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**Chandrabhan Sharma College of Arts, Science & Commerce**

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*In collaboration with*

*University of Mumbai* & *India Accounting Association*  
*[Thane Branch]*



मुंबई विद्यापीठ  
University of Mumbai



Organises  
5<sup>th</sup> International Multi-Disciplinary Conference  
on

**“ROLE OF EDUCATION IN SUSTAINABLE DEVELOPMENT”**

On 8<sup>th</sup> February 2020.

**(PEER REVIEWED)**

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**VOLUME-1**

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## **ABOUT THE COLLEGE**

Chandrabhan Sharma College was established by Smt. Durgadevi Sharma Charitable Trust in the year 2004. The Managing Trustee of the Trust, Shri Prashant Gopal Sharma founded the College in memory of his late grandfather Pandit Chandrabhan Sharma, a renowned freedom fighter, philanthropist, social reformer and businessman. As per his philosophy the college is dedicated towards providing quality education, building values, nurturing talent and developing intellectual faculties for the learners. The college is affiliated to Mumbai University. The Degree College conducts various courses like B.Com, B.Sc (IT), BAF, BMS, BBI, BMM and BFM. The college is also affiliated to YCMOU and conducts three year degree courses in BCA and BIM. Currently more than 3000 students are pursuing their degree from the college. The education facilities are open to all communities. During a short span of time, the college has acquired good reputation, campus discipline and high academic standards. The college also ensures that students are offered opportunities to excel in extra-curricular fields like sports, cultural activities and also in co-curricular fields like NSS, DLLE and WDC.

## **ABOUT UNIVERSITY OF MUMBAI**

University of Mumbai (also known by its former name University of Bombay, the name until 1997, or Bombay University), Informally known as (MU), is one of the earliest state universities in India and the oldest in Maharashtra. It offers bachelors, masters and Doctoral courses, as well as diplomas and certificates in many disciplines like the Arts, Commerce, Science, Medical and Engineering

## **ABOUT INDIAN ACCOUNTING ASSOCIATION - Thane Chapter**

The Association was founded by academicians and professionals in accounting on March 17, 1969, and inaugurated on February 14, 1970 by the Accountant General of Uttar Pradesh. It is a member organization of the International Association of Accounting Education and Research (IAAER). It is also a member of prestigious American Accounting Association (AAA). At present, IAA has a network of 53 branches in India with more than 5600 life members, and a Research Foundation as an affiliate at Kolkata. It publishes bi-annual research journal, 'India Journal of Accounting' in the months of June & December. The Association gives IAA Young Research Award and IAA fellowship. The association offers life membership and annual membership for individuals & institutions through its chapters across India.

## **ABOUT THE CONFERENCE**

Good quality education is an essential tool for achieving a more sustainable world. Education in sustainable development (ESD) promotes the development of the knowledge, skills, understanding, values and actions required in creating a sustainable world, which ensures environmental protection and conservation as well as promotes social equity and encourages economic sustainability. The aim of ESD is to enable people to make decisions and carry out actions to improve our quality of life without compromising the planet. It also aims to integrate the values inherent in sustainable development into all aspects and levels of learning. There are a number of key themes in ESD and while the dominant focus is on environmental concerns, it also addresses themes such as poverty alleviation, citizenship, peace, ethics, responsibility in local and global contexts, democracy and governance, justice, human rights, gender equality, corporate responsibility, natural resource management and biological diversity. The conference tries to explore the changes in various areas that are likely to take place in the next few decades. It also emphasizes the prospects and challenges in the different phases of "Education in sustainable development".

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### MESSAGE

*It gives me immense pleasure to know that Chandrabhan Sharma College of Arts, Science and Commerce in association with University of Mumbai and Indian Accounting Association - Thane Chapter is organizing One Day International Multidisciplinary Conference on "Role of Education in Sustainable Development" on 8<sup>th</sup> February, 2020.*

*Heartiest congratulations to Chandrabhan Sharma College of Arts, Science and Commerce for this laudable effort and all the best wishes to all the research delegates. I am sure that there will be high level of deliberation and panel discussion on the theme and there will be learning for all who are part of this conference. I extend my support and well wishes for the success of this conference which is ready to ignite the minds for a better tomorrow.*

*Prof. Suhas Pednekar  
Vice Chancellor*



University of Mumbai



Prof. Ravindra D. Kulkarni  
M.Tech., Ph.D  
Pro-Vice Chancellor

## MESSAGE

It gives me an immense pleasure to know that Chandrabhan Sharma College of Arts, Science and Commerce in association with University of Mumbai and Indian Accounting Association - Thane Chapter is organizing One Day International Multidisciplinary Conference on "Role of Education in Sustainable Development" on Saturday 8<sup>th</sup> February, 2020.

It is certainly a positive step taken by the college to promote research. The conference will provide new insights to the participants about sustainable development which is a very important subject in the current scenario. The conference will definitely be an eye opener and fruitful for all the participants.

I wish the delegates and the organizers of the conference all success in making the conference memorable and successful.

(Prof. Ravindra D. Kulkarni)

## MESSAGE FROM THE MANAGING TRUSTEE



**SHRI. PRASHANT SHARMA**

*At the outset I would like to congratulate the Principal and the staff of Chandrabhan Sharma College for organizing the 5<sup>th</sup> International Multidisciplinary Conference on “Role of Education in Sustainable Development” .Considering the theme of the conference ,it would be apt on my side to put my views on the topic with contextual relevance in Indian economy.*

*The importance Sustainable Development is increasing across the globe and the emphasis has been shifted from a solely economic perspective to a larger view of development that includes three pillars i.e., environmental, social and economic sustainability . Moreover, it is also recognized that policy instruments or technological solutions are not going to be enough for achieving Sustainable Development rather behavioral change and public awareness are very crucial for sustainable development. Therefore, the role of education and its outreach programs such as training and capacity building, communication, creating public awareness, scientific and applied research, sharing and access to information, networking, partnerships etc. become the key strategies for achieving the Sustainable Development.*

*I am sure that the conference will bring useful insights, innovative thoughts and ideas as well as out of the box thinking from the participants and the paper presenters on the conference theme.*

*My best wishes for the success of the conference*



## MESSAGE



**DR. ARVIND LUHAR**  
*Chairman, IAA Thane Chapter*

*It gives me immense pleasure to acknowledge and announce that Chandrabhan Sharma College of Arts, Science & Commerce, University of Mumbai & Indian Accounting Association [Thane Chapter] organising One Day International Multi-Disciplinary Conference on “Role of Education in sustainable development” which provides a platform to scholars, researchers & professionals of diverse disciplines to discuss the various aspects of role of education.*

*Hearty congratulations to Chandrabhan Sharma College of Arts, Science & Commerce for this laudable effort and all the best wishes to all the research delegates. I am sure that there will be high level of deliberation and panel discussion on the theme and there will be learning for all who are part of this conference.*

*I extend my support and well wishes for the success of this conference which is ready to ignite the minds for a better tomorrow.*

**Dr. Arvind Luhar**  
*Chairman, IAA Thane Chapter*

## MESSAGE FROM THE PRINCIPAL



*It is a matter of great pride and honor for us at Chandrabhan Sharma College to organize an International Conference on “Role of Education in Sustainable Development” which is a very apt theme taking into consideration the current global scenario.*

