep peacefully assured of our security because our soldiers are awake and ready for any eventuality at the border. They are willing to die for their country not just out of the sense of duty but because they love their country. Their love for their country comes first and everything else- all pleasures and other things come next. Their happiness lies in their sense and honour of serving their country. We can say that they understand the difference between pleasure and happiness. The Saga of Netaji Subhash Chandra is an ideal example for us all.

We must realize that given the forces of changes, uncertainties we may fail many times; and fail even miserably. Our dreams despite our best efforts can come crashing down. Failure is always going to come while success will come rarely. We need to prepare our youth not for success but for failure. Even there are failures they could be happy in their life.

When our youth will get the education aimed at a life of high values, ethics and morality they will be able to face any failures. Our great freedom fighters who were mostly educationists suffered for our freedom but for them their suffering was a source of happiness. There was nothing of pleasure but they could be happy as they had the joy and sense of fulfillment of dedicating their lives for a great ideal, a great value. Their lofty goal was their fortress, their refuge and their solace and thus their source of true happiness. They felt worthy to suffer,.

When youth have such great ideals to dedicate their lives for; they will find happiness even if they lack in things of pleasures. We can say that the true purpose of education is to prepare our children to be happy and not just to be pleasure- seeking. The essence of education lies in moving from life of pleasures to life of happiness. This is the life of wisdom all sages and scriptures talked about. When morality, higher ideals become the aspiration for more and more people society will start refining and healing itself. Every religion talks about focus on spiritual and moral, ethical life for true happiness. Jesus Christ said, "I give you my peace, the peace which the world cannot give... Those who follow me will not thirst nor feel hungry." Jesus talked about the centrality of suffering for others, to serve others selflessly. Happiness comes from serving others.

### **How to move towards true Happiness- that is towards Ananda?**

We need to cultivate the minds of children with the study of lives of great people who lived noble life for the sake of humanity. Through education we can build healthy consciousness and conscience. We as humans must respond to the higher faculties of our nature. We cannot live a life of animal passions. Adi Shankaracharya said, "I am a soul with a body and not a body with a soul." Thus, our awareness of our spiritual nature should be inculcated with empathy for all. Our ancient Indian spirituality asks us to embrace the whole universe with love. Value-based education is a sure way. Education should be not just for a occupation to make money but should be a vocation to live life meaningfully and thus happily. This is the awakening that comes through education that it is nobility to face hardships and be happy.

We need to teach literature, liberal arts and other mind cultivating subjects and not just knowledge and skills to earn money. All our technological things will teach us "How to live" while poetry will teach us "Why to live." Parents need to develop a holistic view of life for their children and not make them mindless competitors with others. They should push them into the soulless rat race to make more money. Every year thousands of our frustrated youth who find no meaning in life of rat race kill themselves. As a society and as a species we are becoming sick because we increasingly fail in realizing the difference between pleasure and happiness. A confused, pleasure seeking youth will be a national peril.

### **CONCLUSION**

Vibrant India is not possible without happy India. India is a developing country with huge problems such as poverty, social divisions, deprivation, gender injustice, inequality of opportunity, superstitions, illiteracy, lack of good health, lack of nutrition, environmental crises, vast populations, crime, unemployment, communal violence, stagnation, economic disparity,.... the list seems endless. India is becoming a nation of migrants and by 2040 over 60% India will be urban with over 60 % population of youth. We live in most defining and dangerous decades for the future of the country. Our youth aspire for better life and this is justifiable. But if these aspirations are mere pleasure oriented without profound base of values and ideals then they will suffer

decadence. Only by inspiring them to understand the difference between pleasure – Sukha and true happiness that is Ananda we can help them face their life of struggles. Vibrant India needs such inspired generations.

### **RECOMMENDATIONS**

We need a paradigm shift in our very perception of life. We all want to be happy and pursuit of happiness is our true fundamental right. But we suffer when we fail to understand the difference between true happiness – Ananda and pleasure – Sukha. We need to educate our children on the difference between the two and motivate them to opt for true happiness. We need to make education a source of happiness and fulfillment and not just a means to acquire more and more sources of mere sukhas- pleasures. If we do not explain them the difference and enlighten them to realize it we are deceiving them. As parents, teachers and guardians we have to give them a solid grounding for their search for meaning and fulfillment of life. We need to teach them to accept themselves, love themselves and live in peace and harmony with themselves and thus with the whole world. We should strengthen them spiritually and prepare them for life and not for the rat race for more and more pleasures which do not last long. We have to redefine education with a new vision and mission to make a vibrant India of happy Indians despite all deprivations and struggles. It is not just qualify of living but of life that matters for India that has a destiny to lead the world spiritually.

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**A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS ONLINE SHOPPING WITH REFERENCE TO VASAI TALUKA****Prof. Wilfred A Dmonte**

Assistant Professor, St Joseph College of Arts and Commerce, Satpala (Virar)

**ABSTRACT**

*Today's generation think in different way. They need comfort and convenience. And this has given rise to online market. Online Shopping can be done 24 x 7 with an access of internet. This has given huge boom to the Online players to do a business. The study has help me to understand different factors which motives shoppers to shop online and different problem they face. Even though in 21<sup>st</sup> century all consumer is not comfortable to shop online for different reason.*

**INTRODUCTION**

**According to "Kotler and Keller"**, Consumer behavior is the decision process and physical activity individuals engage in when evaluating, acquiring, using or disposing of goods and services.

Consumer behavior play significant role in our life. Most of our time we spend directly in market place, shopping in malls or engaging in online purchase activities. When a customer makes a purchase decision a large amount of time is spend thinking about product, its brand and services. Consumer behavior is a study of behavior of consumer towards collecting information about a product, purchasing, using, analyzing, evaluating and disposing a product or a service which will satisfy their need and wants according to their taste, lifestyle, income, preference, value etc.

The development of World Wide Web has given rise to Online Shopping. It is the process of researching and purchasing products or services over the Internet. It is the easy solution for busy life in today's world. In the past decade, there had been a massive change in the way of customer's shopping. Despite consumer's continuation to buy from a physical store, the users or buyers feel very convenient to online shopping. This saves crucial time for modern people because they get so busy that they cannot or not willing to spend much time in shopping. Consumer can get full information about the product with its review being passed by the existing users. If one wants to buy a product, he/she is no longer limited to asking the friends and families because there are many products reviews on the web which gives opinions of the existing users of the products. Online shopping sites contain wide variety of goods both high quality and best price which consumer gets hardly

**REVIEW OF LITERATURE**

According to Prof. T. Kavitha is her research towards consumer behavior of online shopping, online shopping has become new type of retail shopping. Where consumer according to their convenient do online shopping in all category of product. Online shopping has become famous due to increased use of internet and the benefits customer is getting from it. Apart from that its still important to promote online shopping and create awareness among consumer. It's difficult to understand consumer behavior as it goes on changing according to different factors which keeps on motivate. Offline market has still scope as consumer prefer to shop many products in a traditional way of shopping. Quality difference in the product has negative impact in the mind of consumer.

**OBJECTIVES OF THE STUDY**

- To Understand the buying behavior of customer towards online shopping
- To Inspect the problems of consumer while doing online shopping.
- To Understand the Factors influencing the Online Shoppers
- To Examine the Shoppers Satisfaction level on Promotional Offer

**METHODOLOGY**

The study contains both **Primary and Secondary data**.

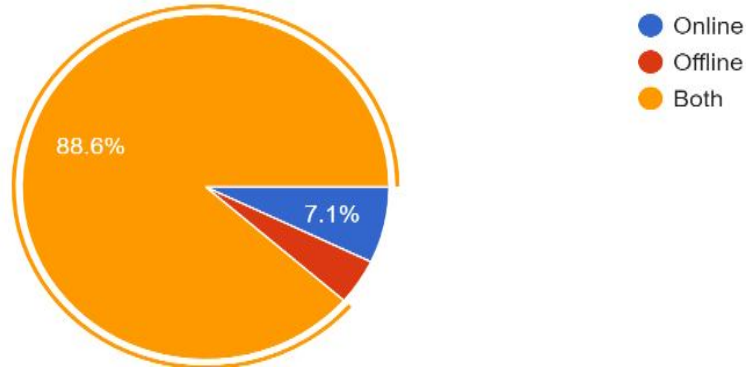
Primary data has been done through online survey were sample size of 70 respondent has been collected. The study has been focused on consumer between the age group of 20 and above.

Secondary data has been collected through different sources like research papers, books and websites.

Data Analysis and Interpretation:

Which method of shopping do you prefer?

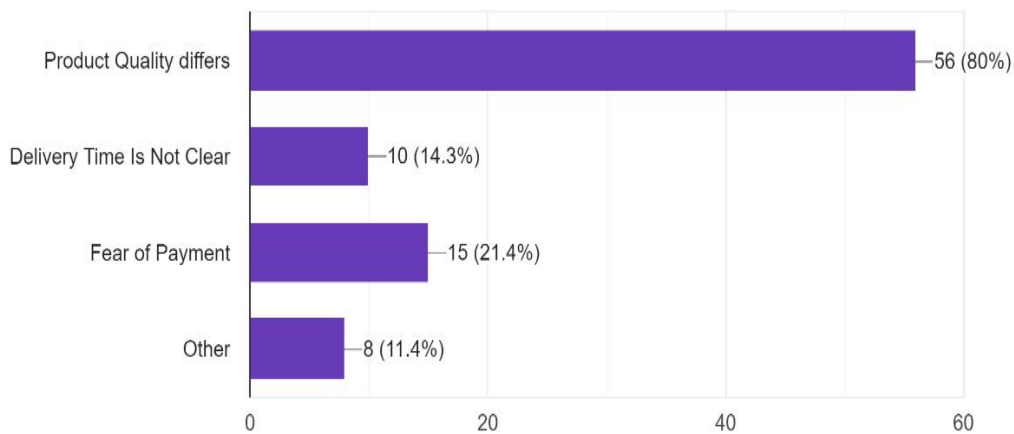
70 responses



Interpretation: Above chart indicates that 88.6 % consumer prefer both ie: Online and Offline shopping. Only 7.1 % prefer

What problem do you face while doing online shopping?

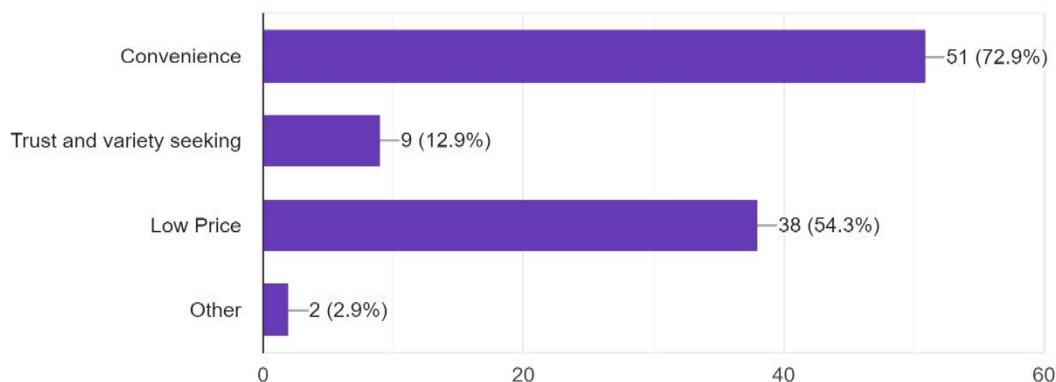
70 responses



Interpretation: Above chart indicates that 80 % consumer face problem of quality then the actual one which is display. Ans 21.4 % of consumer still has fear of online payment.

What factor influence you to shop online?

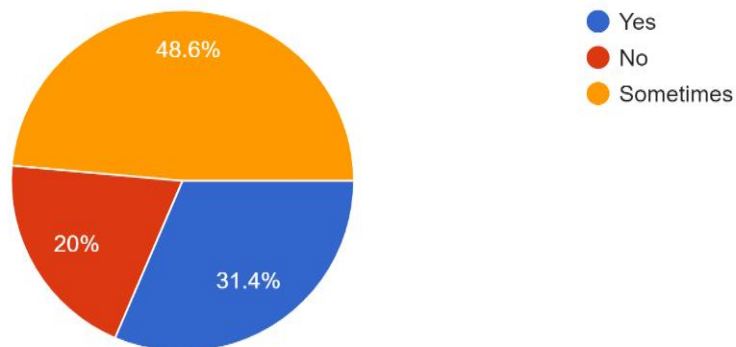
70 responses



Interpretation: Above chart indicates that 72.9 % consumer shop online because of convenience and 54.3 % prefer because of low price.

### Do you often visit websites to grab the promotional offers?

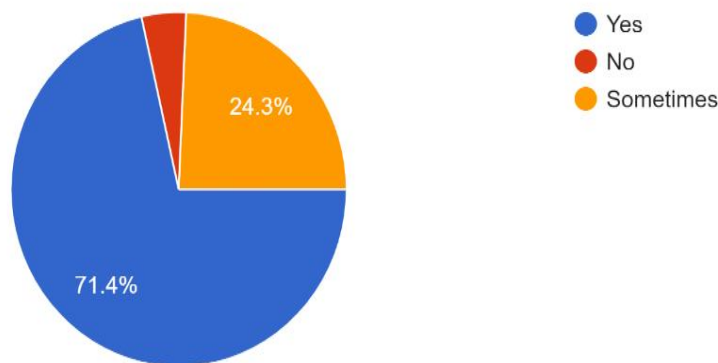
70 responses



Interpretation: Above chart indicates that 48.6 % visit websites sometimes to grab promotional offers and 31.4 % visit only to grab offers.

### Do you often compare prices between different websites before buying?

70 responses



Interpretation: Above chart indicates that 71.4 % compare prices before buying online. Which is the important factor for them while doing shopping.

## FINDINGS & RECOMMENDATION

### Findings

- Consumer gives equal importance to traditional shopping even though there is increased use of online shopping.
- Young and qualified people are the most doing shopping online.
- Quality of the product differs from the actual product and they have fear of making online payment. In case of emergency need consumer won't prefer online as there is no clear idea of product delivery.
- Convenience and low-price product influence consumer to shop online most.
- Consumer always view the ratings given on the websites before making any purchase.
- Even though online shopping is available 24 x 7 the product which is in need of consumer is not available always.
- Consumer don't shop always from specific websites. It depends on the nature of product.
- Most consumer prefer to shop from trusted website when he wants to purchase any expensive product.
- Offer is not the only factor which influence consumer to shop online, apart from this many consumer compare price before purchase.
- Amazon and flipkart is famous and most preferred websites among consumer.

**Recommendation**

- Trust building activities should be promoted more.
- Quality should not be compromised by giving huge discount and low prices.
- E- commerce player should be very specific regarding their terms and condition which is hidden many times.
- Benefit of online shopping and time saving should be promoted among the consumer.

**CONCLUSION**

This study of consumer buying behavior towards online shopping shows that consumer still prefer both ways of shopping i.e. online and offline. Even though there is huge scope and growth in online market, traditional way of shopping has not been affected fully. Marketers should not avoid factors like product quality, price, and on time delivery while doing business. Positive perception should be developed in the minds of consumer regarding online transaction and payment. Most of the young generation between the age group of 20 – 40 is highly influenced and attracted towards online shopping.

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**WORK LIFE BALANCE EMPOWERING THE WOMEN EMPLOYEES OF TODAY**

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**ABSTRACT**

*Women have a number of roles that they play throughout life. Work-life conflict occurs when time and energy demands imposed by the diverse roles cannot be efficiently met, as participation in one role is made increasingly difficult by participation in another. During the past decade, in India the environment for multinational corporations has been quite volatile, with numerous challenges for the firms operating in this arena. However, throughout this period there have emerged a number of corporate women who have been recognized for their contributions to organizational excellence and leadership despite the environmental fluctuations. But invariably even few years back women power were not so welcome to hold and glorify the top positions of different corporate houses. Due to the Indian social structure, prejudices and myths women employees used to face barriers while climbing up the corporate ladder. But time and again women power has been proved and they succeeded in overcoming those barriers and made major contribution towards organizational excellence. paper is aimed to study various factors which could lead to Work Family Conflict and Fa. Present mily Work Conflict among married women employees. In today's fast-paced business world, where employers expect more from their staff, it's almost impossible for women to achieve work-life balance. Because of such pressure imposed on female employees many women have to choose between the two most important components of their life: family or career. . paper is aimed to study various factors which could lead to Work Family Conflict and primarily Work Conflict among married women employees.*

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**INTRODUCTION****Work/Life Balance: Why Women Really Leave**

Today, women constitute nearly half of the workforce. There have never been so many women in leadership positions around the world. And there has never been so much talk about being a woman in business. In fact, there has never been a better time in history to be a woman.

Yet, many working women must still think about their other reality -- managing their family's life at home, And whether we like it or not, most women still manage the bulk of the work associated with raising kids and managing a home. So whether they're working, caring for aging or sick loved ones, or furthering their education while they work, establishing the appropriate work/life balance has become a significant challenge and a reality for most women across the country and around the globe. An increasing number of articles have promoted the importance of work–life balance. This highlights the current concern within society and organizations about the impact of multiple roles on the health and well-being of professional women and its implications regarding work and family performance, and women's role in society. The following variables influencing the experience of work–life balance were identified while reviewing the international literature.

- a. The multiple roles performed by women
- b. Role strain experienced because of multiple roles, i.e., role conflict and role overload
- c. Organization culture and work dynamics: Organizational values supporting work–life balance have positive work and personal well-being consequences
- d. Personal resources and social support: Several studies confirmed the positive relationship between personalities, emotional support and well-being
- e. Career orientation and career stage in which women careers need to be viewed in the context of their life course and time lines
- f. Coping and coping strategies: Women use both emotional and problem-focused coping strategies to deal with role conflict.

Promoting women to C-Suite positions and nominating them to sit on boards are goals that are still, for the most part, a long way from being realized. The advancement of women has been a focus of corporations for over 25 years, yet the ratio of women in top jobs has remained virtually unchanged in the past 10 years. In fact, in some major organizations, early progress has given way to a stall or decline. This persistent absence of gender balance and other manifestations of diversity at senior levels in Canadian corporations is not a “women’s issue.” Rather, it is a competitive disadvantage. Moreover, it is one that should be of concern to all Canadians, whether they are aware of this imbalance or not.

If high-potential women are leaving their careers to care for their families, they're not doing it on purpose. That's the conclusion Hunter College professor Pamela Stone drew from a study of 54 female high achievers, recruited mostly from alumnae of four selective colleges and universities. The women pursued their careers an average of 11 years; 60% worked well past the birth of their second child. None was pushed out. Fully 90% left not to care for their families but because of workplace problems, chiefly frustration and long hours. Two-thirds of those who left tried part-time work but found it problematic; since they'd been putting in long weeks, part-time tended to mean 40 hours of work for 20 hours' worth of pay. Factoring even more into decisions to opt out entirely, though, was the inability to work part-time without being marginalized. The great strides made by women in Latin America and around the world are undeniable but there is still much to be done. Given the progress today, it's exciting to think about the potential advancements and successes of women, and the resulting impact on economic growth.

- Women influence more than 65 percent of global spending 2012 World Bank Report
- Women have played a critical role in achieving the poverty declines of the last decade, with their labor market participation rates growing 15 percent from 2000 to 2010. • Growth in female income accounted for 30 percent of extreme poverty reduction

**METHODOLOGY**

For studying the Work life balance among women employees, an attempt is made to obtain the primary data from 50 female employees at all levels belonging to different corporate houses ranging from small sized to MNCs .Secondary data was collected from various web sites, existing research on the related topic, books and journals. Secondary data has been the base to obtain the primary contents in the form of views of working women.

**RESEARCH FINDINGS**

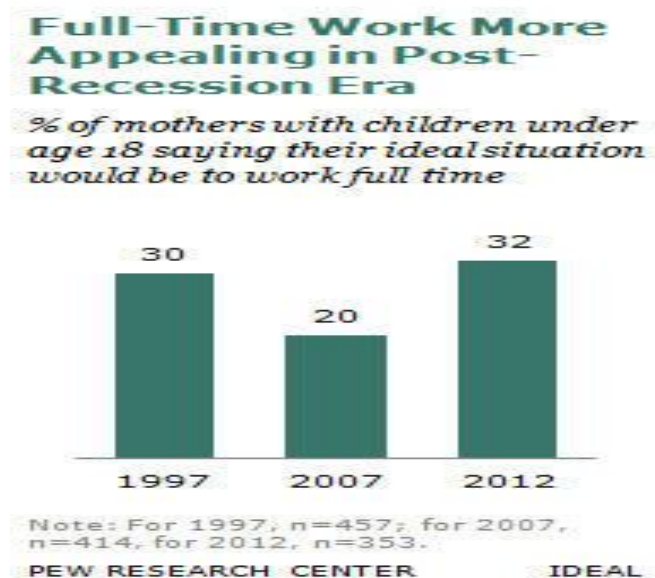
Men are nearly five times more likely than women to reach a senior executive position in the MNCs research has shown.

A survey of more than 500 men and women in 13 blue-chip companies showed that male executives were more likely to be seen as decisive and rational, while women were rated as well-organised and ethical – to the detriment of their promotion chances.

"Women are seen as being very values-led ... and very good about being able to direct people to 'do the right thing'," said Rachel Short, director of YSC business psychologists. "Men were seen as being very good at rational and analytical decision making."

The research is published by the 30% Club, a group of companies including Diageo, RBS and John Lewis, which has pledged to get more talented women into their boardrooms. A separate strand of the research found that men were four and half times more likely to progress to the executive suite.

Although the researchers found no difference in how male and female bosses were rated, the disparity in how their strengths were perceived was in line with the classic "think manager, think male"



According to the Pew Research Center, 20% of mothers with children in 2007 said their ideal life situation involved full-time work; but by 2012, that figure was 32%, likely the result of the economic recession. Some academic research continues to focus on structural barriers, while other scholarship has shifted to examining possible solutions. One possible way to address the pay gap is empowering more women to bargain for higher salaries. It's an issue that has received substantial attention in the academic world, but the empirical findings suggest that gender itself is not always a consistent predictor of negotiating behavior. As Harvard Kennedy School scholars Hannah Riley Bowles and Iris Bohnet write in a special issue of *Negotiation Journal*, "what recent research has shown is that gender effects on negotiation are contingent on situational factors that make gender more or less relevant, salient, and influential."

It was unclear whether real differences existed: "They may be contextability differences - women working in different roles, functional rather than commercial - [they may be] actual differences, stereotypes or a combination of the three."

Speaking to the *Guardian* recently, Vicki Saward, strategic pursuit director at BAE Systems Detica, said she had encountered stereotypes about her maths abilities since her student days – although it had never held her back. "There is still a perception that because you are women you can't do maths. Recently, somebody made a comment to me 'oh you can't do maths' [and] my team cracked up", says Saward, who holds a PhD in mathematics from Oxford University. "People assume that I must have a comms or HR background."

Women were climbing up company ladders, but warned that too many were assimilating to "a system that rewards presenteeism and availability over time efficiency". While this might boost the number of women executives in the short term, it could hamper progress in the long-run by preventing "a mass systemic overhaul" of UK corporate life.

Survey in West showed that young women are expected to combine a career with motherhood. In Indian context, a lot of women, especially those from the lower middle class, are seeking the job market today because they have to augment the family income. They have to provide a better life for their families, pay their children's tuition fees and plan a better future for them. In the present study, it is seen that the women working due to financial needs reported higher WFC when compared to those working for other reasons. It was found that the financial need is the chief reported reason for women taking up employment. It is argued that many women take up job on compulsion, but it is the career which is extremely gratifying. In the present study, it is noted that only a few women had taken up employment for career. It is reported that problems can arise if woman works for money. In that case, woman needs to be careful not to bring home her frustration and unhappiness, which can affect family relationships.

The current generation of mid-ranking women "are not militating, they are not agitating, they are really conforming to what they believe the routes of success is" Short said. "They are over-assimilating to a culture that some men are now saying they don't want."

Helena Morrissey, the high-flying fund manager and founder of the 30% Club, said: "Men and women are different – equally intelligent but we behave differently and are motivated by different things. This new research gives more depth to the intuitive argument that balanced teams perform better, and gives companies specific actionable ideas to improve their management of all talent – regardless of gender".

According to estimates from the World Bank, more than 70 million women have joined the workforce in Latin America over the past 20 years. They have played a critical role in achieving the poverty declines of the last decade. In fact, the same report notes the growth in women's income in Latin America accounted for 30 percent of extreme poverty reduction in the region (2012 World Bank Report - *The Effect of Women's Economic Power in Latin America and the Caribbean*). I have seen, first-hand, the economic power of women in action as a board member of The Committee of 200. C200 is an organization comprised of the world's most successful female entrepreneurs and corporate leaders, with the mission of empowering women to achieve success at the highest echelons of business.

In preparation for our 2013 C200 Annual Conference, I had a discussion with Ambassador Melanne Verwee (Former United States Ambassador-at-Large for Global Women's Issues). Although there is a large volume of research that shows women's economic participation is a driver of growth, we have yet to tap the full potential of women in the formal workforce in Latin America or elsewhere in the world. Ambassador Verwee emphasized that governments and the private sector, through their policies and priorities, need to recognize that women's economic participation translates into greater economic competitiveness and prosperity. And she's right. For example, when Pfizer began operations in Colombia 60 years ago, 40 percent of the workforce were

women. Today, on a workforce in Colombia that is 60 percent women, predominantly in executive and managerial positions, including the country's general manager. The cultural legacy of business is, in part, one of male leadership. In another time, perhaps this made sense. At one time, raising children and running a house without electricity or plumbing was a daunting and time consuming task. Women just didn't have time to be JP Morgan or Nelson Rockefeller. In those days, very few women were either educated or even in the work force. Today, where two-income families are often a necessity in order to meet daily needs, there are 7 million Canadian women and 72 million American women in their respective workforces. Yet a mere 735 women are Fortune 100 senior executives.

Available data also reveals that 60% of the women work well past the birth of their second child, where as 90% left because of workplace problems.

## **SUGGESTIONS AND CONCLUSION**

### **Women Employees needs to:**

#### **Establishing and maintaining internal congruence**

Human frustrations and stress are the result of conflict between our emotions, expressions, and actions. So, realign what you say and do with what you feel. It may sound difficult at first, but you can begin at home and extend this to your social relationships and work. This doesn't mean being confrontational or abrupt, it simply means recognising your 'self', individual needs and emotions and expressing them in a gentle non-offensive manner.

#### **Working on goals and objectives**

Aiming for the impossible is not an act of courage; it simply sets you up for failure and frustration. So re-examine your goals and restate them so they are compatible with your personality and individual needs and preferences as well as your circumstances and resources.

#### **Inculcating positivity**

Good and bad mood are contagious and self-reinforcing so you can influence your environment and your workgroup. Therefore, establish positive patterns of behaviour to generate positive emotions. You can easily develop many simple habits to surround yourself with positivity and to lighten up your day/mood. For instance, take 2 minutes a day to send an email to share a positive thought or to praise a colleague or someone in your team/organisation, and make it a habit to smile, it is contagious.

#### **Practicing mindfulness and meditate**

In the rush of everyday life, we often juggle multiple demands and have to adapt and multitask. However, research suggests that a multitasking brain has a harder time falling asleep, and has less energy, and experiences more stress. So take time to relax your mind as often as you can, by refocusing on a single thing. For instance, take 2 minutes to practice deep breathing and focus on your breathing as you inhale and exhale. This slows your heartbeat, relaxes your brain, and reduces anxiety.

#### **Expanding social capital and healthy relationships**

Social capital and healthy relationships are a source of happiness and longevity. Therefore, strengthen your social network and build positive relationships.

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**A STUDY ON AWARENESS AND ACCESS TO THE BANKING FACILITIES WITH REFERENCE TO UNDERGRADUATES OF VASAI CITY**

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**ABSTRACT**

*There is a tremendous growth in banking sector in India. But the growth and awareness among different age groups of society is to be considered at priority. In India, banking sector awareness is in almost all the age groups but the awareness and a clear picture of banking i:e practical aspect of banking is known by an individual when he actually deals with the banks. The paper focuses to study the awareness level of specially undergraduates who take admission in degree colleges and practically don't have knowledge to banking activities. Finding and recommendations of awareness of banking is based on undergraduates of Vasai region of Palghar Dist. (Maharashtra).*

*Keywords: Banking Services, Banking facilities, Awareness among Undergraduates.*

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**INTRODUCTION**

A Bank is a financial institution, which provides different financial services to customers. It plays vital role in social developments. It collects the finance from different people in the form of deposits and investments and provides this finance to different business man in the form of debts and loans. It plays an important role in economic developments. This is a global and competitive world. And in this Competitive world it is important for every bank to provide modern facility to customers to maintain customer of their bank. Customers are now literate and they want different convenient services from bank and so every bank has started to provide different e-banking services to customers.

With an estimated city population of 12.2 lakhs. The city has various commercial banks which provide various services to the residents of Vasai. There are people of different age group and are provided different services from these banks. the average literacy ratio of Vasai being 88.57% Vasai becomes an educated Hub and a easy market for banks to penetrate in it.

Banks in Vasai provide almost all the Primary services such as ;

- Loan /Advances / Cash Credit / Overdraft
- Discounting Of bill & also all the Secondary Services Such as
- Issuing letters of credit, travelers cheque, etc.
- Undertaking safe custody of valuables, important document and securities by providing safe deposit vaults or lockers.
- Providing customers with facilities of foreign exchange dealings.
- Educational loans to Undergraduate at reasonable rate of interest for higher studies, especially for professional courses.

With reference to my study Degree colleges in Vasai station are affiliated to university of Mumbai. My study observed that there are around 8 colleges in Vasai area which shows development of Vasai, but educating according to me should be theoretical as well as practical Undergraduate are aware about the banking features and role but their knowledge is basically limited to books. They have opened their account but they operate it for just

- Paying the fees
- Few have recurring accounts for saving
- Few Undergraduate don't even use them
- Few Undergraduate just have account for showoff business i:e for ATM Cards & other features

But the awareness in real sense is absent.

**OBJECTIVE OF STUDY**

1. To study the role & coverage of Banking facilities amongst Undergraduate.
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2. To analyze the banking awareness amongst the Undergraduate.
3. To study the future of banking with reference to Undergraduates of Vasai

**REVIEW OF LITERATURE**

**Dr. Kishori Jagdish Bhagat and Prof Prashant Madhukar Shinde**

There is a positive and significant relation between Undergraduate possessing a bank account and use of modern means of financial transactions, namely, use of ATM, awareness regarding NEFT services offered by the banks and that of its actual use.

**RESEARCH METHODOLOGY**

The study is based on survey of awareness among the undergraduates. It is based on primary as well as secondary data. Primary data is collected from 84 undergraduates using questionnaire method. Secondary data is collected from various websites , books , journals . but the primary focus is on the interviews of Undergraduate.

**STATEMENT OF THE PROBLEM**

Bank account being a basic study for a graduate from any university. It gives us an element of Savings, protection against theft, various facilities such as debit card / credit card. we have different type of accounts Savings Account / Recurring Account / Current Account each individual account has its own importance. Undergraduate also are given a facility of student account. But it seems that there is lack of awareness among the Undergraduate. This Paper focuses on the need to create awareness amongst the Undergraduate for Banking. The study is based on Undergraduate of Vasai who are almost ready to go in the industry without a basic knowledge of banking services.

**FINDINGS**

**After interviewing to around 84 Undergraduate it was found that**

✓ **Undergraduate having bank account**

Response	Number	%
Yes	57	67.8
No	27	32.2
Total	84	100

The above table clearly tells that in spite of the importance of banking in commerce the upcoming graduates i:e around 32.2% have no bank account itself. They are still not open to the banking industry. Maybe they don't have a clear vision for the importance of Banking.

✓ **How many undergraduates feels they should have a bank account?**

Response	Number	%
Yes	82	97.6
No	02	02.4
Total	84	100

97.6% Undergraduates feel that they should have a bank account in spite of the awareness still 32.2% yet have not opened bank account. It shows that the banks in Vasai area are giving less importance to Undergraduates account or the are ignoring the upcoming generation on a belief that today or tomorrow they will surely have to open an account or maybe they feel this crowd will fetch less revenue to them.

✓ **Banks operating in Vasai region.**

No.	Name of Banks	Account	%
01	Dena Bank	03	5.2
02	Maharashtra Bank	05	8.7
03	Bassein Catholic Bank	04	7.0
04	Bank of India	04	7.0
05	Saraswat Bank	01	1.7
06	Bharat Co. Op. Bank	01	1.7
07	SBI	08	14
08	Union Bank	12	21
09	Indian Bank	02	3.5

10	Axis Bank	02	3.5
11	Kotak Mahindra	01	1.7
12	Syndicate Bank	03	5.2
13	Bank of Allahabad	01	1.7
14	Central Bank of India	03	5.2
15	Vijaya Bank	01	1.7
16	Bank of Baroda	06	10.4
17	Oriental Bank of Commerce	01	1.7
	Total	57	100

Undergraduate from Vasai area have maximum accounts in Union Bank Of India around

21% of Undergraduate in the above study have account in it. The second bank is SBI in which around 14% of Undergraduate have account and they are followed by others.

✓ **Undergraduate using Debit Card facility**

Response	Number	%
Yes	42	73.6
No	15	26.4
Total	57	100

Majority of Undergraduate have debit card. some banks give debit card to facilitate withdrawals. Undergraduates take debit card as a status symbol. But they do not frequently use them.

✓ **Undergraduate using Credit Card facility**

Response	Number	%
Yes	08	14.04
No	49	85.96
Total	57	100

Maximum Undergraduate are still not using the credit cards. Or maybe it's a bank policy to see the income and issue cards to the holder. Many of the Undergraduate in Vasai area are still not working during the process of graduation so they are not issued credit cards from the bank.

**RECOMMENDATIONS**

- ✓ It should be the responsibility of bank to approach Undergraduate and help them to open an account with them by conducting seminars and workshops.
- ✓ Zero balance account should be opened for all Undergraduates.
- ✓ Interest given to the Undergraduate on the Undergraduates account should be more as compared to other account holders.

**CONCLUSION**

This Study can be concluded with the note that awareness of Banking among the Undergraduate is increasing but not at satisfactory level. The number of Undergraduates having account is more as compared to the Undergraduate having no bank account. Which gives us a satisfaction of bright future on banking in Vasai. We came across that the most popular bank in Vasai are the State Bank of India & Union Bank of India which has maximum accounts of Undergraduate. it shows people prefer SBI & Union Bank of India, the trusted name in the history of banking.

In future no stone will be left untouched, each and every Undergraduates in Vasai will be having a bank account and will be using it not only for status purpose, but for other banking functions. This can be done through Practical Training/ Payment of Fees from bank account Only / Regular Visits in Banks / Awareness Seminars / Academic Projects on banking etc.

All the above can help to groom Banking among the Undergraduate and once its grows at their educational level it will definitely groom when they become professionals. Finally, the paper concludes that, if the speed and method of banking and its education do not change than to it will rise because banking is like blood in human body. We cannot stop its flow.

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**ESSENTIAL CONSTITUENTS OF TOURISM TO ATTRACT OF TOURISTS**

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**ABSTRACT**

*Promoting tourism of a region requires its own essentials and a region has its own constituents to attract tourists it needs sensible management of natural or built, and socio cultural resources in destination areas. Keep in mind that Resources created mainly for tourism are used in time by the local population as well. A lot of other people are collectively share in common with local people in their day to day life. This paper analyses the key players of tourism to know the essentials of tourism and the constituents of tourism destination what attracts a tourists to promote a tourist destination what resources need to be improved all has been discussed in this paper.*

*Keywords: tourists, destinations, historical places, culture, travelers and tourism.*

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**INTRODUCTION**

The terms tourism and travel are sometimes used interchangeably. In this context, travel has a similar definition to tourism, but implies a more purposeful journey. The terms tourism and tourist are sometimes used as a criticism, to imply a one-dimensional interest in the cultures/locations visited. To distinguish, traveler is often used as a sign of distinction. The sociology of tourism has studied the cultural values underpinning these distinctions and their implications for class relations

Tourism is travel for joy or business, the business of catching the attention of tourists, accommodating, and entertaining tourists, and the business of operating tours. Tourism may be international, or within the traveler's country. The World Tourism Organization defines tourism more generally, in terms which go "beyond the common perception of tourism as being limited to holiday activity only", as people "traveling to and staying in places outside their usual environment for not more than one consecutive year for leisure and not less than 24 hours, business and other purposes"

In the year 1936, the definition of the League of Nations says a foreign tourist as "someone traveling abroad for at least twenty-four hours". Its successor, the United Nations, amended this definition in 1945, by including a maximum stay of six months.

The tourism of today 'is the outcome of the combined efforts of its various constituents. There are possibilities of more constituents being attached in the future. In fact what we may define as Tourism Industry is a mix of the output and services of different industries and services.

as one of the world's largest economic sectors, Travel & Tourism creates jobs, drives exports, and generates prosperity across the world. In our annual analysis of the global economic impact of Travel & Tourism, travel & tourism Relates to the activity of travelers on trips outside their usual environment with duration of less than one year.

**ESSENTIALS ELEMENTS OF TOURISM**

Every process has some elements in its compositions, whether it is a tangible process or an intangible process. Similarly, tourism also has certain ingredients or elements they are its fundamental constituents and attract tourists. These elements are discussed as follows:

**1. Pleasing Weather:** This plays a vital role in making holiday or tours a pleasant or unpleasant experience. That is why fine weather with warm sunshine attracts tourists very much and tourists plan to enjoy holidays at such a pleasing destination. Such tourist destinations attract the people of countries of extreme weather conditions like Africa, Australia and Canada.

In Europe, countries like Italy, Spain 'and Greece have developed Beautiful beaches and resorts. Apart hem these, many such resorts along the coast of Mediterranean Sea can be seen in Mexico, California, Florida and Hawaiian Islands in the United States. These offer a pleasing weather and sunshine to attract billions of people from around the world.

Asian countries like Thailand Indonesia, Malaysia and Sri Lanka also attract the tourists through their beautiful beaches and pleasant weather. Goa in India can be the best example of such a tourist attraction. The kinds of resorts over there are also suitable for winter sports. In some countries, hill stations have been developed to cater to the needs of the tourists. For example, Shimla in Himachal Pradesh can be the best example in India which is a beautiful hill station.

**2. Scenic Attraction:** Sceneries consist of mountains, lakes, waterfalls, glaciers, forests, deserts etc. These scenic attractions are again a very important factor in tourism for influencing the tourists. Thousands of tourists are attracted by various tourist destinations like North slopes of Alps in Switzerland and Austria; Himalayan mountain slope in India and Nepal and southern slope of Italy. Besides these, other scenic tourist attractions are Grand Canyon in United States, the Giant Causeway of Northern Ireland and the Niagara Falls.

**3. Historical and Cultural Factors:** Historical and cultural inheritance plays a vital role in influencing the travelers. A large number of tourists are attracted towards the historical palaces and forts. Tourists are attracted to these sites for the purpose of knowing their history, architecture, civilization, and cultural heritage of the ancient prominent people.

People around the world visit the city of Agra in India because of its famous Taj Mahal; similarly, Pisa in Italy is famous for its Leaning Tower. Large number of tourists of America and Canada visit Europe because of its long historical heritage. Another example is the world-famous Ajanta and Ellora caves in India which are visited by tourists because of their architecture and painting.

**4. Accessibility:** Tourism phenomenon is incomplete without the proper accessibility to the tourist destinations. So it is also an important element of tourism and every tourist destination should be easily accessible by the tourist. It is utmost important to provide all kinds of transportation or commutation facilities to all tourist destinations without which there would be little importance of that tourist place. Distance factor also plays an important role in determining a tourist's choice of a destination. Longer distance tourist places cost much more than shorter distance places. Time factor is also involved in long-distance destinations, but nowadays, with the immense use of technology and modern transportation or better accessibility facilities, it has a very little sense.