*Education for Sustainable Development (ESD) is simultaneously a sub-field of education and a conceptual tool to aid policy makers in authoring educational policies that take into account the present environmental, societal and economic challenges. Education for Sustainable Development is based on all levels and types of learning - learning to know, learning to be, learning to live together, learning to do and learning to transform oneself and society.”*

*ESD can be seen as the total sum of diverse ways to arrive at a ‘learning society’ in which people learn from and with one another and collectively become more capable of withstanding setbacks and dealing with sustainability-induced insecurity, complexity and risks. From this vantage point, ESD is about - through education and learning - engaging people in sustainable development issues, developing their capacities to give meaning to Sustainable Development and to contribute to its development and utilizing the diversity represented by all people - including those who have been or feel marginalized - in generating innovative solutions to Sustainable Development challenges and crises.”*

*I am glad that we have received a large number of research papers from various Institutions encompassing both theoretical and empirical work.*

*I am very grateful to the management for supporting us in organizing the Conference.*

*I would also like to take this opportunity to thank all the delegates, teaching and non-teaching staff members for their active participation in the conference.*

**Dr. PRATIMA SINGH**

Chandrabhan Sharma College

## MESSAGE

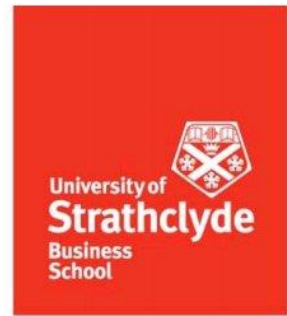
It gives me immense pleasure to know that Chandrabhan Sharma College of Arts, Science and Commerce in association with University of Mumbai and Indian Accounting Association - Thane Chapter is organizing One Day International Multidisciplinary Conference on "Role of Education in Sustainable Development" on Saturday 8<sup>th</sup> February, 2020.

To generate globally competitive youth Team CSC is striving hard not only to provide quality education but also provided platform to ensure all-round development in the personality of the students. I would like to congratulate the college for organizing International Conference on such important area which calls for deliberations among researchers. The conference would provide the participants a platform to share and express their views on Education & Sustainable Development.

I extend my greetings to all the participants and best wishes to the organizers for the success of the conference.



**NIRANJAN HIRANANDANI**



**FROM STRATHCLYDE BUSINESS SCHOOL, UNIVERSITY OF STRATHCLYDE, GLASGOW**

**PROFESSOR IAN WOOTON, VICE-DEAN (INTERNATIONAL)**

I am delighted to hear that Chandrabhan Sharma College is hosting the Fifth International Multidisciplinary Conference on the "Role of Education in Sustainable Development" on 08 February 2020.

This is an area of research that has global relevance and no small degree of urgency. I trust that the papers and discussions at the conference will offer new insights and understanding into the complex issues associated with sustainable development.

I wish all the participants in the conference my best wishes for a rewarding and productive exchange of ideas. I would also like to extend my congratulations to the Management, Principal and Staff for their efforts in organising the event.

A handwritten signature in red ink, which appears to read "I. Wooton", is positioned below the main text of the letter.

## MESSAGE



**MR PARAG ALAVANI**

MLA-Santacruz

*It gives me immense pleasure to know that Chandrabhan Sharma College is hosting 5<sup>th</sup> International Multidisciplinary Conference on “Role of Education in Sustainable Development” on 8<sup>th</sup> February, 2020 .*

*I would like to appreciate the organizing committee for choosing such a contextual and relevant theme for their conference. I am sure the conference will provide deeper insights to the participants towards sustainable development*

*I would like to congratulate the Management, Principal and Staff for organizing this conference and extend my good wishes for the event. .*

## MESSAGE



**Dr. ARJUN GHATULE**

Controller of Examination YCMOU

*It very pleased to know that Chandrabhan Sharma College is organizing its 5<sup>th</sup> International Multidisciplinary Conference on “Role of Education in Sustainable Development” on 8<sup>th</sup> February, 2020.*

*The theme of the conference will give the scholars and academicians an opportunity to dwell on all areas concerning Sustainable Development. I am sure the conference will provide a platform for intellectual discussion among the delegates.*

*I would like to extend all my best wishes for the conference.*

## MESSAGE



**Dr. Varadraj Bapat**

Shailesh J. Mehta School of Management, IIT Bombay

*It gives me immense pleasure to know that Chandrabhan Sharma College is organizing its 5<sup>th</sup> International Multidisciplinary Conference on “Role of Education in Sustainable Development” on 8<sup>th</sup> February, 2020.*

*Education for sustainable development (ESD) promotes the development of the knowledge, skills, understanding, values and actions required to create a sustainable world, which ensures environmental protection and conservation, promotes social equity and encourages economic sustainability. I feel Education for Sustainable Development can help change our future. Continued support from authorities, appropriate policies and laws, responsible action by individuals and communities, and above all a deep compassion for our planet will together serve to alleviate the global environmental crises we face today.*

*I would like to extend all my good wishes for the conference.*

## MESSAGE



**DR. SANJAY BHAYANI**  
*Dean, Professor and Secretary-IAA*

*I am glad to learn that Chandrabhan Sharma College of Arts, Science & Commerce, University of Mumbai & Indian Accounting Association- Thane Chapter is organising International conference on “**Role of Education in sustainable development**”. I want to convey my best wishes to organizers and participants for grand success of this event and gratitude to all the contributors.*

A handwritten signature in black ink, appearing to read 'Sanjay Bhayani', with a horizontal line underneath.

**DR. SANJAY BHAYANI**  
**Dean, Professor and Secretary-IAA**



## MESSAGE



**DR. NISHIKANT JHA**  
*(Secretary, IAA Thane Chapter)*

*It is a matter of delight to start off a new year with enthusiasm, zeal and determination. I heartily welcome all the new entrants who are on board for their New Voyage of Knowledge at Chandrabhan Sharma College of Arts, Science & Commerce. The College is well known for its quality education, knowledge enhancement, learning procedures and excellent work culture. The purpose of this conference is to provide an International Forum for Academicians, Research Scholars, Industrial Delegates and Students to present their state-of-art research on “Role of Education in sustainable development” to exchange ideas and explore new avenues of collaborations.*

*It is very much heartening to see the immense response received for the conference from the research community for its very first edition. A good number of distinguished professors and researchers have also agreed to deliver keynote addresses/ invited talks in the conference. Young scholars participating in the conference will immensely benefit from these. I wish to express our sincere gratitude to all the authors who contributed significantly for the enrichment of this issue. I am thankful to all who have contributed towards the success of the conference.*



**(Dr. Nishikant Jha)**  
*Secretary, IAA Thane Chapter*

## MESSAGE



**Dr. Kuldeep Sharma**  
*(Treasurer, IAA Thane Chapter)*

*It is a matter of great pleasure to see the Institute organizing its Multi- Disciplinary Conference in the form of a One Day International Conference on “Role of education in sustainable development”. I could see the amount of efforts put in by the young faculty in organizing this conference in this new Institute with minimal infrastructure of its own.*

*It is cheering to see the enormous response received for the first publication of the conference from the research community. A number of distinguished professors and researchers have agreed to deliver keynote addresses & talks at the conference. Young scholars participating in the conference will immensely benefit from their experiences.*

*My best wishes to the organizing committee and all the delegates. I also express my gratitude to all the researchers and the delegates across the globe for sending their research work and participating in this conference and making this conference a grand success*

A handwritten signature in black ink, consisting of a stylized 'K' followed by a series of horizontal strokes and a vertical line at the end.

**Dr. Kuldeep Sharma**  
*Treasurer, IAA Thane Chapter*

## MESSAGE FROM CONVENER



**Mr. Umesh Kabadi** - Convener  
Chandrabhan Sharma College

*It gives me immense pleasure to acknowledge and announce that Chandrabhan Sharma College, Powai in association with IQAC (Internal Quality Assurance Cell), University of Mumbai and Indian Accounting Association, Thane Chapter is organizing the 5<sup>th</sup> International Multidisciplinary Conference on “Role of Education in Sustainable Development” on 8<sup>th</sup> February, 2020.*

*This conference would offer an excellent platform for students and researchers across fields to express their opinion and outlook on education and its importance in sustainable development, it promotes the development of the knowledge , skills, understanding, values and actions required in creating a sustainable world, which ensures environment protection, conservation, promotes social equity and encourages economic stability. It also aims to integrate the values inherent towards the development at different aspects and levels of learning.*

*It would help students to comprehend and be aware of various roles education plays towards development and prosperity of a nation and also help people to understand the value of education towards progression. The conference would also study and explore the impact of sustainable development in various areas in the coming years.*

*So on behalf of Chandrabhan Sharma College I would like to welcome one and all to be a part of this conference and make it a success. And lastly, I would like to extend my gratitude towards the Conference Committee for all their efforts and time in organizing the program and all the Delegates for their painstaking efforts and belief towards the vision of the conference.*

**Mr. Umesh Kabadi** - Convener  
Chandrabhan Sharma College

## MESSAGE FROM THE SECRETARY



*It gives me immense pleasure to share my views for the 5<sup>th</sup> International Multidisciplinary Conference on “Role of Education in Sustainable Development” which is being hosted by Chandrabhan Sharma College .*

*With a world population of 7.7 billion people and limited natural resources, we, as individuals and societies need to learn to live together sustainably. We need to take action responsibly based on the understanding that what we do today can have implications on the lives of people and the planet in future. Education for Sustainable Development (ESD) empowers people to change the way they think and work towards a sustainable future.*

*The Government of India aims to improve access to quality education on sustainable development at all levels and in all social contexts, to transform society by reorienting education and help people develop knowledge, skills, values and behaviours needed for sustainable development. It is about including sustainable development issues, such as climate change and biodiversity into teaching and learning. Individuals are encouraged to be responsible actors who resolve challenges, respect cultural diversity and contribute to creating a more sustainable world.*

**CA NEETA VAIDYA**  
Chandrabhan Sharma College

## **MESSAGE FROM INTERNATIONAL GUEST**

*I am highly delighted to know that Chandrabhan Sharma College is organizing international conference on “Role of Education in Sustainable Development”.*

*Chandrabhan Sharma College has been organizing such conferences every year which is a good initiative to promote research. I would like to congratulate the organizing committee for choosing such a relevant theme for the conference.*

*I would extend my good wishes to the Management, Principal, and Staff for all their endeavors.*

**Ms. Leila Zarnani**

Fitness Expert

## MESSAGE



*It is heartening to know that Chandrabhan Sharma College is hosting 5<sup>th</sup> International Multidisciplinary Conference on “Role of Education in Sustainable Development” on 8<sup>th</sup> February,2020.*

*Sustainable Development is a very important aspect that everyone of us has to be concerned with in every sphere of our life. Obtaining a quality education is the foundation to creating sustainable development. In addition to improving quality of life, access to inclusive education can help equip locals with the tools required to develop innovative solutions to the world’s greatest problems The Conference will provide a platform for exchange of views among participants from various Institutions*

*I congratulate the Management, Principal and Staff for organizing this conference and extend my good wishes for the event..*

**EMMA SALISBURY**

Corporate Relationship Manager

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# International Journal of Advance and Innovative Research

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**ROLE OF EDUCATION IN SUSTAINABLE DEVELOPMENT (AN ANALYSIS OF PERFORMANCE APPRAISAL OF MENTORS OF TOLANI COLLEGE OF COMMERCE, ANDHERI EAST FOR STUDENT LEADERSHIP PROGRAM (SLP) OF INDIAN DEVELOPMENT FOUNDATION (IDF) CONDUCTED IN ANDHERI SCHOOLS)**

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**ABSTRACT**

*Sustainable development and Education go hand in hand for a secured future of our plane. Education sector deals with the young minds, which when channelized on the right path can lead to sustainable development. This huge young population of India are tech-savvy and talented but many a times are either directionless or their talents are underutilized. These young minds if mentored and channelized optimally can be the torch bearers for sustainable development. This research papers focuses on one such initiative of mentoring the higher secondary school learners by Indian Development Foundation (IDF) – a national NGO called STUDENT LEADERSHIP PROGRAM (SLP). This paper tries to study the implications of the SLP program on the mentors (under-graduate students of Tolani College of Commerce, Andheri East) in positively improving their personality.*

*Keywords: Sustainable development, Education for Sustainable Development (ESD), Indian Development Foundation (IDF), Student Leadership Program (SLP), Mentors, Mentee*

---

**INTRODUCTION**

In 1987, the United Nations World Commission on Environment and Development released the report **Our Common Future (Brundtland Report)**, which defines sustainable development as “Sustainable development is the development that meets the needs of the present without compromising the ability of future generations to meet their own needs.”

Inclusive growth of present and preserving resources for future needs is the essence of sustainable development. Sustainable development can be achieved only if economic development, social progress and environment protection are considered together to plan a secured future. This requires collaborative efforts of mankind and thus there is a need for education for sustainable development.

“Education for Sustainable Development (ESD) allows every human being to acquire the knowledge, skills, attitudes and values necessary to shape a sustainable future. ESD means including key sustainable development issues into teaching and learning; for example – climate change, disaster risk reduction, biodiversity, poverty reduction, and sustainable consumption. It also requires participatory teaching and learning methods that motivate and empower learners to change their behaviour and take action for sustainable development. ESD consequently promotes competencies like critical thinking, imagining future scenarios and making decisions in a collaborative way.” (UNESCO 2014)

This research paper focuses on one such initiative of Indian Development Foundation (IDF) – a National NGO committed to Health, Education and Development (formerly known as Indian Leprosy Foundation) founded by Dr. A. R.K. Pillai. IDF came into existence on 1st April, 2005, co-founded by Dr. Narayan B. Iyer (CEO of IDF). IDF is an organization with Special Consultative Status with the UN Economic and Social Council since 2012. IDF’s vision is to provide basic health, education and empowerment of every citizen in the country. IDF’s mission is to be a knowledge and execution partner for Government, NGOs, Educational institutions and many other organisations.