**5. Amenities/Facilities:** Tourist centres cannot work without basic amenities. As these are the elements which fulfill the basic needs of the tourists. For example, it is very important to have swimming, boating and surfing facilities at a sea-side resort and other facilities like dancing, recreation and amusement are also an important feature.

Basic amenities can be classified into two categories:

- Natural amenities: Facilities like beaches, sea bathing, fishing, climbing, trekking and viewing.
- Man-made amenities: Various types of entertainment and amusement facilities provided to the tourists like dancing, cultural events, and camel safari.

Other Elements

Besides the above-mentioned elements, the activity of tourism requires various other factors, hospitality being one of them. A hospitable country has always an advantage for the growth and promotion of the tourism. Another element in the category is establishment of information/reception bureaux. Guides and escorts help the tourists understand the tourism environment of the country, adding another important element for the purpose of tourism. Time and occasions are also crucial elements of tourism as most of the tourists prefer to visit countries or places during the peak season of events, fairs and festivals.

### THREE MAJOR CONSTITUENTS OF TOURISM INDUSTRY

As discussed earlier, tourism is a combined effort of various services acting as the constituents of this industry. The constituents of tourism industry are varied-ranging from small scale businesses operating at local levels to multinationals. For example a fast food counter at an airport is a component of the Tourism Industry as is an airline or a hotel for it has its own serving purpose for the tourist. Moreover, these different components are closely linked to each other. This linkage is there in spite of the competition within one set of constituents. It is a blend of the outcome and services various industries and related services. Tourism industry works on various levels, so the constituents of this industry range from a low-level local business operation to multinational services. But at each level, the services are interlinked; dividing the constituents into primary, secondary and tertiary constituents.

#### Primary Constituents

Primary constituents refer to all those base level tourism services which are essentially required for the purpose of tourism. Without these, the phenomenon of tourism cannot be completed. The primary constituents of tourism industry include. The following:

- **Mode of Transport:** This is the most basic requirement of a tourist/traveler. In today's competitive world, the modes of transport have increased with latest technologies where the distance between two countries can

be covered in hours, but due to the growing population, we are dependent on travel agencies and other service providers for the availability of the seats. The mode of transport has a wide range providing air, road, and water and rail transport facilities. Today, the travel industry has touched new heights by providing luxurious travel facilities to the travelers ('palace on wheel', luxurious flight services).

- **Accommodation Facilities:** Besides travelling, the second most important constituent of tourism industry is accommodation facility for the tourists/travelers. Accommodation has again a wide range of facilities for the travelers starting from inns and cottages at the lower level to a five star hotel/luxury hotel stay at the higher level. The changing needs of the tourists have been the prime reason for the development of the hotel industry, where not only lodging and boarding facilities but also a wide range of luxury services are being offered to the tourists, defining as a guest, in today's hospitality culture.
- **Food and Catering Services:** Moving to the next stage, a travel cannot be considered complete without good food. The saying 'The shortest way to win a man's heart is through his stomach' describes the need and importance of good food in tourism industry. Food is again of a variety of forms as per the locality of the area right from short munches/snacks to a lavish lunch or dinner meal. A traveler has a choice at every level of the tour to get food and catering facilities from various food joints such as road side Dhabas, restaurants, motels on highways, fast food outlets, drive through and various other catering outlets. By the evolution of various preservation techniques, the concept of convenience/packaged food is in a good demand and can be easily carried by the travelers during their journey.
- **Intermediary Services:** These services include travel agency, tour operators and tourist guide facilities. These work as a connecting link between a tourist and the tourism environment. The purpose of these intermediaries is to provide the basic services at every level of a tour. The success of a tour is totally dependent on the performance of these intermediaries. Any failure in the intermediary service at any stage of the tour may ruin the tour with the note of bad experiences for the tourists. The functions of intermediaries depend upon the scope of tourism activities.

The basic functions of intermediary services may include the following:

- a) Preparing itineraries
  - b) Providing information to the tourists/travelers
  - c) Coordinating with service providers
  - d) Calculating financial implication of the tour
  - e) Arranging tickets
  - f) Managing foreign exchange
  - g) Insurance
- **Tourism Organization/Tourist Information and Reception Centre's/Allied Government Departments:** Such organizations work in coordination With the government departments providing information to the visitor. The major functioning of these organizations is concerned with the tourism policy formation, planning, promotion, foreign exchange, safety" insurance of the tourist and coordinating between public and private sectors.

### Secondary Constituents

These are the constituents providing aid to various tourism services directly or indirectly. These are the intangible services interlinked with the tourism. The list may include the following:

1. Handicrafts
2. Shops and emporiums
3. Local taxis/transportation (auto rickshaw, Tanga, etc.)
4. Touts and brokers
5. Advertisement agencies
6. Reservation systems
7. Maps and travel books

8. Museums
9. Historical sites
10. National parks
11. Banking facilities
12. Cameras and films
13. Artists, performer and musicians

**Tertiary Constituents**

These constituents of tourism industry do not play a direct or face-to-face role but are equally important when it comes to social and economical development of the nation through tourism industry. The elements of these constituents are listed below:

1. Construction/real estate
2. Clothing manufacturers
3. Communication network
4. Education and training
5. Recreation/sports goods
6. Bottlers/brewers/distillers
7. Locomotives' manufacturers

**Other Facilitations**

Besides the normal required facilities, a tourist must also be provided with facilitation by the travel agency to facilitate travel. This is an important service provided or offered by travel agency as a courtesy service at a nominal fee/charge. The following may be noted in this regard:

- **Passport:** This is an important legal document used for travelling abroad. The agency helps the tourist with obtaining a proper legal form and submits it to the government passport office on the behalf of tourist as well as receives it from the passport office.
- **Visa:** After receiving the passport, a visa is arranged from each country of visit, submission and collection of visa documents is done by the travel agency itself. In some exceptional cases, the countries wish to take interviews with the travelers.
- **Health:** Travel agency facilitates the traveler to take proper health check-ups and also make him/her aware about various health guidelines. Health insurance is also advised.
- **Insurance:** Travel insurance specifically for health is available in India for travelling overseas. In Germany, it is mandatory to have health insurance for stay during the tour.
- **Customs:** Travel agency informs the traveler about the various customs regulations and restricted quantities to be brought back or taken along with personal baggage.
- **Immigration:** This is the final process to leave or enter the country. In the immigration process, check and endorsement on passport is done.
- **Permit:** There are some restricted areas where the tourist/traveler might be visiting. It is the responsibility of the travel agency to seek special permission for that area.
- **Baggage:** Tourists must be advised about the quantity of baggage (how much baggage is allowed) that can be carried free and charges as well and also about the various check-in processes with baggage.
- **Airport:** Travelers must be told about by the travel agency that from which terminal the flight will take off and on which it will land because many airports have three or four terminals or may be more than that.

**CONCLUSION**

foundation of tourism is based on a number of genuine multiple factors, most notably those related to its rich cultural values, geographical diversity, history and heritage, in addition to the absolute faith that tourism will lead to active movement towards openness, which led the countries to promote tourism culture in the country

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and strengthening economy through it, while being committed to the basic fundamentals of the nation and social rules. Every country or region is gifted with profound cultural, historical, religious and economic dimensions. Knowing and recognizing them is not enough improving these essentials elements as per the requirements of tourists and upgrading time to time is important at the same time improving constituents of tourism is also equally important.

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**ICT IN EDUCATION****Pirani Sohil Altaf<sup>1</sup> and Chawre Mohammed Najeeb<sup>2</sup>**<sup>1</sup>Research Student, BAMU University<sup>2</sup>A. E Kalsekar College, Mumbai

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**ABSTRACT**

*Overall performance of students in the exams are dwindling and current education system lacks practical knowledge. The purpose of this study is to find out the most key & supreme factor that affects the performance of the students in the exam. Using exploratory factor analysis technique this study analysed the most prime factor that affect the performance of the students in exam. Structural equation model inferred that the key factor that affects the performance of the students in exams is ICT IN EDUCATION which consists online evaluation, use of media ,E-learning applications, Projects/Assignments via Email, Conference/seminar etc as observed variables & using ICT IN EDUCATION may also fill the gap between current education system and employability.*

*Keywords: Ict In Education, Digital Education, E-Learning*

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**INTRODUCTION**

ICT stands for information and communication technologies and is defined, as a “diverse set of technological tools and resources used to communicate, and to create disseminate, store and manage information”.

The rapidly growing usage of technology in today’s world is pushing teachers to consider the integration of ICT into the classroom. It can be used as a tool for motivating students to learn in a different way. It can be effective, efficient, it gives learners immediate access to richer source of materials, dynamic and interactive.

Efficiency of ICT are faster, cheaper, fewer steps, less people and less paper work. Its effectiveness are most interactive, fewer errors, customized, personalized, achievable, transparent and searchable. It has great innovation of new product and new technology.

ICT in education is to use broadcast material, online facility or CD ROM can be used as sources of information in different subjects and facilities communication for pupils with special needs. It can be use electronic toys to develop spatial awareness and psychomotor control and the online resources like Email, chat, discussion forum to support collaborative writing and sharing of information, ICT is to use facilitate video conferencing or other form of tele-conferencing to involve wide range of students from distant geographic areas and for blended learning by combining conventional classroom learning with E-learning systems. It is to process administrative and assessment data and to exchange and share ideas among teachers for professional growth. ICT is using to carry out internet based research to enhance, educational process.

Applications of ICT in distance education are affordability and geography have been barriers to access and it has enhanced the quality of distance education. Size largest distance learning universities are located in developing countries – Turkey, China, Indonesia, Thailand, Korea and India. Distance education facilitated by ICT. Has mainly been applied to tertiary education and ICT has enabled cross border education. Rope of ICT in education for a person from village also can refer the latest information and research every day. Television broadcast is one of the best communication media to educate students , farmers , sportsman. The difficult experiments , advance surgery for medical students etc. can be viewed LCD projectors can be used for effective training. The man power problem the human mistakes can be avoided by online examination. ICT in education policy of a government describes the steps by which computer will be placed in school , hoe teachers and students will be provided the basic computer programming skills to cater to the growing job market in computer based technologies. ICT implies the technology which consists of electronic devices and associated human interactive materials that enable the user to employ them for a wide range of teaching, learning process in addition to personal use. Limitations and drawbacks of ICT in education are lack of needed facilities, materials and equipment and favorable, conditions for the use of ICT and widespread ignorance. Lack of provisions inn Pre service stage nor in service stage and resistance attachment to old ways and fear adoption of the new.

**REVIEW OF LITERATURE**

1. CHER PING LIM & GRACE OAKLEY (January 2013) in their research paper on

INFORMATION AND COMMUNICATION TECHNOLOGIES (ICT) IN PRIMARY EDUCATION: OPPORTUNITIES AND SUPPORTING CONDITIONS recognized by researchers, governments and educators around the world that ICT presents many opportunities for teaching and learning in primary (elementary)

education.

2.J. S. Fu Article · January 2013

in his research article ICT in education: A critical literature review and its implications states that students' skills in building new knowledge become more accessible and students become more capable of using information and data from a variety of sources through ICT.

3.Ziad I. Akir (June 2006) in his research review of Impact of information and communication technology on teaching and training: A qualitative systematic review investigates ICT systems and their applications and use in teaching and training in universities and corporations.

**OBJECTIVES OF THE STUDY**

1. To find out various factors that affects performance of students in exam
2. To find out the major factors among all other factors that affects the performance of the students in exam.
3. To suggest the remedies that will help to increase the performance of students and will also help them to be employable.

**RESEARCH METHODOLOGY**

Research Design: A Research Design Is The Plan For Collection And Analysis Of Data In A Manner That Aims To Achieve Research Purpose With The Economy In Procedure. It Constitutes Blue Print For The Collection, Measurement And Analysis Of Data. The Present Study Uses Exploratory And Descriptive Approach.

- Nature Of Study: The Present Research Study Is Quantitative And Qualitative In Nature.
- Research Plan For Data Collection: For The Present Study Information Has Been Collected From Both Primary Source And Secondary Source.
- Primary Source: The Following Plan Will Be Adopted To Collect Primary Data.
  - Research Technique: Data has been collected through online questionnaire.

**Secondary Source**

- Books, Journals And Magazines
- Sampling Plan:

Sampling Element: The Sampling Element Consist Of Teachers.

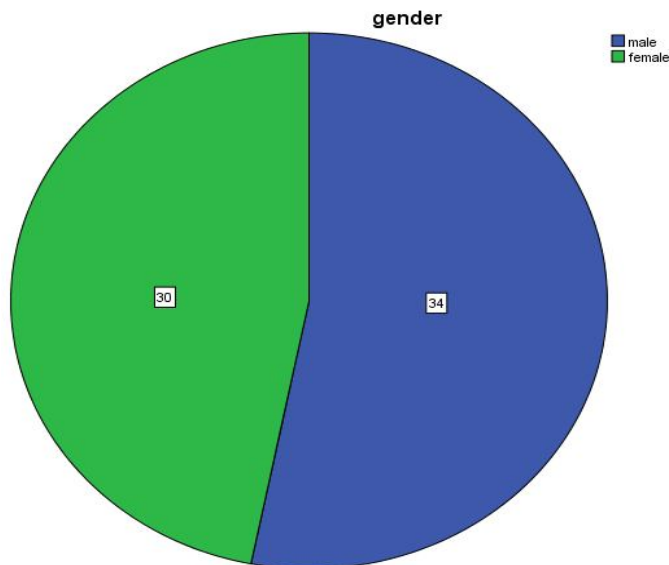
- Sample Size:
  - No. Of Individual- 64
- Sampling Method: For The Present Study The Researcher Used Convenience Sampling. (online questionnaire)
- Place Of Study: Mumbai City
- Statistical Technique: This Research Study Uses The Spss (Statistical Package For Social Science) .

**DATA COLLECTION AND RESPONDENT PROFILE**

Data is collected from pre schedule questionnaire form. The questionnaire consists of 19 questions.

The data collections and analysis has done in an iterative process it consists of 30 females and 34 males

gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	34	53.1	53.1	53.1
	female	30	46.9	46.9	100.0
	Total	64	100.0	100.0	



Reliability Statistics	
Cronbach's Alpha	N of Items
.722	17

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.650
Bartlett's Test of Sphericity	Approx. Chi-Square	404.487
	df	136
	Sig.	.000

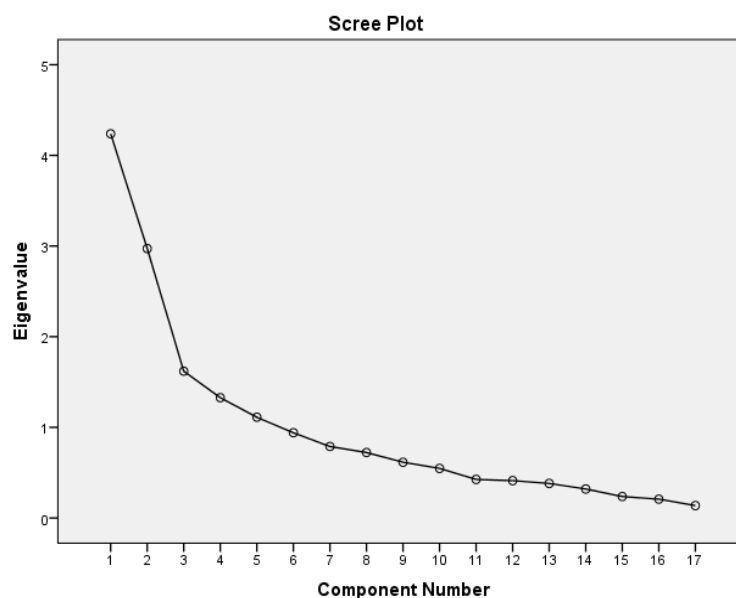
Communalities		
	Initial	Extraction
teaching effectiveness	1.000	.113
teachers qualification	1.000	.343
teachers student ratio	1.000	.534
special attention by teacher	1.000	.590
use of media(projector,computer etc)	1.000	.465
different websites,E-learning, You Tube	1.000	.667
online evaluation	1.000	.656
group discussion/ conference/ seminar	1.000	.589
area	1.000	.244
standard of school	1.000	.587
financial background	1.000	.579
effect of stress	1.000	.681
effect of motivation	1.000	.551
family and friends	1.000	.599
maximum time duration	1.000	.555
poor weather condition during exams	1.000	.707
quality of the students IQ level	1.000	.369

Rotated Component Matrix <sup>a</sup>			
	Component		
	1	2	3
teaching effectiveness			
teachers qualification			.468
teachers student ratio	.656		
special attention by teacher			.766
use of media(projector,computer etc)		.666	



different websites,E-learning, You Tube		.792	
online evaluation		.767	
group discussion/ conference/ seminar		.757	
area	.429		
standard of school			.739
financial background	.676		
effect of stress	.784		
effect of motivation	.574		
family and friends	.671		
maximum time duration	.408		
poor weather condition during exams	.806		
quality of the students IQ level	.603		

There are many factors that affect the overall score of students in exams such as Teachers,Personal factors, Psychological factors,Socio economic status,ICT in education & Other factors. Two methods were used to carry this study. Exploratory factors analysis was used to assess the validity of the factor structure of students scores. Using Cronbach's Alpha data reliability(.722) is also measured. SEM is used to analyse the relationships among Students performance factors and the final structural model was derived based on the acceptable GOF measures .Based on the this study outcomes, it can moreover be inferred that ICT in education is responsible for the students overall performance.



**CONCLUSION**

Research Is A Valuable Tool For Development Of Any Field. It is very crucial to identify define . and design all the components that affects student’s performance in board exam. There are various support functions in education such as personal factors, Psychological factor , socio economic status, ICT in education , teachers effectiveness and qualification that influences student score in exam. However out of all the factors ICT in education is the major change in force. That affects overall performance of students. So study suggests that ICT in education should be given more importance and it will also help to bridge the gap between current education system and employability among the students. However other factors cannot be circumvented.

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**ENERGY CRISIS AND REMEDIAL MEASURES IN VIBRANT INDIA**

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**1. INTRODUCTION**

In the early period of Man's existence, he lived a very simple life in close relation with Nature. However, as civilization developed, Man's needs grew manifold. He rapidly and recklessly exhausted the earth's natural resources, upsetting the earth's ecological balance, which has resulted in catastrophic dimensions. At the rate man is diminishing the earth's natural resources without any consideration of replenishment, he may be in the process of puncturing his own lungs.

If proper measures are not taken, the existence of human life will come in danger in a few years. It will be a dirty and barren wasteland, with the sun blazing over the vast expanse of desert. Starving, with not a drop to satiate his thirst in the endless derelict desert, he would slowly languish towards a slow and painful death<sup>1</sup>.

Every day, the sun emits a huge amount of energy—called solar energy. It is truly unlimited energy ie.160,000TW, while the current global requirement is almost 16TW.

**2. OBJECTIVES OF THE STUDY**

- a) To study the energy problem in India.
- b) To find out the various methods of energy preservation.

<sup>1</sup>*Ref-Essay by Dhruv Malhotra from New Dehli, India.*

**3. RESEARCH METHODOLOGY**

The study of this research paper is based on primary and secondary data. Secondary data is collected from the various sources like internet, books, Journals, and articles. Primary data is collected from respondents from Vasai Taluka, Maharashtra by way of questionnaire and interviews.

**4. CONCEPT -ENERGY PRESERVATION**

Energy preservation are efforts made to minimize the use of energy by consuming less of an energy service. Energy preservation is the reduction of unnecessary or unwanted use.

**5. GLOBAL SCENARIO**

**a) Asia-** Regardless significant role of energy, only a minor portion is exploited in the Asia. Many Governments have provided a range of aids such as cash grants, cheap credit, tax relief etc. to motivate energy-efficiency initiatives across numerous sectors.

**b) European Union-** At the end of 2006, the European Union (EU) pledged to cut its yearly use of energy by 20% by 2020. The 'European Union Energy Efficiency Action Plan' has been prepared.

**c) Japan-** On the background of oil problem in 1973, the government of Japan has started the Energy Preservation Center to promote its protection in each field.

**d) United States -** Today the United States is the main user of energy in the world. They have classified countrywide energy usage in four parts: transportation, residential, commercial, and industrial. Nationwide energy strategy has a substantial effect on energy usage across all four areas.

World Energy Conservation Day is celebrated on 14th December to create awareness about the importance of energy use in our daily life. Considering present stock, oil is expected to last around 45 years, gas around 65 years, coal around 200 years. It determines the requirement of urgent action at global level for funding research to find out substitute energy sources which are affordable and available.

**6. Indian scenario:** About 70% of India's energy is generated capacity is from fossil fuels. India is largely dependent on fossil fuel imports to meet its energy demands. By 2030 India's dependence on energy imports is expected to exceed 53% of the country's total energy consumption. In 1977 Petroleum Conservation Research Association was established by Indian government.

**7. RESEARCH METHODOLOGY AND SUGGESTIONS**

Observations are based on inputs from participants, respondents from Vasai Taluka of Palghar District from Maharashtra. The researcher has conducted a large number of interviews. There was in-depth interaction which has helped the researcher to draw few important and meaningful suggestions which are as follows:

**a) Using sunlight wherever possible:** By using daylight as much as possible will decline the burden on the local power grid. Many activities at home, like watching TV, do not require bright light.

**b) Using cloth bags:** In some developed countries people carry a cloth bag whenever they go out to purchase something. It ultimately helps avoid waste of energy.

**c) Avoid polythene:** People often go to *kirana* stores or stationery shops to buy small stuff like pens, bread, eggs, detergents etc. and the shopkeeper hands the purchase in a polythene packet which should be avoided.

**d) Walking whenever possible:** Walking helps to save petrol and is also a good physical exercise. People should walk or use bicycles wherever possible.

**e) Re-use of paper at work:** Many times, paper is used for rough work, calculations, writing something or for other internal use. But fresh paper is not needed every time. Re-use of paper helps to save paper.

**f) Using solar heater at home:** India being a tropical country, get lots of sun at almost all times during the year. Use of solar heater is one of the good options.

**g) Controlling wastage:** In India about 23 per cent of electrical energy is lost during transmission and distribution. This can be condensed by implementing suitable arrangements. While buying new appliances ENERGYSTAR labeled models should be purchased. CFL bulbs cost more but last 12 times longer than regular incandescent bulbs. CFL bulbs helps to save energy. Solar panels can be used for many years as several companies give warranties starting from 20 to 25 years. Doing Carpooling, Switch Off Appliances when Not in Use, Installing Energy Efficient Windows help in controlling wastage of energy.

**h) Energy Audit:** Energy auditing is a systematic approach to monitor industrial energy use and to search the causes of wastage. It contains the programs that search for conservation opportunities before developing any energy saving program. The audit program helps to identify and reduce energy wastage. Home energy audit is nothing but a process that helps to identify areas in residential areas where it is losing energy and what steps can be taken to overcome them.

**8. Conclusion:** Preservation of energy is a global issue and a solution to this grave problem can only be found if all the countries of the world come together, put together their technical expertise and then try to work out an effective solution.

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**THE CONTRIBUTION OF WOMEN IN INDIAN NATIONAL MOVEMENT**

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**INTRODUCTION**

India's struggle for independence is of tremendous importance in the history of anti-colonial movements. The most important aspect of this movement for Independence from a historical point of view was that it saw mass participation by Indian women, women who had until then been confined to the domestic sphere. The contribution of women in the Independence Movement was significant. They were involved in diverse nationalist activities, both within and outside the home. Within the home, they spun and wove khadi, held classes to educate other women and contributed significantly to nationalist literature in the form of articles, poems and propaganda material.

Shelter and nursing care were also provided to nationalist leaders who were in hiding from the British authorities. Outside the home, Prabhat Pheris were organised in which women from all castes and classes would walk to the local temple singing songs to rouse the nationalist and patriotic feelings of the people. They also held meetings and demonstrations, took part in satyagraha, picketed toddy and foreign-cloth shops, went to prison and also suffered brutalities at the hands of the British police.

**THE CONTRIBUTION OF WOMEN IN REVOLT OF 1857**

However, the 1857 Revolt saw many stalwart women participants in the freedom struggle that have gone down as legends in the history of Indian Independence. Rani Lakshmi Bai dressed up as man and fought alongside her battalion bravely against the British army. Begum Hazrat Mahal refused to be bogged down by the Doctrine of Lapse and reclaimed Awadh from the British as well as reinstated her young son as king. However after the fall of Lucknow she had to flee to Nepal. Rani Avantibai Lodhi of Ramgarh, Rani Tace Bai, Rani Jindan Kaur, Jhalkaribai and Uda Devi are other historical women who fought with the British army during the revolt.

**DURING EARLY PHASE OF NATIONAL MOVEMENT**

With the foundation of the Indian National Congress in 1885, Indian National movement took a new turn and more and more women actively participated in the programmes of the Congress. In 1890, Swaran Kumari Ghosal, a woman novelist and Kadambini Ganguly, the first woman graduate of India attended the Indian National Congress meetings as delegates. During the partition of Bengal in 1905, even the traditionally home-cantered urban women started taking part in political agitations with great enthusiasm. During the days of Swadeshi movement, they marched in political processions, boycotted foreign goods, picketed shops selling liquor, spun and propagated khadi. Among those who played an active part in the Swadeshi movement were Sarojini Naidu, Urmila Devi, the widowed sister of C.R.Das, Basanti Devi, wife of C.R.Das, Durgabai Deshmukh and Others. Besides, Nonibala Devi, joined the Jugantar Dal, a revolutionary society which aimed at freeing the country from foreign yoke through armed struggle.

**ROLE OF MRS. ANNIE BESANT**

Women's participation in active politics increased further when Mrs. Annie Besant, one of the celebrated leaders in Indian National Movement, started the Home Rule Movement in 1916. Mrs. Besant also became the president of the Congress in 1917. She advocated emancipation of Indian women. In fact, many Indian women joined her Home Rule Movement. According to her, the Home Rule Movement was rendered tenfold more effective by the involvement of a large number of women, who brought to it the uncalculating heroism, the endurance, and the self-sacrifice of the feminine nature. She considered child marriage to be a social evil and wanted its removal from the Indian society. For this, she suggested that boys should not marry at an immature age. She also supported the remarriage of child and young widows. She wholeheartedly supported the drive to educate women and believed that this would assist in successfully solving the vital problems of national life.

**WOMEN IN MOVEMENT ORGANIZED BY MAHATMA GANDHI**

The emergence of Gandhi on the political scene in the 1920s as a nationalist leader had a tremendous impact on women. His ideas about women's roles in the nationalist movement were considered revolutionary for that period. Though he believed in gender-specific roles, he was very critical of those roles that cloistered women in ignorance and affected them adversely like purdah, dowry and the devadasi (temple dancers) tradition. He realised the significant role women could play in the nationalist movement through their active participation. His clarion call to join the non-violent "Satyagraha" movement saw women getting involved in all his programmes. Women of educated and enlightened families as well as those from rural areas joined Mahatma Gandhi in his non-cooperation movement. Sarala Devi, Muthulaxmi Reddy, Raj Kumari Amrit Kaur, Susheela

Nair, Sucheta Kripalani, Aruna Asaf Ali, Kamala Nehru, Vijayalaxmi Pandit are some of the women who took part in different non-violent movements organized by Mahatma Gandhi.

The freedom struggle brought the women from the cloisters of their homes into the streets. Under the leadership of Mahatma Gandhi, the national movement became a mass movement since 1920. The participation of women in the national movement made a steady progress from the non-cooperation movement in the early years of 1920s to the civil disobedience movement in the beginning of 1930s and still more during the "Quit India" movement in 1942. During these three decades of active mass movement, the women shouldered the responsibilities of not only running their homes, but also contributing their mite to the freedom struggle. They marched on the streets, shouted slogans, picketed shops selling foreign goods and liquor, faced police lathi charge and even bullets, and did not lag behind the men in filling the prisons. It was Mahatma Gandhi's appeal that had galvanized the Indian women who fought shoulder to shoulder with men in the epic struggle for freedom.

The massive involvement of women during India's national movement at the behest of Mahatma Gandhi enhanced their status and at the same time brought to the fore several issues related to women. The national movement was the first forum where the women could actively participate in public life, and as such aspire to acquire those rights and positions hitherto denied to them or monopolized by men. The credit goes to Mahatma Gandhi for tapping the potential of women not only as political agitators but also as partners with men in the process of building up a nation. He dragged them from kitchen to street and from confines of home to public domain. The national movement acted as a catalyst in liberating women in a much more drastic way than hundred years of social reforms.

#### **ROLE OF SAROJINI NAIDU**

Sarojini Naidu was one of the forerunners of women's participation in the National Movement. In August 1914, she met Mahatma Gandhi, and from then onwards devoted her energy to the freedom movement. Sarojini Naidu worked as an active politician and freedom fighter. In 1917, she led the delegation to meet Mr. Montagu for women's suffrage. In 1918, she had a resolution passed at the special congress session in Bombay, supporting women's franchise. In 1919, she went to England as a member of the Home Rule League deputation to give evidence before the Joint Parliamentary Committee. There, she put forward the case for women's suffrage. In 1919, she became a campaigner for women's satyagraha, traveling all over India to propagate the cause. She appealed, in particular, to women to agitate against the Rowlett Act. In 1920, Sarojini joined the non-cooperation movement. In 1921, during the riots in Bombay following the protest against the visit of the Prince of Wales to the city, Sarojini Naidu visited the riot-torn areas, with the aim of persuading people for Hindu-Muslim unity. Similarly, she went to Moplah during the rebellion to deal with a volatile situation, and criticized the government action.

She went to prison a number of times and worked on various committees set up for the cause of freedom. In 1930 when Mahatma Gandhi launched the Civil Disobedience Movement, Sarojini led from the front along with many other Congress leaders. However, the British responded by arresting most of them. At this time Sarojini took over and continued the campaign. In 1931 she participated in the Second Round Table Conference in London along with Mahatma Gandhi, as the sole spokesperson of the women community. During the Quit India Movement In 1942 she was arrested along with prominent congress leaders and jailed. After India attained independence, she was appointed the Governor of Uttar Pradesh in recognition of her service towards the motherland.

#### **Madam Cama**

Madam Cama or Bhikaji Cama exiled in Europe was a social worker and a strong nationalist. She unfurled the flag of Indian Independence in Stuttgart Germany along with a powerful speech advocating the right to freedom.

#### **Kamala Nehru**

Kamala Nehru was in the forefront of the Non – Corporation Movement and organized women in picketing shops selling foreign liquor and cloth. However, when her husband Jawaharlal Nehru was arrested for delivering a speech deemed as 'seditious' by the British, she went in his place to deliver it.

#### **Vijaya Lakshmi Pandit**

Vijaya Lakshmi Pandit the first woman to become the president of the United Nations General Assembly was arrested multiple times for her involvement in the Civil Disobedience Movement.

**Aruna Asaf Ali**

Aruna Asaf Ali played a pivotal role in the Quit India Movement unfurling the flag in Bombay to signify the start of the movement. She edited 'Inquilab' a monthly journal of the Indian National Congress and was awarded the highest civilian award the Bharat Ratna.

**Kalpana Dutt**

Kalpana Dutta was influenced by the ideas of Netaji Subhash Chandra Bose and joined the Chittagong armory raids.

**Kasturba Gandhi**

Kasturba Gandhi worked with Mahatma Gandhi all through her life and was the leader of the Women's Satyagraha. She was involved closely with her husband in almost all his movements.

**Usha Mehta**

Usha Mehta who as a child participated in the 'Simon Go Back' movement, did little know that her true calling was her nationalist spirit and broadcasting for the Congress Radio during the Quit India Movement.

The list can go on, as one woman after the other made her individual as well as a collective mark on the independence movement. Sucheta Kriplani founder of the All India Mahila Congress, Raj Kumari Gupta who supplied the revolvers in the Kakori operation, Abadi Bano Begum who motivated crowds in Lucknow from behind her burqa, Lakshmi Sehgal who headed the Rani Jhansi regiment under Subhash Chandra Bose, Kamaladevi who actively participated in the Non-Corporation Movement, Salt Satyagraha as well as was an eminent theatre personality and promoted native handicrafts and arts, Kanaklata Barua who was shot while leading a procession bearing the Indian National Flag, Parbati Giri who worked dedicatedly for the welfare of orphans, Matangini Hazra who was shot thrice but continued to march with the National Congress Flag chanting Vande Mataram and many more were women of grit, dedication and honor. However, as bright stars shone in the freedom struggle, there were also many nameless women who have in their own way contributed to the movement. The Swadeshi movement perhaps involved the most women who picketed foreign products. When men were arrested the women stepped up and fulfilled and finished their unfinished work. The numerous women who laid down their life at the Jallianwala Bagh, the umpteen women who silently wiped a tear in pride when the men of their family sacrificed their lives- Women as messengers, as supporters, as wives and mothers and as leaders were an integral part of the independence movement.

**CONCLUSION**

The women in Indian Freedom struggle have excelled as speakers, marchers, campaigner and tireless volunteers. They actively participated in the processions and rallies conducted by the Indian Political parties. They always fought for Hindu-Muslim unity. The contribution of women in Indian freedom struggle is truly remarkable. The list of women who participated in the freedom movement is impressive and they simultaneously fought for freedom of the country and upliftment and emancipation of the members of their community. History has witnessed many women with exceptional bravery and intelligence who walked shoulder to shoulder with men of their times. Let us remember women of the freedom era who fought bravely for their country and contributed towards the achievement of independence of the country India. They are still a source of inspiration to not only women but to all.

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**A STUDY ON CONSUMERS BUYING BEHAVIOUR TOWARDS ONLINE SHOPPING IN VASAI - VIRAR REGION- AN EMPIRICAL STUDY**

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**ABSTRACT**

*E-commerce, is known as electronic commerce, refers to the buying and selling of goods or services over electronic systems such as the internet and other computer networks as well as Mobile phones or mobile applications. Internet is the rapidest growing media during the past decade. Especially, online shopping is a rapidly growing e-commerce area. Online stores are usually available 24 hours a day, and many consumers have internet access both at work and at home. This study aims to establish a preliminary assessment, evaluation and understanding of the characteristics of online shopping. An effort has been made to investigate online consumer behaviour, which in turn provides E-marketers with a constructional framework for fine-tuning of their E-businesses' strategies.*

*Keywords: Consumer buying behaviour, online shopping*

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**INTRODUCTION**

Internet is changing the way consumers shop and buy goods and services and has rapidly evolved into a global phenomenon. Online shopping is the easy solution for busy life in today's world. Many companies have started using the Internet with the aim of cutting marketing costs, thereby reducing the price of their products and services in order to stay ahead in highly competitive markets. Companies also use the Internet to convey, communicate and disseminate information, to sell the product, to take feedback and also to conduct satisfaction surveys with customers. Customers use the Internet not only to buy the product online, but also to compare prices, product features and after sale service facilities they will receive if they purchase the product from a particular store. In addition to the tremendous potential of the E-commerce market, the Internet provides a unique opportunity for companies to more efficiently reach existing and potential customers. It has been more than a decade since business-to-consumer E-commerce first evolved. Scholars and practitioners of electronic commerce constantly strive to gain an improved insight into consumer behaviour in cyberspace. In the 21<sup>st</sup> century, trade and commerce have been so diversified that the online shopping has increased significantly throughout the world.

**GROWTH OF E-COMMERCE BASED ACTIVITIES**

The evolution of internet technology, its universal acceptance around the globe and commercialisation within short span of a few years is classic example of what sustained investment and commitment to research and development can achieve. The Internet has entered the mainstream consciousness over the past decade. This has happened primarily because the web has got a graphical interface and Internet has moved from governmental control to private sector. The activities which are happening on the Internet are email and instant messaging, general web surfing or browsing, reading news, hobby searches, entertainment searches, shopping and buying online, medical information searches, travel information searches, tracking credit cards, and playing games. Communication i.e. email, chat or instant message is the basic activity for which Internet is used. It is the single most important reason for people to go online. E-mail provides the opportunity to communicate more often with a much broader circle of people than one can reach by telephone or by mail in a convenient way. It was found that more elderly people are increasingly using email as compared to the younger generations.

**OBJECTIVES OF THE STUDY**

- To analyse the consumers awareness towards online shopping.
- To examine the various factors motivating a consumer towards online shopping
- To study the products popular amongst the online shopping users.
- To study the problems, faced by consumers during online shopping

**REVIEW OF LITERATURE**

**Schiffman, Scherman, & Long (2003)** in his study researched that "yet individual attitudes do not, by themselves, influence one's intention and/or behaviour. Instead that intention or behaviour is a result of a variety of attitudes that the consumer has about a variety of issues relevant to the situation at hand, in this case online buying. Over time the Internet buyer, once considered the innovator or early adopter, has changed. While once young, professional males with higher educational levels, incomes, tolerance for risk, social status and a



lower dependence on the mass media or the need to patronize established retail channels (Ernst & Young, 2001; Mahajan, Muller & Bass, 1990)

**Dr.Kamlesh n Agarwal,Amit Lal, and Deeksha Agarwal (2000)** In this study recognises that practice of E-Commerce will become a house hold name. This will become a utility considering the convenience it offers to consumer and opportunities to entrepreneurs keeping in mind the pace of life. (“Business on the net” an introduction to the What’s and How’s of e-Commerce, 2000)

**Lepkowska-White, and Rao (1999)** referred vendor characteristics, security of transactions, content for privacy and customer characteristics as factors influencing electronic exchange. Donthu and Garcia (1999) proposed that risk aversion, innovativeness, brand consciousness, price consciousness, importance of convenience, variety-seeking propensity, impulsiveness, attitude toward adverting, attitude toward shopping, and attitude toward direct marketing would influence online shopping behaviour.

**RESEARCH METHODOLOGY**

The research is based upon both the primary and secondary data. The primary data was collected through a questionnaire designed exclusively for the study. Secondary data was taken from research papers, Journals, magazines and websites.

**SAMPLE SIZE AND AREA**

In order to achieve the above said objectives, 60 respondents from Vasai-Virar region who are online shopping users were selected. Data is collected by using the questionnaire

**TOOLS FOR ANALYSIS**

For data analysis, percentage analysis, simple charting and tabulation tools are used to understand the behaviour of the respondents for online shopping.

**FINDINGS**

Vasai – Virar is the upcoming city of the newly created Palghar district. This city is surrounded by many rural villages. After interviewing 60 respondents from various parts of the Vasai-Virar region following findings came out.

➤ **Respondents having Knowledge of online shopping (%)**

Yes	70
No	30
Total	100

➤ **Which online shopping website they prefer for online shopping? (%)**

Amazon	27.16
Flip cart	25.71
Myntra	8.57
Snapdeal	5.71
Jabong	2.85
No response	30.00
Total	100

➤ **Reasons for doing online shopping (%)**

Convenience	10.00
Security	1.42
24*7 service	12.86
Loads of choice available	11.42
Offers/Discounts/redeem points etc	22.88
Cost efficient	11.43
No response	30.00
Total	100

➤ **Which mode of payment a person prefers? (%)**

COD	41.42
Credit Card	11.43

Debit Card	12.86
Net Banking	04.29
No response	30.00
Total	100

➤ **What is the frequency of purchase? (%)**

Daily	00.00
Weekly	02.85
Fortnight	00.00
Monthly	08.57
Occasionally	58.58
No response	30.00
Total	100

➤ **What Type of Goods purchased (%)?**

Clothes	27.13
Accessories	11.43
Footwear	14.29
Electronics	12.86
Home appliances	04.29
No response	30.00
Total	100

➤ **Experience of online Shopping? (%)**

Excellent	10.00
Good	40.00
Satisfactory	11.43
No response	38.57
Total	100

➤ **Rating by Respondents? (out of 10) (%)**

Below 05	02.85
05 to 07	34.29
08 to 10	32.86
No response	30.00
Total	100

### FINDINGS OF THE STUDY

1. Most of the respondents are aware about online shopping few respondents are not at all aware about online shopping as they dwell in rural area.
2. Among the various sites available on internet Amazon is the highest preferred site for online shopping followed by Flip Cart and others.
3. The most important motivating factor, which influenced the online shopping, was Offers and Discounts and Redeem points followed by 24\*7 service available and choice available. Regular online shoppers considered price of the product as the main motivating factor while buying.
4. Among the various options of payment available online, Cash on delivery is the most common method used for payment followed by Credit Card and Debit Card, whereas Net banking is the least common method of payment online.
5. According to the study, majority of the respondents purchase products occasionally.
6. Among the categories of goods available online clothes is the highest category of goods purchased online followed by foot ware, electronics, accessories, home appliances.
7. According to the study majority of the respondents are satisfied with online shopping.
8. Majority of the respondent's rate online shopping between 5 to 7 out of 10

**SUGGESTIONS**

Online shopping is becoming one of the top Internet activities and there is a huge growth in this business as more manufacturers and providers are integrating the Internet into their sales model. To make online shopping a boom following methods can be followed.