In the field of Education, IDF has successfully carried on the following programs –

1. IDF has pioneered the concept of BAL GURUKULS – a program for underprivileged children from rural and urban areas supporting around 225 Bal Gurukuls across the country.
  2. Career Guidance for final year school students.
  3. Youth Leadership Program (YLP) –promoting selfless future leaders.
  4. Aashayein –providing books and stationery to needy children.
  5. Student Leadership Program (SLP) initiated in 2014 by Dr.Narayan Iyer – a mentoring program for higher secondary school learners. IDF started this program with a humble beginning of 50 mentors and today crossed over 50,000 mentors.
-

The Student Leadership Program (SLP) fosters skills in the areas of leadership, team work, behavioral traits and personality development for the school students from standard 7th to 10th. It is an 8 sessions (2 hours each) program, run by involving volunteers and social ambassadors from corporate sector, colleges and universities, who are called the MENTORS.

According to Merriam-Webster dictionary, “Mentor refers to a trusted counselor or guide or coach or tutor”. The person who seeks advice or gets guided or mentored is the mentee.

**OBJECTIVES OF THE STUDY**

1. To understand the SLP model of IDF.
2. To find out how this mentorship program benefits both - mentee and mentor.
3. To understand how educational institutions can constructively help in sustainable human resource development through mentoring programs.
4. To empower the youth by instilling constant self-improvement and self-driven learning.

**REVIEW OF LITERATURE**

1. Dr. Malathy Iyer (2018), in her research paper explained ‘The SLP Model of IDF’ mentioning the curriculum of each session, methodology of conducting the sessions, takeaways for the mentee and also analyzed the learning’s for a mentor. The author concludes that mentoring has multi-faceted outcomes and it ultimately depends on the individual approach.
2. Katane Irena and Laizane Anna (2012), through their research paper, officially recognized and experimentally justified ‘Cross School Mentoring’ for facilitating sustainable future viability of Latvian rural schools. During this process, the authors encouraged the participants to do self-introspection of their rural schools and develop measures for improving the quality. The comparative analysis of the rural schools in Latvia and those abroad helped them to evaluate themselves and take *new initiatives for self-development*. This envisages *collaborative efforts* for finding new solutions and work towards future growth.
3. Tilstra Douglas A. (2008), observes that leadership skill development programs in higher education, includes: theory combined with practical, experimental learning, service learning through community service and guided participants reflection. The author envisages that student collaboration and faculty involvement in the mentoring sessions makes them career oriented and employable. The leadership skills learned during the sessions prepares graduates to be a global citizen, build equality based society and dedicate towards common good of all citizens.

**METHODOLOGY**

The data has been collected from primary and secondary sources. Primary data involves filling up of questionnaire on performance appraisal of 37 mentors (students of under-graduate courses) from Tolani College of Commerce, Andheri (East), who conducted the SLP program of IDF in and around 3 local schools of Andheri. The questionnaire intended to understand the outcome of SLP through Self-Appraisal of Mentors. Secondary data was collected from editorials, magazines and internet.

**CASE STUDY ON IDF – SLP INITIATIVE IN COLLABORATION WITH TOLANI COLLEGE OF COMMERCE**

The College has been working in collaboration with IDF for the past two years. IDF has a well-structured curriculum in SLP. It begins with a training session of 4 to 4.5 hours for the college students who intend to volunteer for SLP program as *mentors*. In this training session, the trainees are deliberated on the topics to be covered and videos, activities to be conducted in schools. At the end of successful completion of the training, the trainees get a ‘*Certificate of Training*’. In two years, **197** students have successfully completed the training session organized by IDF in Tolani College of Commerce, Andheri.

After the training, IDF allocates different schools for SLP program in the vicinity of the college. **38** students of Tolani College of Commerce have successfully completed the Mentoring Program of SLP in 3 schools in Andheri (Canossa High School, Guru Nanak High School and Model English High School). Of these 38 mentors, **17** have volunteered for the SLP program for the second time also in Canossa High School. During the 8 sessions of 2 hours duration, the following topics are covered :

• Personal SWOT Analysis	• Personality Development
• Handling Fear and Anxiety	• Time Management

• Building Confidence	• Goal Setting
• Handling Fear and Anxiety	• Emotional Development
• Health & Hygiene	• Anger Management
• Public Speaking (Communication Skills)	• Positive Thinking
• Leadership Skills	• Handling Rejection and Defeat
• Positive Attitude	• Overcoming Stubbornness
• Meditation	• Initiative

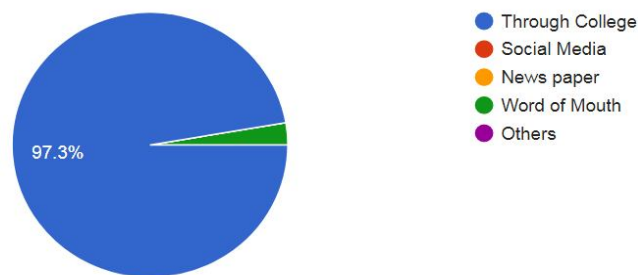
This research paper targets these 38 students and tries to study the impact of SLP Mentorship Program in positively grooming their overall personality. After successful completion of mentoring sessions, the mentors receive a “Certificate of Appreciation”.

## FINDINGS AND ANALYSIS

### Q.1

How did you come to know about the SLP program?

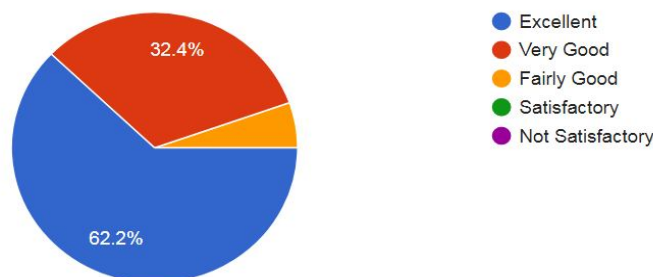
37 responses



### Q.2

Rate the training session attended by you for the SLP program (4 hours)

37 responses

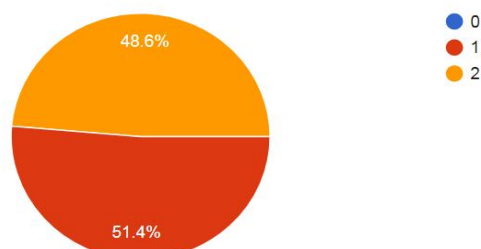


23(62.2)% thought it as an excellent session, 12(32.4%) as good and rest 2(5.4%) viewed it as a fairly good session.

### Q.3

How many times have you conducted mentoring program in schools?

37 responses



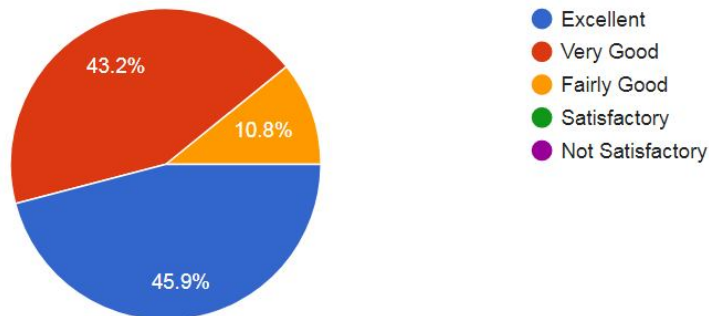
Out of the 37 respondents, 17 (48.6%) have conducted the mentoring program twice and remaining 20 (51.4%) have conducted it only once.



Q.4

Give an overall rating as a mentor to yourself for the program conducted by you.