1. India has a strong research and development (R&D) capability so companies should innovate rapidly to take care of the security issues. Technology like text to speech software's should be innovated to take care of the security concern.
2. In India the total ownership of credit cards is small as compared to its population and there are also hesitant in using it as a mode of online payment therefore alternative methods of payment like cash on delivery (COD) where the end user pays cash after the product is delivered and debit cards where the bank accounts are directly debited should be used.
3. It is not only important to pay strong attention to the security issue and create new, innovative safeguards that protect consumers but the merchants should promote these safeguards to the marketplace and make the prospective consumers aware that the communications, personal data, credit card accounts, and transaction information can be protected.
4. One of the factors that hinder internet penetration in India is access. More companies should adopt click and mortar model with the real-world operations to complement its online presence. For example, customers can walk to the office to access its services. In India still the penetration of Internet has not happened the way it should have been which hampers online shopping. Ecommerce revolution can be brought about by providing more broadband connections at affordable prices in order to bring the Rural Customers in the main stream
5. There is a huge market for business in the rural India, therefore efforts should be such that to bring these people also into experiencing online shopping. Companies should create more Indian languages software or content as Internet still is a primarily English language world and language could be a barrier in rural India. Only few language portals like webduniya.com exist today.
6. Merchants should provide goods and services that offer the right value for money. There should be transparency in policies (returns, privacy, shipping, etc.), insurance against fraud and a good after sales services should be provided to consumers making it an enjoyable experience.
7. Consumers today demand a better, more efficient and less cumbersome way to compare and buy products online. Innovative service should be provided to the consumers so that they can compare products, which are available online using their mobile phones.
8. Vendors should educate the customers about e-commerce like educating them on safety tips like reading the item description, looking for a seller's feedback score and asking questions, detecting spoof mails and informing them about the new online crimes which happen regularly. Most of the Indians still like to see the product before buying; efforts should be made to change this mindset of the people by making them aware of the benefits of online shopping.
9. The site should not only provide information content but also tools to navigate and evaluate this information. The information on the site should be just sufficient for the consumers to make a decision and not to overload them with information, which results in confusion.
10. Convenience and time saving are the main reason to shop online. Therefore Business to Consumers (B2C) sites should be designed in such a way that consumers spend less time in finding information they are looking for as delays in searching or loading a web page might turn the consumers to other sites which have faster download and display times.
11. Since consumers control the experience they receive from shopping over the Internet, there is a need to find ways of managing the amount of information available over the Internet. Sites that are able to offer this information and present it in a simple way to understand will become the preferred destination for online shopping.

**CONCLUSION**

The e-commerce is one of the biggest things that have taken the business by a storm. It is creating an entire new economy, which has a huge potential and is fundamentally changing the way businesses are done. It is believed that electronic commerce will become a huge industry in the coming years and online shopping is now

becoming a significant part of the consumer's daily life to meet their never-ending requirements in a convenient way. Online shopping is picking up and is becoming a trend. More consumers are indulging into internet shopping as seen by the research because of the value proposition it offers to a customer such as convenience, 24x7 shopping, doorstep delivery, a broad product selection and the ever-expanding range of unique and unusual gift ideas as well as increased consumer confidence in shopping on the internet is increasing. The main motivating factor seen during the research was the convenience and customer service which drives the people to online shopping. As a result, today they are buying airline and railway tickets, books, home appliances, electronic gadgets, movie tickets, etc by logging on to a web site, then driving up to a store. As the research suggest that increase in usage of internet increases the online shopping so there is a need to increase in broadband penetration as it accelerates the growth of online trade. A huge buyers and sellers across demographics are shopping online because of the changing lifestyles and shopping habits. It is seen that despite the immense possibilities available on the internet it is mainly used for mailing, chatting and surfing. E-mail applications still constitute the bulk of net traffic in the country.

### **SCOPE FOR FURTHER RESEARCH**

The study is limited to vasai-virar region only. The scope of research can be made wider by covering more places.

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**INTERNATIONAL SYMPATHIES FOR INDIAN NATIONAL MOVEMENT**

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**INTRODUCTION**

The new renaissance spirit of scientific enquiry scepticism, humanism and aggressive materialism which was rapidly transformed by European. Pandit Nehru said about it the British Government had stood in the past in the theory at least, for Indian unity and democracy. It took pride in the fact that its rule had brought about the political unity of India.

Mrs Annie Besent, Allan Hume, Morle Minto, Chemsford, Christian missionaries played an important role in the political awareness and Indian national Movement. Even after world war first Lala Hardayal from Punjab and other Indians abroad with Ghadar Party moved in Germany, Japan, Burma, Malaya, Thailand, India-China, Bornio, Java, Sumatra, Hongkong, supported in the Indian liberation movement. Strong influence was exerted by the ideas and the work of the Christian Missionaries.

With the brief discussion I would like to focus on how International level sympathies became responsible in the motivation of Indian National Movement.

**SUPPORTIVE ROLE OF LIONAL CURTIS**

Lionel Curtis and his friends started The Round Table Group after 1906, it played a very significant part in bringing the various elements in the union together. Encouraged by its results, the members extended their study in various countries of the world. By discussion and criticism the group contributed to the study of the means by which the various parts of the British Empire could be brought together and the problems arising out of this huge combination of the states could be tackled satisfactorily. In 1915 the members faced with the problem of writing the chapters relating to India and Dependencies. Curtis advised his friends to visit the country for the purpose of hearing what Indians. He left for India via Canada and Australia and reached Bombay towards the end of October 1916. After his study he emphasised the fact that his mission was purely academic and he declared that it was the duty of the British to do everything in their power to enable Indians to govern themselves as soon as possible and also share in the Government of the British commonwealth as a whole. Representation from the Indian states were also invited to participate from 1930 onwards.

**ROLE OF ALLAN O. HUME IN THE ESTABLISHMENT OF INDIAN NATIONAL CONGRESS**

Mr. Allan a retired British Civil Servant or official of the Government of India, he gave a practical and definite shape to an organisation of an all India character. Regarding the foundation of organisation W.C. Bannerjee popularised the view that the idea of the Indian National Movement was a product of Lord Dufferin's brain, he suggested it to Mr. Hume who worked it out. (anyhow both were British gentlemen) Mr. Hume was true, liberal and "deadly earnest" about the necessity and desirability of a political organisation.

Hume's open letter to the graduates of the Calcutta University, he wrote, "Scattered individuals however capable and however well meaning, are powerless singly. What is needed is union, organisation and well defined line of action and to secure these an association is required" Hume collected fifty volunteers to join in a movement to promote the mental, moral, social and political regeneration of the people of India.

Mr. Hume secured the sympathy and support of Government officials and public men in India and England for the Indian National Congress. In 1885 met the first Indian National Congress at Bombay under the presidency of Shri Womesh Chandra Bannerjee. Seventy three Indian delegates met in Bombay. They were mostly members of the upwardly mobile and successful western educated provincial elites, engaged in professions such as law, teaching and journalism.

The Indian National Congress became the chief organization representing the will of the common people and led the Indians in their struggle for freedom.

**ROLE OF IRISH LADY ANNIE BESANT**

Annie Besant founded Home Rule League in September 1916. She took up the cause of Home Rule for India very passionately. In 1914-15 through her papers Common Weal and New India, she tried to rouse nationalist feelings. Her followers distributed 300,000 copies of 26 pamphlets in English. It carried propaganda over the whole country. Following that of Tilak electrified the political atmosphere of the whole country. Appreciating her contribution to the cause of Indian nationalism, Mahatma Gandhi later observed:

“As long as India lives, the memory of the magnificent services rendered by her will also live. She ended herself to India by making it her country of adoption and dedicating her all to it.”

Annie Besent and Bal Gangadhar Tilak started parallel Home Rule Movement demanding self-government for India. Annie played an active role in the Indian National Congress of which she was elected president in 1917.

**Mr. Montagu Chemsford's** Role in Indian National Movement—In 1916 the Government of India sent their Dispatch to Chamberlain, Secretary of state for India asking concession for Indians.

Mr. Montagu was a great friend of India. He had sympathised with the aspirations of the people of India .he made following declaration in August 1917: “The policy of His Majesty’s government with which the Government of India are in complete accord ,is the increasing association of Indians of responsible Government in India as an integral part of the British Empire. They have decided that substantial steps in this direction should be taken as soon as possible and that it is of the highest importance as a preliminary to considering what these steps should be that there should be a free and informal exchange of opinion between those in authority at Home and in India.

The joint report of Montagu and Chemsford analysed the meaning of the word” Responsible Government” suggested initial steps for the development of responsible Government should be taken in the provinces. It was suggested that Local Self-Government , Education, Health and sanitation, Agriculture, public works and Excise might be transferred to the ministers. The number of the non-official members was to be increased and direct elections were to be ordered wherever possible. He referred to three difficulties, lack of education, caste system and religious differences which stood in the way of the establishment of responsible government in India. He also said that the mere maintenance of law and order and peace and tranquility was meaningless , unless something substantial was conceded to the Indians

#### **INDIAN TERRORISTS OUTSIDE INDIA**

Some of our Indian aggressive nationalist established their centres of national movement in international countries to win their sympathies. **Shyamji Krishnavarma** established the Indian Home Rule Society in London in 1905, He also opened centre for Indian students in London called India House, **V. D. Savarkar** became in charge of India House , he got support of Irish revolutionaries . One Parsi **Lady Madame Cama** established terroristic activities at Paris and Geneva, and won sympathy of French socialists . She hoisted the flag of independent India . **Lala Hardayal** estd Ghadar party in San Francisco, USA in 1913. The Ghadr Party earned the sympathy of some eminent Americans, including the U.S. president Wilson. The party established an analogy between the American War of Independence and the Indian National Movement. Virendra Nath Chattopadhyaya, Bhupen Dutt, Hardayal, etc. Tried to bring about an armed rebellion in Indian with the help of Germany and Turkey. They estd the Indian Independence Committee in Berlin and made plans to carry on an anti British propaganda .They also estd a provisional government of free india in Kabul with the support of Amanullah, the crown prince of Afghanistan.

Theosophical Society founded by Madame Blavatsky and col. Olcott in 1875 in the USA. The founder established their headquarters at Adyar in Madras in 1886.The Society owed its real success to Dr. Annie Besent who jointed it is 1889.The activities of the society spread throughout the world. After Dr. Annie joined the society she gave a new leadership to it, She participated in the Political development of India taking a clue from Irish Home Rule Movement. Due to her able guidance the theosophical society could establish its branches all over the world.

During the course of hostilities following the outbreak of the First World War, efforts were made by Indians to win German military support and also to tamper with the loyalty of Indian soldier fighting for England on the various war front.

#### **CONCLUSION**

The English who inspire so much respect in the natives by their power, strength , wealth and morality . They esteem themselves too highly. Contribution of British rule in India had negative and positive points. But it was very difficult task to get freedom unless india would not had support on International level. Indian Prominent leaders had struggle with full unity and strength but it was idea of Allan Hume , he brought all Indians under one flag. Irish Lady Annie Besent gave concept of Home Rule Movement by which Lokmanya Tilka “Swaraj” Movement in India. Round Table Conference gave ample scope to discuss and critise Indian Dependancy issue on world level. Indian National Movement or India’s freedom struggle and democratic decentralization was a collective activity of Indian as well as many more international personalities and supportive countries.

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**THE IMPACT OF SOCIAL MEDIA ON THE YOUTH WITH SPECIAL REFERENCE TO VASAI  
TALUKA****Frenjina Frezer Pereira**Assistant Professor

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**ABSTRACT**

*The study of this research aims to create an immense level of awareness among the youth exposed to such social media and findings will not only bear results as to how adversely and positively is the youth affected by the usage of these sites but also will help the youth to understand the usage of these social media efficiently. WhatsApp, Facebook, Twitter, LinkedIn are a few such sites that attract maximum of the youth to tune in them and thereby embodies their own merits and demerits that desperately need to create an actual picture among the youth.*

*Keywords: Social media, WhatsApp, Twitter, Facebook, impact of social media, Internet.*

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**INTRODUCTION**

Social media are termed to as web based services that give an opportunity to individuals to create their own personal profile with the choice of their own list of users and thereby connect with them in altogether public forum that provides them with features such as chatting, blogging, video calling, mobile connectivity and video/photo sharing. People spend more than usual hours on social media to download pictures, browse through updates, seek entertainment and chat around with friends to keep themselves connected to one another. These media have held an addiction to the youth wherein they find it difficult to concentrate on their work and prefer logging in and jumping across one site to another. Some have derived benefit out of these sites whereas some have become academically challenged by the use of these websites.

This paper will be able to review the available literature to study and present both the positive and negative impacts of online networking on the most high in demand segment of our society (The Youth).

**LITERATURE REVIEW****Impact of social networking websites on the education of the youth**

The researcher tries to portray, social networking sites such as Facebook, WhatsApp and Twitter are gaining popularity with the pace of time and due to their attractive features the youth of today's generation is fascinated towards them. The study argues against the notion claiming that due to the rapid popularity of social media the youth tends to distract themselves from their studies and professions but on the contrary is also developing friendly and social ties with the world that revolves around them.

**Impact of social networking sites in the changing mindsets of youth on social issues**

This paper elucidates that men spend more time as compared to women on social media to review these social issues and yet women are very sensitive to issues like these existing in the world. The youth takes active participation and also raises their voices in order to express their opinions and views on social issues being discussed on these sites. Also, the findings state that even though the youth reciprocates to these events they still do not take up discussions beyond web and forget about them once they sign off. Thereby, these sites prove to be a boon to the youth in terms of spreading awareness about these issues that arise.

**Impact of social networking sites on students**

This study establishes the fact that out of all the respondents targeted, nearly 85.4% of the total population from people ranging in the age group 15 to 25 use social media and also states that most of the users from the same age group use these sites as a medium to seek entertainment. In terms of gender division, male users are more as compared to female users wherein male users generally derive knowledge based information from these sites. It focuses on the fact that most of the youth uses these sites due to influence of their friends and just because their friends have been using and accessing these sites.

**The effect of social networking sites on adolescents' social and academic development: Current theories and controversies**

The paper offers a review of the emerging research surrounding social networking sites and youth. The technologies and offers of these sites are such that they fascinate and attract the youth and teenage. Determining its popularity, parents and educators have lend an ear to its concern and consideration. These concerns range from youth privacy, safety, time consumption, health issues, psychological well being and academic performance. However the study must be finally specified about theories as to how youth uses social media and must enact communication behavior that should result in their benefit.



**OBJECTIVES**

- To determine the usage of social media by the youth.
- To analyze the credibility over the information received from social media.
- To understand the pros and cons of social media known by the youth.
- To study the influence of social media on the personal and professional life of the youth.

**HYPOTHESIS**

- Social media are more of a merits as compared to demerit if both the parameters are evaluated.
- The youth is more inclined towards fields of entertainment and general awareness.
- The participation of youth is visible in social gatherings.

**RESEARCH METHODOLOGY**

This paper incorporates the quantitative approach to study the research objectives. Sampling has been done effectively and the tool that has been employed to work on the data collection is particularly questionnaires where the questions were close ended along with usage of tools such as pie charts. A survey was conducted in order to target the age bracket (15 to 25). The sample has been taken mainly from Vasai region. In all, 100 questionnaires were filled and reciprocated enthusiastically by the respondents. They were asked a total of 10 questions.

**Which Social media among the following mentioned do you use the most?**

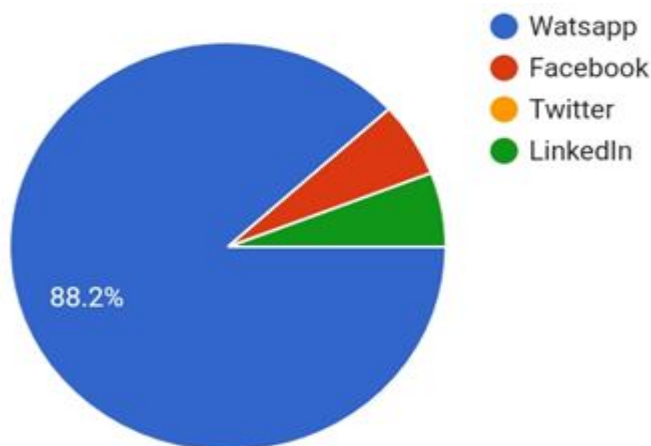


Figure-1: Showing various Social media

On being asked as to which social networking site the target audience uses the most, 88.2% responded to **Whatsapp** holding the maximum share amongst the rest, 5.9% responded to Facebook and only 5.9% responded to LinkedIn thereby proving that maximum of the audience’s share is inclined towards the platform of social utility that connects them with their friends and peers who live around them other than a professional platform that offers them an opportunity to professional networking .

**For how long do you access social media a day?**

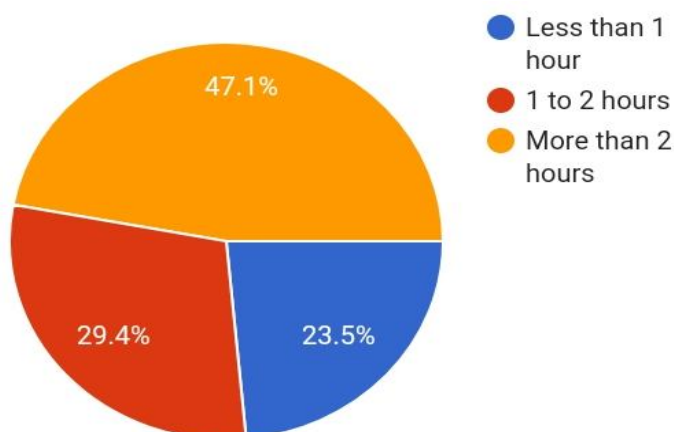
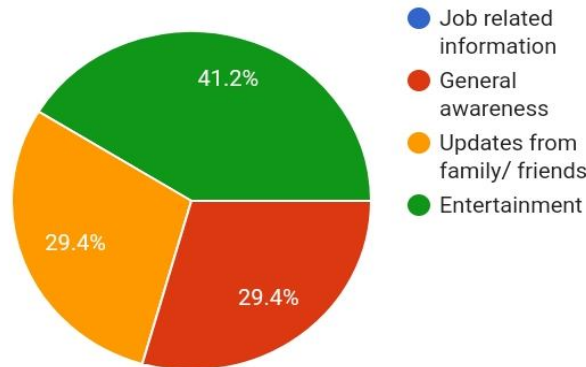


Figure-2: Showing Accessing of Social media

When respondents were asked about the amount of time they spend on accessing Social media a day, the majority spent more than 2 hours bearing a total of 47.1%, whereas 29.4% spent 1 to 2 hours and 23.5% spent less than an hour on these sites indicating that a major part of our youth spends more than 2 hours accessing social media a day, thereby highlighting an extensive impact of social media on the youth on the grounds of an ability to attract a large number of population’s time.

**What kind of Information do you usually derive from these Social media?**



Figur-3: Showing information collection from social media.

In order to know about the kind of information the youth usually derives from these social media, 29.4% responded to updates from family/friends, 41.2% seek to these sites as a source of entertainment, 29.4% derived information about general awareness. The data evidently shows the inclination of the youth towards an urge of knowing as to what goes around in their near and dear ones lives. This in a way keeps them connected but simultaneously leads to a loss of focus towards their own goals, since only a small proportion of the youth seeks interest in gathering relevant information pertaining to jobs.

**Have you ever been a victim of any of these cyber crimes mentioned below?**

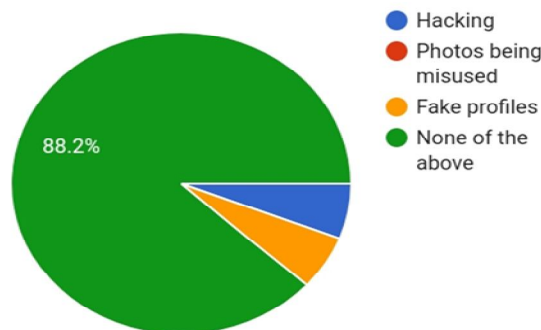


Figure-4: Showing various Cyber crimes

When the question of cyber-crime was raised to the respondents, a remarkable 88.2% of the sample was proven to be immune from them validating the improved privacy and account settings these sites provide to their users. However, on the contrary 5.9% of the respondents were a victim of hacking thus imparting to our knowledge that even today a noticeable proportion of the youth is being victimized by cybercrimes.

**How Many unknown people have you added in your profile?**

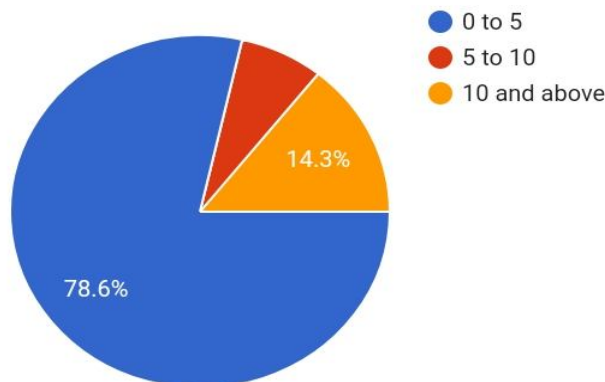


Figure-5: Showing Unknown people added in the profile.

Amongst this sample, the majority being 7.1% were the ones who had added 5 to 10 unknown people/strangers in their profiles and 14.3% were those who had added 10 and above unknown people in their profiles, presumably because the youth is attracted to expand their network by connecting with new people across the globe. 78.6% still existed amongst those who had no unknown people added to their profiles for reasons preferably being non evasion of privacy and secrecy.

**Do you think Social media can be used to build relationships on the personal and professional front?**

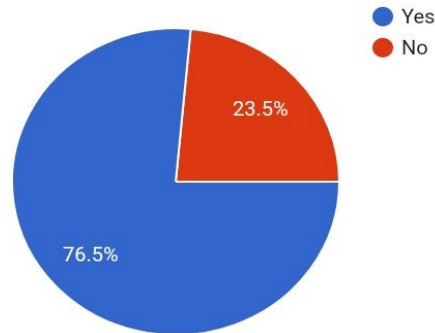


Figure-6: Showing Social Media used to build relations.

When asked whether or not do these social media build relationships on personal and professional front, nearly 76.5% agreed whereas, 23.5% disagreed elucidating the fact that Social media offer a huge networking platform to people across various zones to connect with one another on both personal and professional fronts. It has brought about a revolutionary change and also has proven to be beneficial in all walks of life. Thus, it proves to hold its own advantages in every individual’s life across the globe.

**Have you Made stronger contacts on social media than Person?**

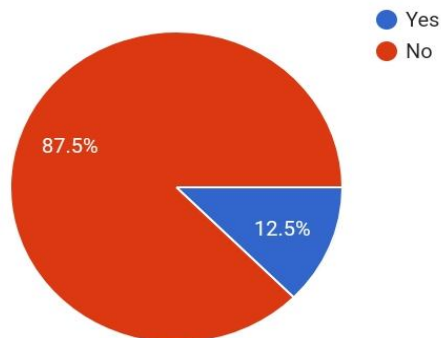


Figure-7: Showing that social media makes strong relations.

87.5% of the target audience has disagreed to have made stronger contacts on social networking sites and 12.5% on the contrary have agreed to have done so. The data thus justifies a thin line of difference between the two options laid down by stating that majority of the respondents feel that even today the real world exists on a larger scale than the virtual to reside in. Perhaps, the faith and trust they hold onto people only validates and strengthens beyond the boundaries of social media. Also, these media have not influenced the youth to such an extent where they would build stronger contacts on social media than in person.

**Do you think the use of social media have hampered your occasional social gatherings?**

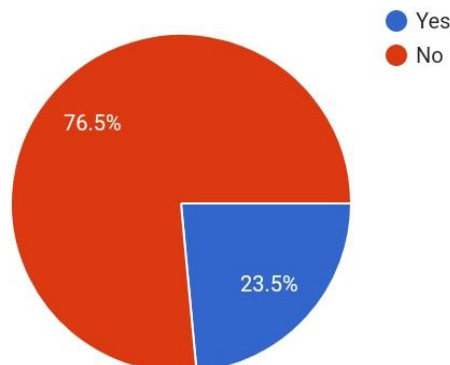


Figure-8: Showing Percentage of social gatherings.

From the data collected above we already have analyzed that a huge sum of the youth tends to spend more than two hours a day on social media justifying the reason to have hampered nearly 23.5% of the youth’s social gatherings. Since abundant of their time is being spent surfing these sites for various purposes they happen to neglect their social gatherings and prefer sitting back home with an alternative to access these sites. On the other hand 76.5% people existed in the sample who disagreed to have admitted about their social gatherings being hampered due to theses media.

**Has the use of social media adversely affected your work schedule / Professional life?**

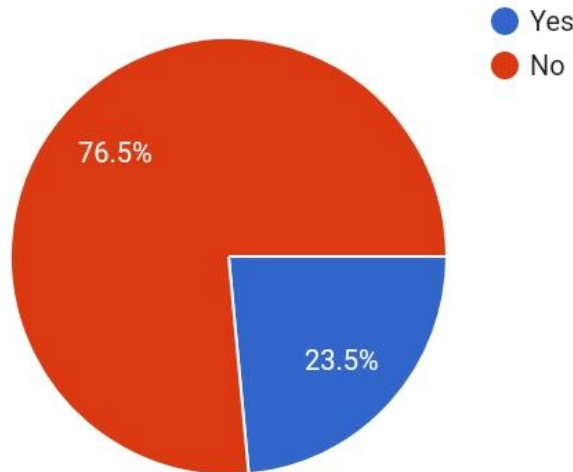


Figure-9: Showing percentage of using social media.

76.5% being a large proportion of the youth targeted have not had their professional lives and schedules being adversely affected through their use of social media highlighting the fact that people have developed a mindset to prioritize their tasks by keeping work first. However clarifying that though these social media have been expanding to gain momentum in their popularity but have not affected the youth to the level of their inability to prioritize their own schedules and realize as to what is more important.

**Which Aspect according to your weigh on the heavier side through social media on one’s life?**

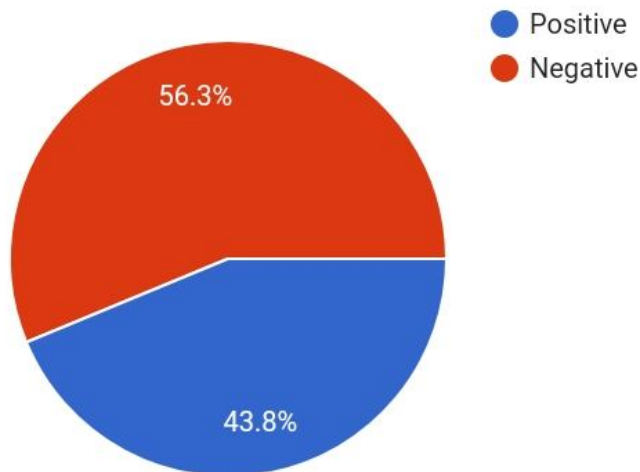


Figure-10: Showing percentage of impact of social media

On being asked to compare the positive aspects to the negative ones these social networking sites bear on one’s life, The negative aspects weigh heavier when compared to the positive ones ranging to almost 43.8%.

**CONCLUSION**

The primary objective of the research undertaken was to throw light on how effectively has the usage of social media affected the youth by evaluating both of its positive and negative aspects. With reference to the study it was evidently figured out how smart, intelligent, witty and aware the youth is in the current era. Through the aid of the data that was collected and analyzed quite a few conclusions have been drawn down which can be detailed and elaborated as follows- The youth today is not only aware of what fits in best for them but are also keen and enthusiastic to draw their own priorities and fix on to which ones are most important and how.

Similarly these media serve to their purpose of connecting them with people all across the globe by not hampering their work hours and schedules. However, social media offer them a platform to connect with new people, share experiences and gain exposure. The youth comes to terms with gaining relevant and quick information about what goes around in their near and dear ones' lives through the source of social media offering them a ground to updates. The youth can thus discriminate between the real and virtual world and admits to the fact that social media do not provide an opportunity to build stronger contacts with people than in person. The level of trust and faith weighs higher on their contact building in the real world than in virtual for the plain reason of cybercrimes still attacking a significant number of people which has thereby been justified in the findings.

Perhaps, like a coin with two sides, social media also have in their own way adversely affected the youth. The target group prefers spending an abundant amount of time on these social media on an average of more than 2 hours a day which keeps them away from their own purpose of existence and interacting with their own natural surroundings. Their social gatherings are not hampered because surfing these social media. Also, kind of information derived by the youth from these media has a greater part of its inclination towards General awareness, entertainment than updates from family and friends and job related information. The objectives meant to have targeted have been achieved to an extent through this study. With reference to the expected outcome the study has diverted to a different angle wherein not only negative impacts have proven to exist through the usage of social media but also the existence of negative impacts have occupied a place in one's life. The youth have determined their own boundaries and have set their own limits as to how and when to use social media irrespective of the positive and negative effects it imparts. The youth today is not only techno savvy and socially existent but also embody social consciousness.

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**ROLE OF SMALL SCALE INDUSTRIES IN RURAL DEVELOPMENT: GANDHIAN PERSPECTIVE**

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**ABSTRACT**

*Small scale industry has a foothold in Indian Economy due to its underlying attribute of employment generating potential. Approximately 70% of Indian population which is rural based for its honourable living depend on the development of Small scale industries.*

*Mahatma Gandhi in his non-violent freedom struggle learnt this peculiar relationship between development of rural based small scale industry and emancipation of rural economy. In his social reform which was in his view ancillary to total independence he gave prime importance to complete removal of untouchability, Hindu Muslim Unity and Khadi (Rural business).*

*In this research paper author has studied importance of Rural based small scale business with respect to Gandhian ideology.*

*At the same time author has studied various crippling problems of small business in India and government support to deal with it.*

*The author is highly optimistic towards the position of small scale industry, while concluding, small scale industrial development will be an elixir for rural development and therefore economic development of India.*

*Keywords: Small Scale Industries, Rural economy, Gandhian Ideology*

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**I. INTRODUCTION**

The small scale industry has been defined on the basis of numerous criterion viz. Registration under the Factories Act. 1948(Organized sectors and unorganized sector), Geographical Location (Rural and urban industry), Size of Capital (Micro, Small, Medium), Nature of Production (Manufacturing Industries, Ancillary Industry, Service Industry, Feeder Industries), Nature of Work force and its objective (Cottage Industry, Women Entrepreneures' Enterprise, Mahila Batchat Gat), Raw Material Requirement (Agro- based, Mineral Based, Forest Based, Marine Based). The paramount of small scale industry in Indian economy is due to its 95% share in industrial units, 40% share in total output, Employment about 40% of the workforce, and 42% of total export.

Mahatma Gandhi cognized this vein of Indian Economy in late 1908. In his scope, Small Scale Business was subservient to Political Freedom, an intact way to add national wealth, an outlet for the creative faculties and resourcefulness of the people. He envisaged the picture of modern India flourishing with the non-renewable energy of spinning wheel. His ardent opinion, 'If the village perishes, India will perish too' make it axiomatic that in his Swadeshi Movement, Village based small scale industry was the nucleus.

**II. REVIEW OF LITERATURE**

1. Divya Joshi's compilation 'Gandhiji on KHADI' includes Mahatma Gandhi's thoughts on Khadi industry that have been published in weeklies like Navjeevan, Young India, Harijan and expressed in various speeches.
2. R.K.P.'s compilation 'Village Industries' includes Mahatma Gandhi's thoughts bearing on village industry that have been published in weeklies like Young India, Harijan.
3. R.K. Prabhu's compilation 'India of my dream' includes Mahatma Gandhi's views on all important Indian problems and ways to tackle them.
4. M. K. Gandhi's autobiography 'The story of my experiment with truth' narrates the antecedent of the rebirth of Khadi.
5. Francis Cherunilam's 'Business Environment' to study village and small industries.
6. Ministry of Micro, Small, and Medium Enterprises's Annual Report for the year 2017-18.

**III. RESEARCH METHODOLOGY**

Secondary source of data has been collected from various books, reports and websites.

**IV. OBJECTIVES OF THE STUDY**

1. To study timeless importance of small scale business in rural development with reference to Mahatma Gandhi’s implications.
2. To understand various problems distorting rural based small business sector.
3. To suggest a future course of action for the inclusive development of rural based small business.

**V. SMALL SCALE BUSINESS AND ITS SIGNIFICANCE IN RURAL ECONOMY:**

As mentioned above small business do not have a constructive definition as its criteria differ from country and time. Nevertheless its peculiar characteristics define what it means for an economy of a developing country obsessed by myriad barricades like population explosion, lack of capital resources, poor infrastructural and marketing facilities, lack of research and development activities resulting into stagnation of technological advancement, by reducing all these misfortunes into fortunes as a blessing in disguise. It’s unerring to remark small business sector as a backbone of a developing economy.

1. Due to high employment generating potential, MSME sector has tremendous scope in Indian economy. ‘As per the National Sample Survey (NSS) 73rd round conducted during the period 2015-16, MSME sector has been creating 11.10 crore jobs (360.41 lakh in Manufacturing, 387.18 lakh in Trade and 362.82 lakh in Other Services and 0.07 lakh in Non-captive Electricity Generation and Transmission) in the rural and urban area across the country’ .1
2. SSI has low gestation period due to which within limited capital it gives sufficient return in short run.
3. It preserves and conveys creativity, cultural heritage and artistic values of our country.
4. It provides a relief to weaker section of the society like women, physically challenged, old aged by providing self-sufficient income.
5. It acts like hands of idle labor . Farmers depending on seasonal farming get source of income during off season.
6. Most of the edible products of village and small scale industries have wholesome attributes in its quality, purity and they are high in nutritional values.
7. The annual report of Ministry of MSM enterprises for 2017-18 denotes, ‘The Micro, Small & Medium Enterprises (MSMEs) have been contributing significantly to the expansion of entrepreneurial endeavors through business innovations. The MSMEs are widening their domain across sectors of the economy, producing diverse range of products and services to meet demands of domestic as well as global markets. As per the data available with Central Statistics Office (CSO), Ministry of Statistics & Programme Implementation, the contribution of MSME Sector in country’s Gross Value Added (GVA)1 and Gross Domestic Product (GDP)2, at current prices for the last five years is as below:

**Contribution of MSMEs in Country’s Economy at Current Price**

Year	MSME GVA	Growth (%)	Total GVA	Share of MSME in GVA(%)	Total GDP	Share of MSME in GDP (%)
2011-12	2583263	-	8106946	31.86	8736329	29.57
2012-13	2977623	15.27	9202692	32.36	9944013	29.94
2013-14	3343009	12.27	10363153	32.26	11233522	29.76
2014-15	3658196	9.43	11481794	31.86	12445128	29.39
2015-16	3936788	7.62	12458642	31.60	13682035	28.77

(Figures in Rs. Crores adjusted for FISIM at Current Price)’2

**VI. GANDHIAN THOUGHTS ON VILLAGE INDUSTRY**

The birth story of Khadi is the renaissance story of small business of rural India. It was a time when the onrush of British policy and foreign as well as domestic mills had engulfed village business. At this juncture, in 1908 Mohandas Karamchand Gandhi described in Young India the handloom or spinning wheel as a panacea for growing pauperism. He was oblivious to a spinning wheel till 1915, the same year he returned to India from South Africa. Yet he earnestly felt the need for handloom and spinning wheel at Satyagraha Ashram Sabarmati.

With the help of a remarkable lady Gangaben Majumdar, Gandhiji unearthed spinning wheels haphazardly disposed in the lofts at Vijapur village in Baroda. He urged the villagers to train him to use it. After facing several challenges with the help of collaborators like Maganlal Gandhi, Sri. Shivji, Sri. Ramji the spinning

wheel started merrily humming in the Sabarmati Ashram. This tuneful sound soon pervaded across the country as a chord of Swarajya.

For him Khadi was a symbol for unity of Indian humanity, its economic freedom and equality. He says, 'Khadi mentality means decentralization of the production and distribution of the necessities of life. Therefore, the formula so far evolved is, every village to produce all its necessities and a certain percentage in addition for the requirement of the cities.'<sup>3</sup>

In Khadi industry he included cotton growing, picking, ginning, cleaning, carding, slivering, spinning, sizing, dyeing, preparing the warp and the woof, weaving, and washing. His views were inclusive not discarding heavy industries, for which he suggested centralisation and nationalization. He identified other village industries like hand- grinding, hand- pounding, soap – making, paper – making, match making, tanning, oil – pressing , compost manure making, complementary to khadi. While talking about the compatibility he asserts 'They cannot exist without Khadi, and Khadi will be robbed of its dignity without them.'<sup>4</sup> He designed Charkha as a symbol of amelioration of Villages following the entire nation. His holistic view on that is adorable. 'I claim for the Charkha the honour of being able to solve the problem of economic distress in a most natural, simple, inexpensive and business-like manner. The Charkha is therefore not only not useless but it is a useful and indispensable article for every home. It a the symbol of nation's prosperity and, therefore, freedom. It is a symbol not of commercial war but of commercial peace.'<sup>5</sup>

#### **VII. GOVERNMENT MEASURES TO BOOST THE SMALL SCALE INDUSTRIES**

Government of India has adopted various Promotional measures for MSMEs' development Viz. Industrial Estates Programme, EPZs/SEZs/Export Industrial park, Integrated Infrastructural Development Scheme ,Cluster Development, Industrial Growth Centres Schemes, and some recent schemes like 'Udyog Aadhaar Memorandum' for easy registration, Framework for revival and rehabilitation of MSMEs, MSME Data Bank, MyMSME, Direct Benefit Transfer in the M/o MSME, GST Rollout and Ministry of MSME, Digital Payment, Centralised Public Grievance Redress and Monitoring System, MSME SAMADHAAN, MSME SAMBANDH, Technology Centre System Programme, Special Single Point Registration Scheme, Special Marketing Assistance Scheme, Subsidy for performance & Credit Rating Scheme, Special Credit Linked Capital Subsidy Scheme.

Moreover MSMEs have institutional support through NABARD, RSBDC, NSIC, SIDBI, NCEUS, RWED, WASME

#### **VIII. CURRENT CHALLENGES AND GANDHIAN THOUGHTS AS A BEACON LIGHT**

In spite of all above mentioned measures and support SSI sector in India still faces various hurdles like Limited Capital, Cut throat Competition with large scale industries and global giants, Restricted production due to labour intensive technology, unavailability of raw material, non-access to government schemes and assistance due to unawareness and other factors, lack of interest of the youth in traditional business, improper infrastructural facilities, absence of government support to various types of village industries and many more.

Change in government policies whether it is East India policy then or current GST or Demonitization policies, on outset have always proved to be catastrophic to SSI. These policies compelled SSI to increase the prices of its products that results in to switch the consumers' demand from highly priced Domestic products to highly priced imported and branded products.