37 responses

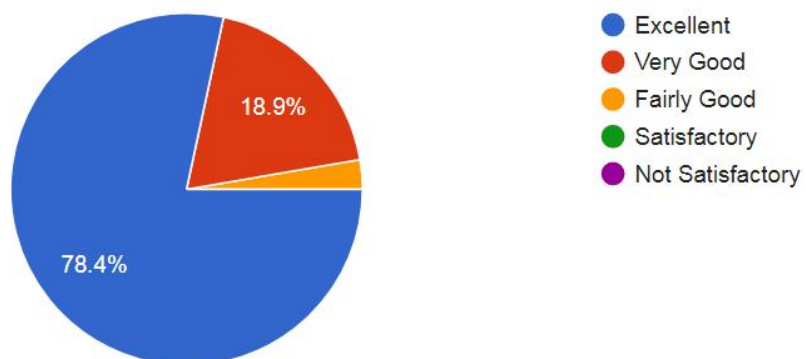


17 (45.9%) rated themselves as excellent, 16 (43.2%) rated themselves very good and remaining 4 (10.8%) rated themselves fairly good.

Q.5

How would you rate the program content of SLP?

37 responses

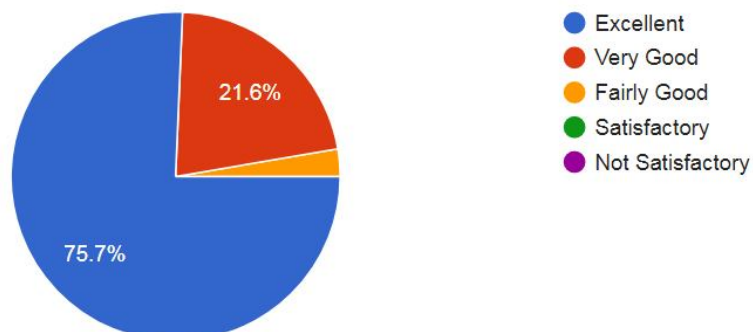


29 (78.4%) rated the program content as excellent, 7 (18.9%) rated as very good and 1 (2.7%) as fairly good.

Q.6

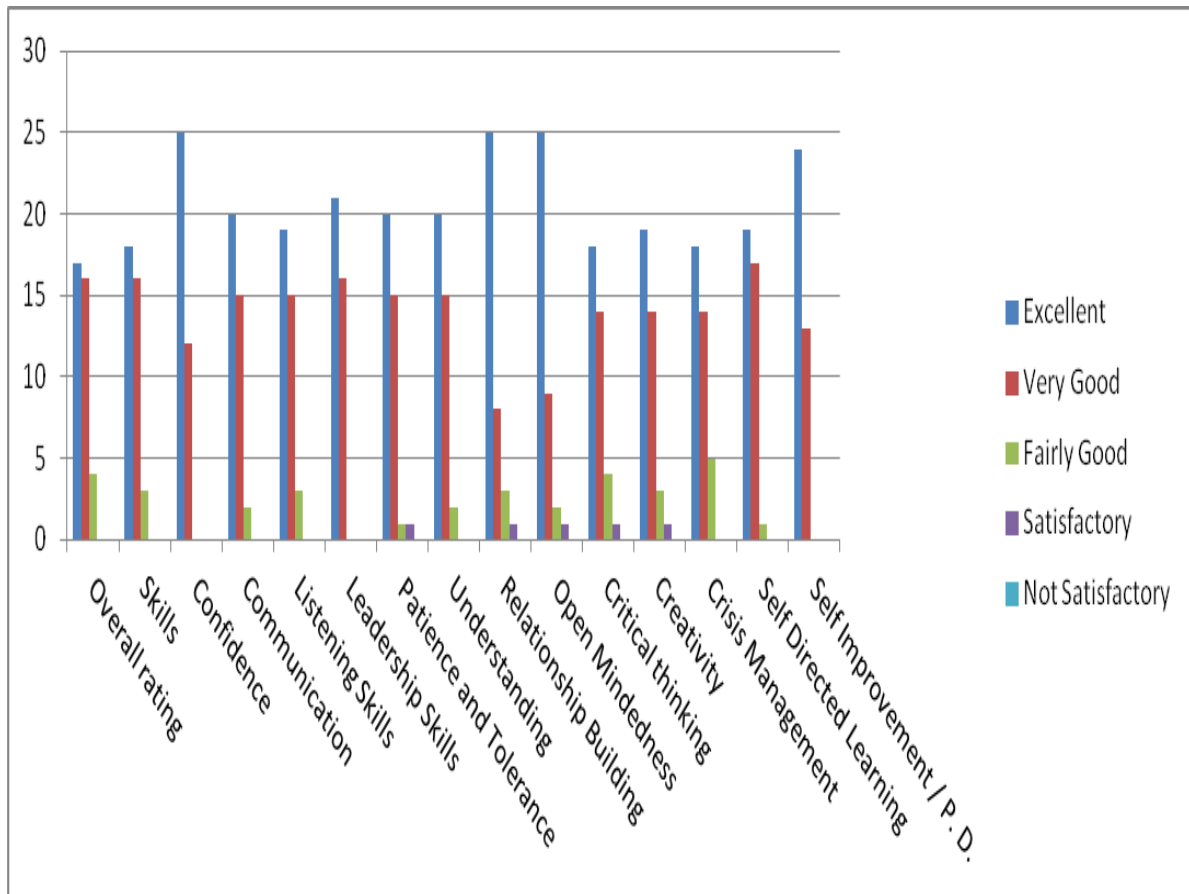
Rate the overall experience of the SLP program

37 responses



28 (75.7%) respondents rated the experience gained as excellent, 8 (21.6%) rated as very good and 1 (2.7%) rated as fairly good.

Q.7



Rate the skills acquired by you during the execution of SLP program.

	Excellent	Very Good	Fairly Good	Satisfactory	Not Satisfactory
Overall rating	17	16	4	0	0
Skills	18	16	3	0	0
Confidence	25	12	0	0	0
Communication	20	15	2	0	0
Listening Skills	19	15	3	0	0
Leadership Skills	21	16	0	0	0
Patience and Tolerance	20	15	1	1	0
Understanding	20	15	2	0	0
Relationship Building	25	8	3	1	0
Open Mindedness	25	9	2	1	0
Critical thinking	18	14	4	1	0
Creativity	19	14	3	1	0
Crisis Management	18	14	5	0	0
Self Directed Learning	19	17	1	0	0
Personality Development	24	13	0	0	0

The common outcome was that the program was excellent. When asked for opinion on enrollment of other students for SLP, 100% of the respondents opined in favour, which clearly shows that the experience, happiness and confidence gained by these mentors, is immense and they want the others to gain as well.

The questionnaire also included questions finding their strengths and the skills they needed to improve? The mentors took a self SWOC analysis. These all reflect that these mentors not only developed numerous skills but

what they learned is self-introspection, reflecting on oneself, trying to improve the areas where they lagged. All these efforts lead to improvement in their quality of life, raising ones attributes to another level where improving on a continual basis and achieving better and better not only for oneself but also goodness to the society.

These mentors through the entire mentoring process not only helped their mentee resolve their issues and get better understanding but also evolved themselves for getting better and better each day. This has led them to self-driven learning process which initiates self- scrutiny, refining and reorganizing their thoughts-methods and coming out with newer and better solutions to combat their issues.

### **CONCLUSION**

The method of mentoring resulted in self-improving which is a key to succeed, widened their horizon of thoughts, brings in attitudinal and behavioral change, gives better understanding to work in a collaborative way for benefit of all. The concept of inclusive growth and benefitting all the sections of the society is instilled in these young minds. All these are the pre-requisites for sustainable development for future. Hence, educational institutions with such collaborations can create great future leaders who will balance the usage of resources for fulfilling today's needs as well restore resources for future generations, thereby bring in reality the roots of sustainable development.

Sustainable Development Goal 4 (SDG 4) of 2030 of UNESCO aims at “ensuring inclusive and equitable quality education and promote lifelong learning opportunities by all”. This goal of UNESCO needs education to empower people with knowledge, skills and values to build their lives and contribute to the society. For this, educational institutes alongwith formal education, need to foster life skills in their learners through collaborative efforts for sustainable development.

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**A STUDY ON IMPACT OF DIGITAL LEARNING ON SCHOOL AND COLLEGE EDUCATION  
WITH REFERENCE TO MUMBAI REGION****Nitesh N. Shukla<sup>1</sup> and Shweta Bhaskar Pawar<sup>2</sup>**<sup>1</sup>Faculty of Information Technology, Chandrabhan Sharma College of Arts, Science and Commerce, Powai<sup>2</sup>Faculty of Information Technology, M V Mandali College of Commerce and Science Andheri (W), Mumbai**ABSTRACT**

Usually, education is focused on sources such as schools, teachers and print media. The learners reached the information sources by enrolling with schools, teachers, and libraries. <sup>[1]</sup> Currently, technology is progressing with the speed of light and touching most of the characteristics of our daily life. The modern form of education is a departure space for digital learning to create a new modern era of education and transfer it advancing. Both teachers and students are profiting from digital learning have to offer. As the world changed to new technologies and new inventions are made to change our education system also. We move forward with this new technology of education system, this is very helpful now a day's for the teacher, student, as well as parents, also get benefitted with the new era of learning. As the demand of society, everyone has to change and grow in their respective fields. This 21st century is considered a digital era. Everyone wants to give the best to their children. Education is given the highest priority and this is very much needed to everyone now a day's intelligence is becoming the most valuable asset of an organization and society. Developments in digital equipment have opened up many opportunities for learning. Technology has made information accessible transmittable from anywhere, anytime on any device by anyone of them. Now education has reached most parts of the world and ICT has become an essential part of human life. This paper describes the process of generation, creation, and acquisition of knowledge through technology. The use of ICT to achieve and bring together explicit knowledge is emphasized. <sup>[2]</sup> The paper also refers to how digital learning helpful for the academic and also it also used to access resources and apply changes in the field of education. The main focus of e-learning methodologies is on both asynchronous and synchronous methodology.

*Keywords: ICT, E-Learning, Internet, Smart Classroom*

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**1. INTRODUCTION**

In this constantly rising digital era, a growing number of students are deliberately but increasingly moving towards online digital courses in almost every field containing business, arts, engineering as well as programming languages and technical tools. Also frequently known as eLearning, digital classrooms are forthcoming rapidly in all streams around the world, and the learners are keenly filling up the seats. By digital learning a massively innovative technological medium but it also provides the learners with a great deal of flexibility, permitting them to study at any time from any place at their appropriate speed without worrying about timetables and plans. The students, for the first time, also have the authority to choose what they want to learn and what they don't. This benefit has made digital learning enormously popular, not only between engineering students but also students involved in many different fields. There are a few essentials which, when applied to digital learning classrooms, improve student commitment as well as their attention. These basic ideologies are relevant to all kinds of digital learning courses be its language skills, progression training skills or even soft skills, etc. For engineers, the digital learning platform is a dedication as it allows students to clench the most essential concepts sitting in the ease of their places. Digital learning can be defined as a learning method that is based on reclaiming information through technological devices. Students are able to get the proper learning from substitute and cooperative methods. Their core curriculum is web-based, which means that the process of learning is done through different electronic devices that help the students be more aware of what they are being taught as well as concentrate more on their education. <sup>[4]</sup> Digital learning can be defined as web-based learning which successfully makes use of the information technology to convey knowledge to the students. In additional disputes, it is also known as the Smart Teaching Technique and as such most of the schools and educational institutions have appreciatively adopted this method thereby conveying a massive change in the educational system. The teenagers are educated with the help of large LCD screens and projectors which is beyond the conventional methods of teaching. <sup>[4]</sup> It accelerates the learning process anywhere and anytime. The teacher now does not have to take the cautions of writing on the blackboard with white chalks and then erase it later. There is no hesitation that since the initiation of eLearning, the education system has become more concrete. Digital learning tied with classroom learning has helped students get an in-depth understanding and knowledge of engineering concepts.

### **1.1 WHY DEVELOP E-LEARNING?**

Emerging e-learning is more costly than formulating classroom materials and training the trainers, particularly if software or highly collaborative methods are used. Though, transport costs for e-learning are considerably lower than those for classroom facilities, instructor time, members travel and job time lost to attend classroom sessions.

Digital Education can deal with active instructional methods, such as operational with connected feedback, linking association activities with self-paced study, engraving learning paths based on learners' needs and using virtual reality and games.<sup>[7]</sup>

All students receive the same feature of education because there is no dependence on a specific instructor. Through digital learning, process education becomes easy and simple to understand. E-Learning platform attracts numerous learners due to no restriction of the place, time and subject.

### **1.2 DIGITAL LEARNING MAKES STUDENTS SMARTER**

Learning tools and technology enable students to develop active self-directed learning skills. They are able to classify what they need to learn, find and use online assets, apply the information on the difficult at hand, and even estimate ensuing response. This increases their efficiency and throughput. In addition to appealing students, digital learning tools and technology polish critical rational skills, which are the basis for the development of logical reasoning. Educational tools by Young Digital Planet such as Bijou's teach youngsters how to work together and work successfully in groups.<sup>[4]</sup>

### **1.3 TRADITIONAL EDUCATION METHODS HAVE TO BE REPLACED**

By facilitating youngsters think outside their typical learning ways, digital learning inspires creativeness and lets youngsters feel a sense of achievement that reassures auxiliary learning.

Digital learning tools and technology fill the breaches where classical classroom teaching falls behind. In fact, some of the effectiveness such tools bring are simply unmatched by traditional learning techniques.

### **1.4 INCREASING STUDENTS' EMPLOYABILITY WITH DIGITAL LEARNING TOOLS AND TECHNOLOGY**

Digital learning solutions based on problem-constructed learning highlight on learning methods that are fruitful, cooperative and calls the students' kindness to a real-world approach to learning. Digital learning tools and technology in basic, minor, and high schools fixes students for higher education and modern livelihoods by helping them obtain skills including problem-solving, awareness with emerging technologies, and self-motivation.

### **1.5 DIGITAL LEARNING TOOLS AND TECHNOLOGY IS SPEEDILY MUTUAL INFORMATION SHARING**

Digital learning tools and technology enable educators to quickly share information with other instructors in real-time. The outburst of free and open content and tools has created an environment of sharing low-cost. By acceptance digital devices and connected learning, classrooms around the country and around the world can not only synchronize with one another to share understandings but also enhancement learning, experience, and communications skills.