To hunt all this problems Gandhian thoughts are as relevant today as they were in his time. Very first the thought of Swadesi should be convened through education which imbibe the habit in citizen ready to prefer a domestic product even at a high price. Gandhiji says ' Khaddar is not dear at any price. If a man dear and near to you is imprisoned, will you not try your utmost to set him free at any cost? A spirit of sacrifice is necessary if you want to attain Swaraj.'<sup>6</sup> Mahatmas Gandhi has well expressed his idea for the revolution of education from this point of view. 'My second difficulty is that in the scheme under question, craft and education have been divorced from each other. Craft, art, health and education should be integrated into one scheme. Nai Talim is a beautiful blend of all the four and covers the whole education of the individual from the time of conception to the moment of death.'<sup>7</sup>

United people can overcome a herculean task. For this Gandhi urged localized production and centralized sales. Organization of people had inherent place in his satyagraha.

Research and development programmes also had a vast scope in his ideology. He urged to pay attention to the manufacture of stronger and more even yarn equal at least to the mill spun yarn. He addressed people to study the taste of the people and estimate the requirement of production. For him efficient working was a tool to bring down the price of Khadi.



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For Gandhi, Khadi was a sun and all other industries were planets in solar system. Likewise for survival of SSI and by that India, Gandian thought acts like a Sun around which all other dogmas should revolve. In the words of Jawaharlal Nehru, 'The light that shone in this country was no ordinary light. The light that has illumined this country for these many years will illumine this country for many more years, and a thousand years later, that light will be seen in this country and the world will see it and it will give solace to innumerable hearts.'

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**IMPORTANCE OF SOFT SKILLS IN HIGHER EDUCATION****Romia Royal Correia**Assistant Professor, St. Joseph College of Arts and Commerce, Virar (W)

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**INTRODUCTION**

Soft skills are the skills either a natural talent, taught or learned through practical experience. Some people are born talented while some acquire soft skills through practical experience, hard work, determination and practice. These soft skills are very essential to develop yourself, to develop your career, to enhance job performance and to mould and shape your personality. If you are good at soft skills it can make your career and if you are poor at soft skills it can break your career. Soft skills are the most operative instruments and methods for higher education institutions to appraise the future capabilities of lecturers and students. Therefore, recognizing and evolving the importance of soft skills acquisition has been a thought-provoking task for curriculum designers. A cautiously designed and well-organised education system is beneficial to the emergence of such human capital. Thus, higher education institutions play a significant role in yielding human capital to meet the requirement and expectations of society and the nation by producing skills by the respective students. There are various kinds of soft skills such as Communication Skill, Positive Attitude, Time Management, Team Spirit, Sociability, Business Ethics and Etiquettes, Motivation and the like.

**OBJECTIVES**

- 1) To motivate students, learn better.
- 2) To lay good foundation for student's self-development.
- 3) To help students to participate in team work effectively and strengthen their interpersonal relations.
- 4) To encourage students to resolve conflict amicably.
- 5) To enable students to take right decision at right time.

**COMMUNICATION SKILL**

Effective Communication is the need of the hour. It is essential in almost all the fields such as commerce, business, law, science, medicine and the like. Some people have lot of knowledge but because of poor communication skill they can't present themselves effectively so they lag behind and face the problem of double personality. In heart they want to say something but while communicating they say something else. On other hand people with less knowledge present themselves so fluently that they get appreciation and encouragement from others. In order to become an all-rounded communicator, one needs to be proficient in each of the four language skills. These four skills give learners opportunities to create contexts in which to use the language for exchange of real information, evidence of their own ability and most important, confidence. Listening and reading are the receptive skills because learners do not need to produce language they receive and understand it. These skills are sometimes known as passive skills. The productive skills are speaking and writing because learners are applying these skills to produce language. They are also known as active skills.

**SPEAKING**

Ideas, views, opinions etc are exchanged through communication and language is a medium of good communication. We see that in primary school recitation and elocution are the chief sources to gain mastery over sound, pronunciation, intonation, volume, rhythms, articulation and the like of languages through simple reproduction. Language learner should join speaking class in order to focus on formal aspect of speaking. He or she should join a class of discussion group for some extra conversation. In the group debate, discussion on different topics are possible. The learner should carefully pay attention to the person who is speaking. It is more informal way of learning a language. The manifestation of the language in games and pair work activities are good ways to learn to speak language. Once a learner has a basic level of speaking skill he can move to the advanced course of speaking.

**LISTENING**

Listening skill is a receptive language skill. The listener has to listen carefully to the speaker. He or she should be more attentive while listening. The listener should be able to concentrate on understanding the message completely. Audio-visual aids are the effective sources of leaning English. The learner can use CDs to lean different kind of words and sentences and can repeat what he or she has heard. The learner can record his/her own voice while speaking and then listen to the accents, intonations, pronunciations he makes. The learners

should listen speeches of people of different background. He should watch TV news and movies to learn casual 'slang'. The intensive listening will finally help learner to understand more on the accent and pronunciation.

### **READING**

The art of reading has three elements. The first, the reader should be capable of recognizing graphic symbols i.e. he should identify written words. Secondly the reader should link the graphic symbols with proper sounds. Thirdly, the reader must understand the sense of written word, phrase or sentence. All these three elements must be combined while developing reading skill. The reader is trained to focus on punctuation and intonation pattern. The reader should read with proper speed and fluency. Silent reading is regarded as the most important aspect of reading in higher education. A learner can concentrate his attention on their meaning only when he is reading silently. Reading helps one improve vocabulary, spelling, grammar and writing. Using skimming and scanning technique to read quickly is highly effective. The reader must underline key words while reading. By reading newspapers, articles, books, magazines etc. a learner can familiarize new words, jargons and so on.

### **WRITING**

Writing is the medium through which feelings, ideas and inner content material are conveyed. The most important thing is to learn to adjust writing and thinking. At higher education level speed and accuracy of writing should become an essential accomplishment. Writing provides a learner with physical evidence of his improvement. Writing helps learner to summarize and to use the language freely. One should excel in writing skill to write correct language. Composition writing and creative writing should be given importance. A learner should pay attention to coherence and cohesiveness while writing a language. If a learner gain command over these four skills while learning, he can be assured of having good communication skills which are the need of the hour in this competitive world.

### **TIME MANAGEMENT:**

Time is money. Time is very precious. Time management refers to the way that you organize and plan how and how long you spend time on specific activities. Time management bestows a lot of benefits in a life of every person. The benefits in a life of every person. The benefits are as follows:

- Enormous efficiency and productivity
- Lesser strain and stress
- Nicer professional achievements.
- Good chances to achieve career goals.
- Increased opportunities for accomplishment.

### **If time is not managed effectively there can have some undesirable consequences:**

- Higher stress
- Inefficiency in work flow
- A poor work quality
- A bad professional reputation
- Setback in good career

### **Tips for effective Time Management**

#### **1) Plan and organize time**

Spend some time for planning. Set a time table. Organise yourself if you want to be successful.

#### **2) Set goals**

Set specific, measurable and achievable goals. Setting goals is the most important aspect for effective time management. Create a list of important aims and objectives to be achieved in specific time limit.

#### **3) Use a to-do list**

Decide what you are going to do today and then prepare your to-do list. You can make your list early in the morning or a day before.

#### **4) Stop diversion**

Unnecessary chatting and phone calls, excessive TV watching etc should be reduced or stopped. They kill our precious time.

**5) Be organised**

Keep all important certificates, documents and notes in their respective folders with labels on top of each file. It will be easy to find document wanted without loss of time.

**POSITIVE ATTITUDE**

There are two types of people in this world Positive People and Negative People. Positive people have positive attitude towards life while negative people have negative attitude towards life. Positive people say glass is half full while negative people say glass is half empty. Positive people are optimistic and always see bright sight of life. Whereas negative people are pessimistic always complain, grumble and remain unhappy. Positive people are open minded; they accept new ideas, techniques and always say 'Yes, I can' while negative people are close minded and always say 'No, I can't'. Problems come in our life easily but solving them is difficult but a person who is having positive attitude towards life can easily solve these problems without any hesitation, frustration and depression. If you think positively, positive things will happen in your life and if you think negatively, negative things will happen in your life. So, try to develop positive attitude towards life because even the word impossible says I'm possible. Speak following five sentences to yourself every day:

- 1) I am the best
- 2) I can do it.
- 3) God is always with me.
- 4) I am a winner.
- 5) Today is my day.

**How to maintain Positive Attitude****1) Be happy**

Be happy instead of awaiting external factors to make you happy. Be happy first instead of telling yourself that first something good has to happen and then you will be happy. Happiness is an attitude.

**2) Smiling**

Laughter is the best medicine. So, smile a mile. Smile will give your attitude a boost. Smiling releases endorphins and serotonin hormones i.e. feel good hormones. When these hormones are related by your body, you can adopt positive attitude.

**3) Enjoy simple pleasures**

With right mental attitude watch the sunset, eat ice cream, walk barefoot on the green grass. All these activities will give you a lot of joy because life is made up of simple pleasures. Enjoy

**4) Change attitude**

Change your attitude for the better by developing as much positively into your brain as possible. Read books with a positive thinking; listening to music and so on. Brain will stress-free.

**5) Taking Responsibility**

Take responsibility of every action you undertake. Be in a creator-mode. Here is the attitude of a creator.

- a) I am a creator of my life.
- b) I am in charge of my destiny.
- c) I am responsible for me.

**6) Changing your thoughts**

Positive thinking leads to a positive attitude whereas negative thinking leads to a negative attitude. Change your negative attitude and choose positive thoughts which will help you lead happy life.

**7) Be proactive**

Don't be reactive. Be proactive. Unlike a reactive person, a proactive person decides how he will feel regardless of what may be going on around him.

**CONCLUSION**

In order to live facing the challenge of globalisation which is in line with the period of information technology, the strength of a nation is strongly dependent on the ability of its citizen to be highly intellectual and skilful. The development of human capital comes from a quality educational process. A carefully designed and well-planned education system is critical to developing such human capital. Thus, institution of higher education plays a very

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important role. The teaching and learning processes in institution of higher education should be capable to provide such knowledge and skills to future graduates.

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**ROLE OF FINANCIAL LITERACY IN EMPOWERMENT OF HOUSEWIVES IN VIRAR**

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**ABSTRACT**

*The literacy rate in India is 74.04 per cent as per census 2011, showing an increase of 9.21 percentage points. The literacy rate for male population was 82.14% and for females it works out to 65.46%. This clearly shows the difference between literacy rate of male and female population. The biggest challenge our country is facing currently is women empowerment and this can be achieved only by means of educating women. Education does not mean only basic education but very importantly making her financially literate and in-dependent.*

*Generally in India whether housewives or working, women are the one who manages monthly budget of family, therefore a minimum financial literacy is much desired for every women. The purpose of this study is to give an overview about role of financial literacy in empowerment of housewives.*

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**INTRODUCTION**

Financial literacy means person's ability to understand concept of money: how can one earn profit from it. It is an ability to efficiently and effectively managing personal expenses and handling other financial matters. It includes knowledge about saving, investment options, tax planning. More specifically, it refers to the set of skills and knowledge that allows an individual to make informed and effective decisions with all of their financial resources.

Economic status of women in India is not very sound. Empowering them is the only solution for their problems. Women empowerment means making women independent so they make their own decisions without any restrictions and boundaries. Education is the basis requirement of women empowerment. But only education is not solution, financial education is desired. Sufficient knowledge about personal finance management will make women self-reliant. Women can plan for their future. They can act independently. Thus it can result into women empowerment.

Housewives though manages family Budget, but most of the times for their expenses, they are dependent on their spouse. They do not work outside doesn't mean they are unproductive. According to 2011 OECD study (The Organization for Economic Cooperation and Development ) "The average Indian woman spent nearly six hours a day doing unpaid work. Economists believe that though it is unpaid, the household work done by homemakers constitutes economic activity and should be included in the national income. By ignoring it, we underestimate women's contribution to the economy. "

**LITERATURE REVIEW**

(Thilakam, 2012) stated that "financial literacy is the ability to understand finance. More specifically, it refers to the set of skills and knowledge that allows an individual to make informed and effective decisions through their understanding of finances." Financially literate people can make sound financial decision so they are more inclined towards achieving their financial goal, have potential to hedge themselves against economic shocks and associated risks and eventually contributes toward the economic development.

(deka pritisha 2015) Financial inclusion is a great step to for women empowerment in India. But to achieve this, the government should provide a less perspective environment in which banks are free to pursue the innovations necessary to reach low income consumers and still make a profit. Financial service providers should learn more about the consumers and new business models to reach them.

(devi anjali 2016) Economic empowerment of women is must for which financial literacy level of women need to be enhanced. Financial literacy level among rural women and non-working women is less it is therefore necessary to initiate certain awareness program. Government agencies, Banks other NGO's may take initiative in this regard.

(Judy L. Postmus, Sarah McMahon et. al. 2012) Economic empowerment is significantly and positively related with financial literacy, positive financial attitude and financial wellbeing). Financial wellbeing is the outcome of financial literacy and positive financial attitude whereas level of financial wellbeing determines the economic empowerment of individuals. Women's economic empowerment is vital to recognize women's right and to accomplish the greater developmental goals such as, poverty reduction, education, economic growth.

**STATEMENT OF PROBLEM**

Women empowerment is emerging issue of India. The solution to this problem cannot happen overnight, it is a life cycle process. Virar is suburb pat of Mumbai, having a mixture of city area and rural area. The total population of Virar is 1222390 as per census 2011 out of which female population is 574218. Though literacy rate is of women in virar is 85.22, but financial literacy is really questionable. Women empowerment is critical problem of India, Virar being semi urban area is more exposed to problems related to women’s.

**OBJECTIVE OF STUDY**

1. To identify the financial literacy among respondents.
2. To identify the role financial literacy and economic empowerment.
3. To find out if housewives in virar have access to financial services.
4. To find out barriers the housewives face in using financial services.

**METHODOLOGY OF STUDY**

This study is based on identifying the of Role of Financial literacy in empowerment of housewives in Virar with the help of secondary and primary data collection. Descriptive research is used for the study.

**Primary Data:** For the purpose of identifying role of financial literacy in empowerment of housewives primary data were collected with the help of a pre-tested questionnaire. Housewives between the age group of 30 to 60 were included as respondents.

**Secondary Data:** Secondary sources like various books, journals and news papers, magazine, various research papers.

**RESEARCH DESIGN**

Sample Size: Sample size taken for the research purpose is 40 respondents which includes housewives between the age group of 30 to 60 from virar.

**TOOLS FOR DATA COLLECTION**

I have used the combination of survey and Schedule techniques for my study. Based on the above mentioned criterion, 40 questionnaires were distributed. All the questions were close ended, different options were given to them to choose from.

**LIMITATION OF RESEARCH**

The sample has geographical constrain as all the respondents are from same city (virar).

**Data Analysis**

Level of education	Age Group		
	30-40	40-50	50-60
Below SSC	0	2	6
Upto HSC	2	12	14
Graduation	8	2	1
Post graduation	3	0	0
Total	13	16	21

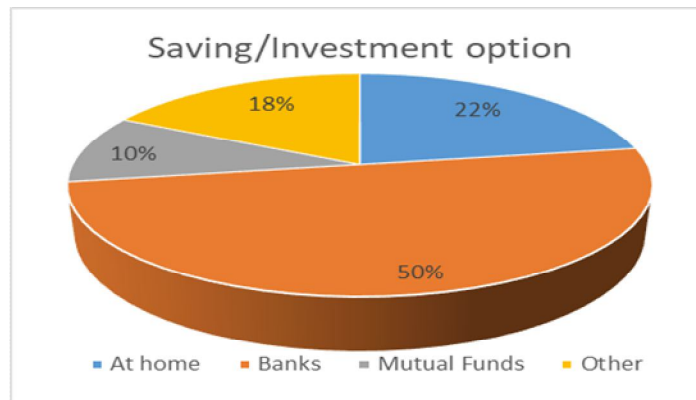
**Do you have bank account?**

Out of the 40 respondent 36 said yes. But it was also found that most of them do not use it, instead their spouse or children are operating it.

**Do you make saving?**

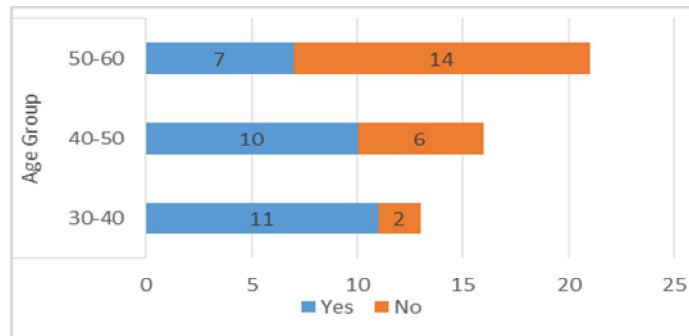
Surprisingly out of 40 respondents 37 said yes they make saving. Here it is assumed that housewives make saving or investment out of the money that they get for managing daily expenses.

**Where do you save or invest?**



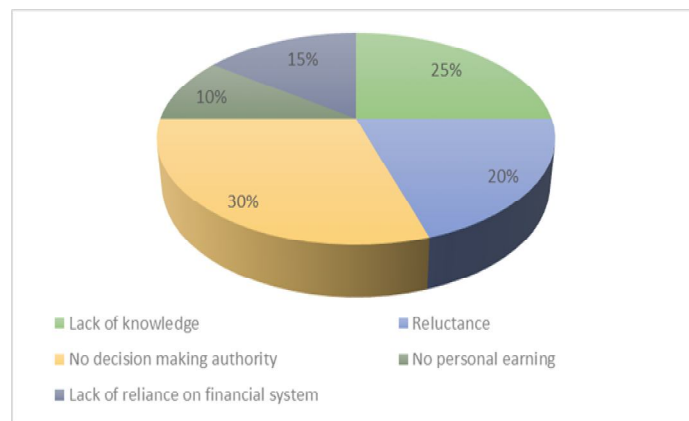
It was found that large portion of respondent are depend upon bank for their saving and investment. But still 22% of respondents are much deprived from financial services. For them there is no difference between saving and investment. Very few invest in mutual funds .There were some respondents who use unorganized system like chit funds, Mahila Bachat Gaat etc. There is high possibility of this housewives getting cheated.

**Do you have liberty in managing your personal expenses?**



It was found that respondent between the age group 50-60 were having less freedom in managing their personal expenses, and their personal expenses were mainly controlled by their spouse.

**What kind of barriers do you face in accessing financial services?**



It was found that though housewives are looking after monthly budget of family, they lack decision making authority while making Investment. It was also found that even the educated housewives possess less knowledge about financial products. Almost 25% housewives admitted that they lack knowledge about financial products.

**CONCLUSION**

The study focused on empowerment of housewives through financial literacy. It is observed that there is a close relationship between level of education, awareness of financial services and empowerment of housewives. The present shows low education level in elderly housewives. They lack understanding between saving and Investment. Their dependency on unorganized sector can create problem for them in future. Young housewives are comparatively financially literate, and they have more liberty in managing their own expenses.



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**RECOMMENDATION**

With due consideration to limitation of study, there are certain recommendation.

1. Basic education as well as financial education much required for the age group 50-60. Pioneer co-operative Banks having large customer base can take up this activity as a corporate social responsibility.
2. Most of housewives even after having bank account are depend upon unorganized system. Therefore connecting them to the mainstream financial system is much necessary.
3. Banks can have schemes like recurring deposits or group account specially designed for the benefit of housewives.
4. Some of the respondent fail to make investment as they feel they are not permitted to or they feel it's not their money. With the help of NGO's , the negative preconception needs to removed.
5. Government can make certain policy decision regarding payment to housewives.so that they will not have any feeling dependency.

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**ARTIFICIAL INTELLIGENCE IN INDIA AGRICULTURE – A DAWN OF NEW ERA**

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**ABSTRACT**

*Development of Artificial Intelligence (AI) technology has made great influence on all sectors all over the world. AI-driven technologies are creating impressive impact on various sector like manufacturing, healthcare, education and agriculture. It has improved efficiency and also addressed challenges faced by the manufacturing, health industry including, increase in crop yield, soil health and herbicide-resistance. In agriculture sector AI models are helping farmer to face their challenges about climatic change and global warming. Artificial Intelligence aims to help people by providing digital information to reduce cost of production and increase yield. It is just with smartphone AI is able to help the community. AI has potential to transform economies.*

*The present paper aims to understand emerging trends in AI and its use AI in Indian Agriculture sector. The study will also focus on Impact of AI on production of agriculture sector and government initiative in use of AI in Indian Agriculture sector.*

*Keywords: Artificial Intelligence, Agriculture sector, Developments in agriculture.*

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**INTRODUCTION**

Agriculture is the largest sector of Indian economy. It is even today a prominent sector of economy. It provides nearly 49% of employment and contributes 16% to country's GDP. Near about 1.3 billion people are depended for food security. Being important sector of economy government has prioritised agriculture sector and emphasised on its growth and development. However besides governments attention agriculture in India has not been able to attain impressive growth. Fate of Indian agriculture even today is dependent upon gamble of nature. Farmers in many parts of India are largely dependent on timely rainfall for fruitful harvest and subsequent profits. Uncertainty surrounding, changing climatic conditions and global warming is haunted farmers since the beginning of civilization. Unpredictable weather condition, lowering of soil fertility, low input, low productivity and weak supply chain are various issues in sustainable growth of agriculture sector. Thus increases risk of food security and agriculture distress. Rapid drop in water table, poor resource utilisation and use of inorganic fertilizers and pesticides are impacting on productivity. Hence worsen the life of farmers and affects economic growth. Agriculture sector is critical to growth and development of country. In order to achieve 8-10% growth rate agriculture sector should grow atleast by 4% rate P.a.

Traditionally rain dependent and climate change has made farmers extremely vulnerable to crop loss. However it can be rightly said that old system has failed in achieving impressive growth in agriculture sector. Thus when old systems fails mindset of people should be changed to look into future. Embracing the idea of integration of Artificial Intelligence (AI) in helping the farmers to increase their efficiency and productivity of their crops become essential. Intuitions from AI through the agriculture life cycle will assist to reduce uncertainty and risk in agriculture processes. Use of AI in Indian agriculture can possibly transform the lives of millions of poor farmers in India and world over.

**OBJECTIVE OF STUDY**

1. To understand the concept of Artificial Intelligence (AI).
2. To understand government initiative in implementation of AI in Indian agriculture sector.
3. To study the benefits of use of AI in Indian agriculture sector.

AI refers to the ability of machines to perform cognitive tasks like thinking, perceiving, learning, problem solving and decision making. Initially conceived as a technology that could mimic human intelligence, AI has evolved in ways that far exceed its original conception. With incredible advances made in data collection, processing and computation power, intelligent systems can now be deployed to take over a variety of tasks, enable connectivity and enhance productivity. As AI's capabilities have dramatically expanded, so have its utility in a growing number of fields. The truly transformative nature of the technology, yet the nascent stage of its adoption worldwide, provides India with an opportunity to define its own brand of AI leadership.

AI has various applications in agriculture ranging from rural automatons, facial acknowledgment, computerized water system frameworks, and driverless tractors. These applications are prepared in connection with a

substitute sort of sensors, GPS frameworks, radars, and other cutting edge devices dependent on AI. Seeing these broad applications, AI is receiving a massive response from investors all around. Man-made reasoning (AI) is one such important innovation in the present advanced agriculture that is being represented and taken for more sustainable utilization of existing assets. Optimum utilization and increasing necessity of better yield of products are considered to be one of the significant facts that are increasing the demand of robots in agriculture.

### Government Initiative to use AI in Indian Agriculture

Today Artificial Intelligence is being used in every niche and junction of human activities. Agriculture due to low education and lack of awareness had lingered behind in its adoption. The hon. Prime Minister Mr.Narendra Modi has emphasised several policies to double the income of farmer's by 2022. To attain this, the government needs to increase productivity and also ensure that uncertainties are controlled to make the farmer's life easier. Artificial Intelligence is a program that can adjust itself to execute tasks in real time situations using cognitive processing as the human mind. Technologies like cloud computing, satellite image analysis and machine learning are revolutionising agriculture and helping farmers predict their near future. The timely delivery of weather information and prices can change the farmer's life for the better and at the same time can help many startups who are looking to innovate. A better percentage of market value can be captured by the producers and the data infrastructure can be provided by Aadhaar which will make it easier to monitor and evaluate various schemes.

The latest budget for 2018-19 has taken the objective of DFI (Doubling Farmer's Income) very seriously and sensed the urgency of the situation. Very recently the government has announced schemes like Soil Health Card, Pradhan Mantri Krishi Sinchayee Yojana, Pradhan Mantri Fasal Bima Yojana, Neem-coating of Urea and e-NAM (electronic National Agriculture Market) for achieving the ambitious target of doubling incomes for the farmers.

Recognising AI's potential to transform economies and the need for India to plan its approach, Hon. Finance Minister, in his budget speech for 2018 –2019, mandated NITI Aayog to establish the National Program on AI, with a view to guiding the research and development in new and emerging technologies. In fulfilment of the above, NITI Aayog has implemented a three-pronged approach –undertaking exploratory proof-of-concept AI projects in various areas, crafting a national strategy for building a vibrant AI ecosystem in India and collaborating with various experts and stakeholders. Accordingly, NITI Aayog has decided to focus on five sectors that are envisioned to benefit the most from AI in solving societal needs:

- a) Healthcare: increased access and affordability of quality healthcare,
- b) Agriculture: enhanced farmers' income, increased farm productivity and reduction of wastage,
- c) Education: improved access and quality of education,
- d) Smart Cities and Infrastructure: efficient and connectivity for the burgeoning urban population, and
- e) Smart Mobility and Transportation: smarter and safer modes of transportation and better traffic and congestion problems.

In India Microsoft is now taking initiative introducing AI in agriculture sector. It has collaboration with India's largest producer of agrochemicals, United Phosphorus (UPL) led to the creation of the Pest Risk Prediction API that again leverages AI and machine learning to indicate in advance the risk of pest attack.

NITI Aayog has signed an agreement with software firm **IBM** to develop *a model for crop-yield predictions using AI* so that farmers can be provided real-time advisories in these states.

The government has given enough importance to introduction of new technologies starting various new programmes and settings up an AI Task Force to prepare India for the upcoming Industrial Revolution.

International Crops Research Institute for the Semi-Arid Tropics (ICRISAT) collaborated with Microsoft to build up an AI-based sowing App. It is already happening with organizations like ICRISAT and UPL working with farmers in India to see how timely dissemination of information based on analyzing weather patterns, soil quality, and predicting the probability of pest attacks can help farmers increase crop yield. The government of Karnataka is also testing AI based models on predicting the price of food grains as they hit markets as long as three months in advance, helping them prepare better depending on crop yields for any season.

It is observed that applications of AI in Indian agriculture is found in three areas:

- **Crop and Soil Monitoring** – Companies are leveraging sensors and various IoT-based technologies to monitor crop and soil health.

- **Predictive Agricultural Analytics** – Various AI and machine learning tools are being used to predict the optimal time to sow seeds, get alerts on risks from pest attacks, and more.
- **Supply Chain Efficiencies**– Companies are using real-time data analytics on data-streams coming from multiple sources to build an efficient and smart supply chain.

Due to lack of access to scientific understanding of crop lifecycle, pests, quality metrics and the latest micro-fertilizers farmers use traditional framing. By use of AI today farmers are able to overcome all above problems and increase their productivity. Image based solutions provide insights on the crops health during the growing season and its final harvested quality on its website. Understanding the right time to sow crops is often one of the biggest challenges for Indian farmers. The app provides sowing advisories to participating farmers on the ideal date to sow. The best part – the farmers don't need to install any sensors in their fields or incur any capital expenditure. All they need is a feature phone capable of receiving text messages. Today, these farmers across the Indian states of Andhra Pradesh and Karnataka wait to get a text message before sowing the seeds. As per the report cited above, in a few dozen villages in Telangana, Maharashtra, and Madhya Pradesh, farmers receive automated voice calls alerting them whether their crops are at risk of a pest attack based on weather conditions and stage of the crop. No specific numbers on the results were reported.

### **Benefits of Use of Artificial Intelligence in Agriculture**

With Algorithmic models composing of participants and market behaviour to price movements of various years AI technology states their likely price in near future it helps to avoid distress in farmers.

AI models inform participants through text message about water requirement to store crops moisture through auto irrigation it can reduce water use.

AI makes pragmatic assessments of demand and supply, market intelligence, crop competitiveness and regional crop planning very handy.

AI helps farmers in increasing their crop yield and product quality by examining and correlating large amount of structured and unstructured data from multiple sources to extract actionable insights to improve yield.

AI can forecast weather and climatic conditions, prediction of rain fall analysis will help farmers to take decision of cultivation of right crops. This will help in estimating disaster take proper measure.

AI can identify disease through image and suggest solution. It will help farmers to tackle the problem and increase production.

### **Future of Artificial Intelligence in Agriculture**

According to a study digital farming and connected farm services can impact 70 million Indian farmers in 2020. Thereby, adding \$9 billion to farmer incomes.

In 2017, the Global AI in agriculture market size was 240 million US\$ and it is expected to reach 1100 million US\$ by the end of 2025 and a CAGR of 20.8 percent during 2018-2025. Thus initiatives to increase digital literacy in rural landscape can be seen as a weapon in doubling farmer income in near future.

Speaking at the 13th edition of CII Agro Tech India-2018 in Chandigarh, President Kovind said, "Reinforcing what the Narendra Modi-led government has been propagating in their tenure, a "strong bond" was crucial between agriculture and technology." In previous decades, manufacturing and mechanization have been of appreciable utility to agriculture. Today a strong relationship is emerging between agriculture and the services sector."

### **CONCLUSION**

AI promises increasing production and reducing cost. Thus guarantees increase in supply of food to cater increasing demand in market. It has potential to predict weather condition and rainfall thus will help in addressing the challenges of risk and uncertainty in agriculture sector. Detection of disease and moisture requirement will thus help in overcoming problem of use of pesticides and fertiliser and water shortage. Increase in production, advice on crop price help farmers to increase their income. AI is no doubt boom to farmers but digital divide and infrastructural inadequacy will keep poor farmers away from its benefit. Hence it is important that all farmers are equipped with proper training to update and to ensure the technologies are used and continue to improve. This will help to prove the value of these tools over the long haul.

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**WOMEN EMPOWERMENT THROUGH EMPLOYMENT**

**Dr. Clementine Julius Rebello**

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Empowerment of women through gainful employment is constitute as well as instrument of development in any country. No country can be deemed developed if half of its population is severely disadvantaged in terms of basic needs, livelihood options, access to knowledge and political voice. A natural corollary of ensuring gender equality is the elimination of gender discrimination. Strong national machineries for the advancement of women and promotion of gender equality require political commitment at the highest level. Reforms to meet the challenges of the changing world are essential to ensure women's equal access to institutions and organizations. Effective and coordinated plans and programs for the full implementation of women-oriented policies require a clear research-based knowledge of ground realities of the socio-economic status of women, particularly rural women. The realization of the goals of women empowerment needs to be supported by the allocation of necessary human and financial resources for specific and targeted activities to ensure gender equality at the local, regional, national, and international levels as well as by enhanced and increased international cooperation. The present work is an attempt to unravel the intricate relationship between women's work and their empowerment. It adopts a holistic approach to explore interface between the nature of work performed by women and indicators of their empowerment.

Today in the era of globalization when economic and socio-cultural changes have been assuming a quickening pace with increasing transnational economic and cultural flows, and the nation-state everywhere is facing new pressures from transnational institutions and social movements, there is a need to understand the ways in which global and local forces interact and impact on women's lives in way that challenge their traditional roles and cultural identities even as it creates new roles and identities, marginalizing some in the economic and political processes even while it opens up opportunities for others. A contemporary agenda for studies on women in India needs to further our understanding of such changes in the lives of women and to inquire if such changes enhance women's capabilities, enlarges their choice and freedom, and promotes equality and justice.

**A. Politico- legal Empowerments**

- (a) **Legal-Judicial System:** Legal-judicial system would be made more favorable to women's needs. Existing laws can be reviewed and new laws would be made to make that justice is served quaky and the culprits are penalized severely according to the offence.
- (b) **Decision-making:** Women are actively participating in decision making process in politics, which helps in achieving the goal of women empowerment.
- (c) **Mainstreaming a Gender Perspective in the Development Process:** Various programmes and policies would be establishing of women's perspective in all developmental processes.

**B. Economic Empowerment of Women**

- (a) **Poverty Eradication:** Since women occupy the maximum population below the poverty line. They are very often to face very extreme poverty-given the harsh social issues, family issues faced by them. Self Help Groups helps them overcome it.
- (b) **Micro Credit:** The micro savings earned by the women should have easy mechanism of credit and debit of money that is deposited. They flow of cash in financial institutions like the banks, post office, co-operative financial societies, etc. should be friendly and easy.
- (c) **Women and Economy:** Women's views should be important in development process of nation building, which in turn helps to develop and strengthen their relations with family, society and country. Women are working in formal and informal sectors. they produce money(they earn money ). Including household work.
- (d) **Globalization :** Since the early 1990's LPG era began. Therefore due to Globalization small scale industries, processing units stated in rural areas. Due to which literate as well as non-literate women both got opportunities to work or start up their own business. Which in turn help in developing their confidence and character.
- (e) **Women and Agriculture :** Now a day's women use technology available at hand in the form of television, cell phone, You tube and other forms of various programs and schemes to improve their

agricultural output. Like animal husbandry, dairy, fishery, poultry, horticulture, Seri- culture, api-culture. etc.

- (f) **Women and Industry** : Women are playing significant role in various industries like information technology, electronics, textiles industries, food processing and agro industry. Due to which women have gained social and economic security.
- (g) **Support services** : Highly educated and qualified women that have highly paid jobs are sometimes busy due to their work and cannot pay proper attention to their family and home, In such situations home-based working women contribute in taking care of their children, elderly, disabled people. Similarly they work in hospitals, old age homes, health care centers etc. which helps them to make their contribution to the society as well as earn money and respect.

### C. Social Empowerment of Women

- (a) **Education** : Due to government's new education policies, doors have been wide open for girls and women, through national open school, open universities, skill based education, vacation courses, technical courses. Due to which gender inequality and gender education gap has been reduced.
- (b) **Health and Nutrition** : Few decades before women were not so serious about their health due to lack of knowledge of health and nutrition, they were also given secondary position in the family, which directly or indirectly affected their overall health status. But now things have changed, women seem to be more aware and precious about their health as well as their family. Due to increasing awareness of nutrition and diet the levels of malnutrition and other health issues and diseases have reduced significantly which has increased the life expectancy and quality of women's life.
- (c) **Drinking water and sanitation**: Now a day's women are more aware about sanitation and pure drinking water as they are well educated and earn money for them and their family. As a result the previous health problems raised due to contaminated water and poor sanitation during menstrual cycle are being prevented.
- (d) **Housing and Shelter**: Now that women are earning sufficient amount of money they are contributing their share of money in building or buying of new houses. The government under *Indira Aavas Yojana* is also helping women who are below poverty line to build new homes and shelter.
- (e) **Environment**: As women are educated they are well aware about environmental degradation and other environmental issues that are causing change in the environment and affecting us in a negative way. Women can relate nature better and therefore women's views should be considered in policy and programs for environment conservation and restoration. Now a day's women are using smokeless chulahs, biogas and solar energy to generate pollution free energy for daily use.

Mainstreaming and women's empowerment is central to human development. Empowerment of women can only be achieved if their economic and social status can be improved. This is possible only by adopting definite social and economical policies with a view of total development of women and make them realize that they have the potential to be strong human beings. But despite all these measures there should be a strong determination among every man that every woman in this country should be honored. Only then empowerment in its true meaning will be realized.

### METHODOLOGY

The nature of the research paper is policy research. The policies and various programmes of the government of India for rural development and eradication of poverty through women empowerment have been analyzed. This being a micro-level study of specific area, an in depth analysis of women empowerment in Vadavli village specially Shanodi Aadivasipada was undertaken by the survey method. For this purpose pre-designed questionnaire was administered to 50 of the total women in Shanodi Aadivasipada.

### OBJECTIVES

1. To study the empowerment of women through employment.
2. To study the shaping of the future through women empowerment in rural as well as sub urban communities.
3. To study the role of women in process of nation building.

### HYPOTHESIS

1. The women empowerment is an instrument for nation building.
2. It is necessary to generate alternative employment opportunities.

3. Self-employment opportunities can be generated through women thereby eradicating poverty.

### **SCOPE AND LIMITATION**

The scope of research is limited to Shanodi Aadivasipada village with emphasis on the women empowerment Shanodi Aadivasipada Village. However the rural poverty being an all Indian phenomenon, micro level analysis of the rural poverty has been undertaken.

### **VASAI TALUKA AND SHANODI AADIVASIPADA**

Vasai historically known as Basin or Bacaim, a historical suburban town in Palghar district of Maharashtra state in the Konkan(north) division in India. It forms a part of Vasai-Virar city. Vasai was in the Thane district prior to August 2014 . Shanodi Aadivasipada is a located in vasai .

### **Micro Level Analysis of women empowerment through employment**

There were 150 women in Shanodi Aadivasipada. For the purpose of in depth micro level analysis, survey method was adopted. The sample size was 50% of the total women on the basis of the social composition, education, occupation structure, 75 women were selected for detailed analysis. Analysis was undertaken with the help of pre-structure questionnaire.

### **Empowerment of women through employment in Shanodi Aadivasipada**

The significant finding regarding working women in Shanodi Aadivasipada are as follows:

1. The total population of this Shanodi Aadivasipada is 350.
2. Total number of women 150.
3. Number of literacy rate of women 50%.(only school level education)
4. 90% women are employed and also actively participate in SHG. (Self-Help-Group)
5. All 90% women working in others house specially working women's. Those who are in offices and teachers .Because these working women join their duty early morning so there is need to helper to do all house work including food.
6. Women are working half day in working women(office, schools, etc.) houses and other half day working in agro farms.
7. Special note- they take holiday on Sunday.
8. All women are involved in SHG. The focus of the group is poverty eradication.
9. All SHG members have taken an economic activity for income generation.
10. The women are also aware about the group management like functioning in democratic manner.
11. Participating in the decision making process in family.
12. Women have their own bank account.
13. Women are also aware about their health problems.
14. Women take care about their children's education.
15. Women celebrate International Women's Day, other social activities are also arranged, once in a year they go for picnic.

### **Macro level findings**

In rural areas many programs are held to promote women employment. NGO's of India also play vital role in empowering women. To improve financial conditions of women in India, the rural areas under SHG programme come together. The number of working women is also increasing. Women also seem to be active in grassroots level politics. It seems that women are moving towards progress and empowerment through employment.

### **Micro Level Findings**

1. No women wants to live below poverty level in her family. For that purposed she takes more efforts to generate money.
2. Women are more aware about their children's education.
3. Women are more aware about their own as well as their family's health.
4. Most women have their own bank account for saving purpose.



5. The women interviewed were particularly proud of their financial contribution and aware about financial literacy.
6. More than 50% women interviewed told that, they are respected in their families. Now the women also participated in family decision making.
7. Their husband's also give them respect, this is more notable.
8. Women are converting their unproductive time in to productive to earn, which keeps them busy and helps them to improve their standard of living.

### **RECOMMENDATION**

To accomplish social change through women as a miniature society and execute some of the following recommendation in their respective work

1. Training camps for women on various topics such as how to handle the financial matters and to create more awareness about financial literacy.
2. There is a need to impart more training in agro farming.
3. With the increasing participation of women in political activities, there is a need to develop leadership qualities among the women.

### **CONCLUSION**

Our Ex- President of India Dr. A.P.J. Abdul Kalam had said, "Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability as assured. Empowerment of women is essential as their value system leads to the development of a good family, society and ultimately a good nation."

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### • **Multiple author journal article:**

Khan, M. R., Islam, A. F. M. M., & Das, D. (1886). A Factor Analytic Study on the Validity of a Union Commitment Scale. *Journal of Applied Psychology*, 12(1), 129-136.

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- **Text Book:**

Simchi-Levi, D., Kaminsky, P., & Simchi-Levi, E. (2007). *Designing and Managing the Supply Chain: Concepts, Strategies and Case Studies* (3rd ed.). New York: McGraw-Hill.

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