## **2. RESEARCH METHODOLOGIES**

Digital learning has completely changed the scene of education. There are so many ways that technological ideas can improve and give to a classroom that the choices are limitless. Inventive and attractive digital learning atmospheres are not only the new model to follow, but they're the wave of future learning as well. You can change your classroom using unique policies like these that focus on digital learning and interaction.

**“Computer Aided E-learning Method is the key to success in e-learning courses.”**

There are 3 basic categories of online learning methods:<sup>[8]</sup>

### **2.1 ASYNCHRONOUS ONLINE COURSES:**

Asynchronous Learning allows you to take online courses on your schedule. Instructor provides materials, lectures, tests and assignments that can be accessed at any time. Students may be given a time frame by which they are going to connect at least.

### **2.2 SYNCHRONOUS ONLINE COURSES**

Synchronous learning is when sessions occur on set plans and time frames. Students and instructors are online at the same time in synchronous classes since lectures, consultations, and demonstrations take place at specific hours. All learners must be online at that strict time to join in the class.

### **2.3 DIGITAL LEARNING METHODOLOGIES TOOLS**

Core curriculum tools are widely used in high school and college education. Resources are designated and organized to aid class activities. Further tools, such as discussion forums and online quizzes, are integrated to support collaboration and evaluation. A typical commercial core curriculum tool includes three integrated parts: instructional tools, administration tools, and student tools. Instructional tools include course design and online quizzes with automated grading.

#### **2.3.1 VIRTUAL CLASSROOMS**

Virtual classrooms require both the trainer and the students to be connected to the learning platform at the same time.

#### **2.3.2 VIDEO/AUDIO TAPE**

This is another most collective method to create sample video to train the learners. It also supports to create one way of learning resources which help the learner know about the basics by seeing.

#### **2.3.3 MOBILE LEARNING**

The informal accessibility and affordability of mobile devices has created the space for mobile-aided learning or mobile learning. The abilities of the mobile device, including disk space, internet connectivity, and the screen size has to be taken into thoughtfulness.

#### **2.3.4 SKYPE A SPEAKER INTO THE CLASSROOM**

Skype is a social media tool in the classroom. Skype can be a wonderful opportunity to expand learning situations through voice, text and video sessions you can even have speakers contribute to classroom talks by interacting with them online through Skype.

#### **2.3.5 SMART BOARD**

Smart Technologies is a manufacturer of interactive solutions geared specifically towards educators including interactive whiteboards smart board's interactive projectors, short-throw projectors, document cameras, and interactive LED/LCD screens.

### **2.4 DIGITAL LEARNING APPROACHES**

There are two general approaches to e-learning: self-paced and facilitated/instructor-led. <sup>[7]</sup>

#### **2.4.1 SELF-PACED E-LEARNING**

Students are able to learn at their own speed and to define individual learning paths based on their individual needs and interests.

#### **2.4.2 INSTRUCTOR-LED AND FACILITATED E-LEARNING**

The course is programmed and led by an instructor through an online learning platform. E-learning content for individual study can be integrated with instructor's lectures, individual assignments and combined activities among students. Learners and students can use communication tools such as e-mails, discussion forums, chats, surveys, whiteboards, and application sharing and audio and video conferencing to communicate and work together.

### **3. RELATED WORK**

In this section we will discuss on pervious similar study on digitization with digital learning.

Saiful Islam and Nusrat Jahan conducted a survey on various students for understanding the digitalization effect on educational purpose. They have concluded that in future social media can be act as e-learning resource. <sup>[10]</sup>

Sunday Tunmibi, Ayooluwa Aregbesola, Pascal Adejobi and Olaniyo Ibrahim have studied the impact of e-learning on Primary and Secondary Schools. They showed that majority of their teachers agreed on e-learning will help their students to acquired more knowledge. <sup>[11]</sup>

Manoj Kumar discussed the use of smartphones in education. He also studied with the professional and technical study in India. <sup>[12]</sup>

#### **3.1 BENEFITS OF DIGITAL LEARNING:**

- Access quality of education from anywhere and anytime. There will be no restrictions on place and time.
- Get personalized education i.e. students can learn the concepts based on their preference and proficiency level.
- Students can get support and guidance from varied teacher across globe.

- It reduces paper work and makes exam easier. It helps institute to establish eco-friendly environment.
- It also saves time of educators or teachers to teach any concept. It helps them improve teaching-learning process and creates classroom environment more interesting.
- Digital learning plays very valuable role for students with learning disabilities.

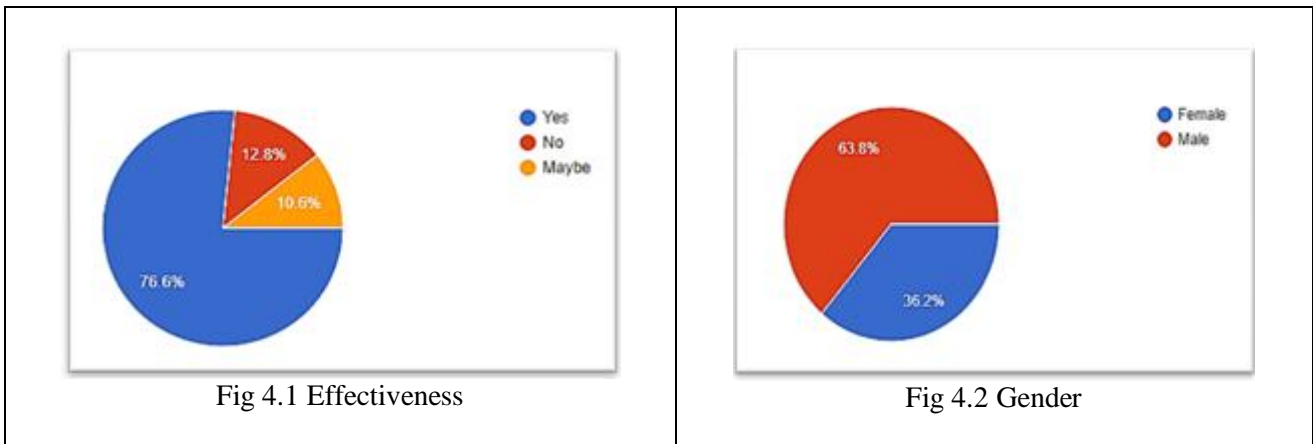
**4. DATA ANALYSIS**

We have conducted online survey among students on the basis of Internet access for educational purpose. Here considered response from 47 students. In this section we discussed four issues related to survey and focused on effect of digital education on classroom education.

**A. EFFECTIVENESS AND GENDER**

In fig 4.1, although the traditional education system in our country is still preferable by many of the teachers, but students’ thought on this is different. On our survey, we raised the question “Do you think this Digitization will affect your classroom learning?” the answer was varying with Happy and unhappy ratio. Around 76.6% students are agreeing with positive affect of digitization on classroom learning while 12.8% students are unhappy with this and 10.6% students uncertain on digitization.

In fig 4.2, on our survey it is found that only 36.2% female students are involved in this survey while as compare to female, male ratio is quite high. 63.8% male students have responded to the survey.



**B. EDUCATION TIME**

Our new generation students are so techno savvy, so we asked question in our survey that “How much time do you spend for Education per day using Internet?” Around 44.7% students spend time on Internet for their Educational purpose.

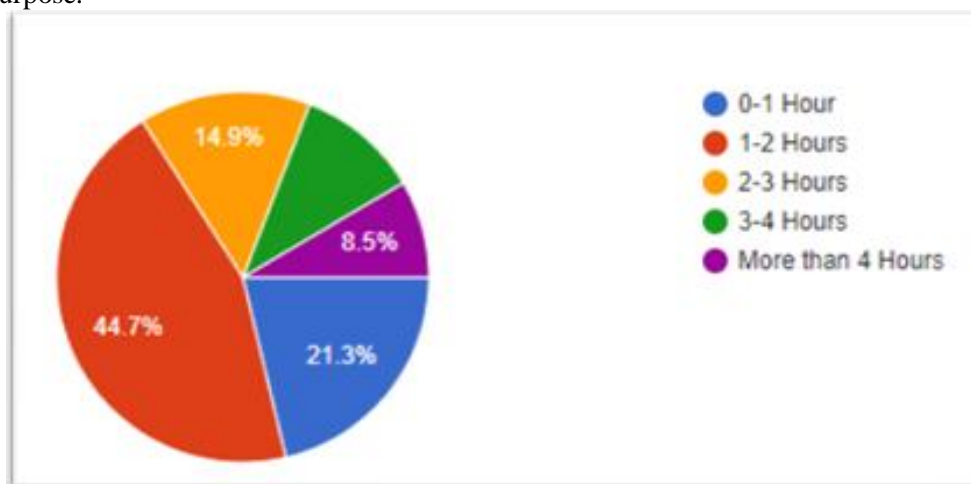


Fig 4.3 Education Time

**C. HELPFUL WEBSITES & TOOLS**

In this digital era, students have so many websites and tools to learn their classroom study. Based on our survey 97.9% students uses Google as their important search engine to search their doubts. In website, w3schools and tutorials point are frequently used by 31.9% students respectively.

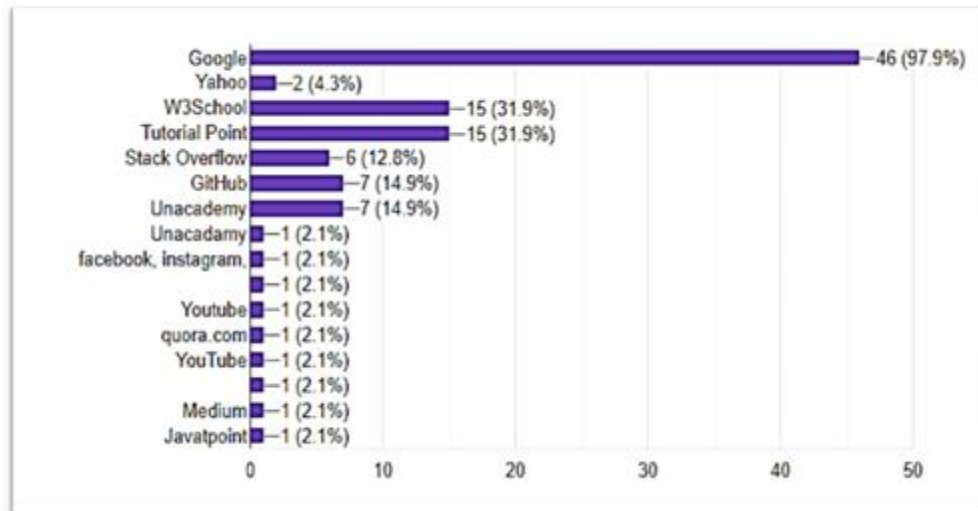


Fig 4.4: Helpful Websites &amp; Tools

## CONCLUSION

Today traditional learning styles have been changed into the digital education system. There are unlimited advantages of digital learning. It opens up a new way of education.

E-learning is not just a change in technology. It is part of a reconceptualization of how we as classes spread knowledge, skills, and values to younger generations of workers and students.

This permits learners to economically gather information and instruction both by the synchronous and asynchronous methodology to professionally aspect the need to rapidly acquire up to date know-how within creative environments. E-learning provides content from end to end electronic information and communications technologies (ICTs). Digital Learning is open the door for all the age of learner they can learn from anywhere, anytime and on any kind of devices.

Digital learning follows synchronous and asynchronous learning methodology. In the future, it makes education for all easy, simplest and fully understandable for the entire educator, learners, and others.

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**A STUDY SAVING AND SPENDING PATTERN OF YOUTH IN MUMBAI**

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**ABSTRACT**

*The youth has become emerged with new personality characteristics, which has made them more powerful than ever before. Similarly, the youth has become more spend prudence in their daily routine to satisfy their self-concept and social circle they belong to or wish to move in to. From last many years, spending pattern of youth has increased at large and they have now more self-sufficient at making buying decisions. With the increase in standard of living, the young have been empowered with more purchasing power. This study investigates the spending and saving behavior of youth in Mumbai and factors which influence their behavior. Chi square was used to analyze the data. The result of the study shows there is no significant relationship between saving and spending pattern among youth in Mumbai.*

*Keyword: Saving, Spending, Youth and Mumbai.*

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**1. INTRODUCTION**

With the revolution in the retail sector in India and advent of mall culture, the spending and saving habits of youth have changed over the years. An over exposure to marketing communication activities of the companies, the youth has turned to be more brand conscious and also spend a considerable amount of their income on entertainment and gadgets. With the increase in spending power of adults, even the young have become free-hand spenders and spendthrifts in some cases. This study address the question of why, where, and how the youth spend? The youth referred to here are college students in under graduation and post-graduation. The age group of 15-25 years is that part of the society which is immortalized in advertisements. The west depicts this youth as financially and emotionally free, but in India the case is not the same. Despite being financially dependent on the parents till about an age of 15-25 years, there is a radical difference observed in the spending behavior of the youth of our country.

Youth savings accounts are one tool with the potential to encourage both youth development and financial inclusion possibly even in a financially sustainable way. For individuals, a financial cushion such as savings is clearly useful in mitigating the impact of economic shocks. Research has shown that making formal sector savings accounts available can boost this financial cushion among both youth and adults. Research and experience to date suggest that savings accounts for low-income youth may be a high-leverage tool to achieve both youth development and financial inclusion objectives.

The study has been undertaken to analyze the spending and saving habit of youth in Mumbai. The main reason behind the study is the youth spend more than their income and saving habit is declining. This study shows the various spending and saving avenues for youth and how they maintain their financial requirements with limited income and high expenses.

**2. REVIEW OF LITERATURE**

Several studies have been conducted on the various aspects of the capital markets in the past. These studies mainly relate to various instruments of capital market, shareholding pattern, new issue market and scope, market efficiency, risk and return, performance and regulation of mutual funds. However, not much of research work has been done on investment patterns amongst the young age group of the working population and investor's perceptions.

Chen and Volpe (1998): The researcher attempt to investigate college students' knowledge on personal finance establish a relationship between personal financial literacy and respondents demographics such as academic discipline, gender, and experience and the impact of the literacy on students' opinions and decisions.

Abhijeet Birari and Umesh Patil (2014) studied the spending and savings habit of youth in the city of Aurangabad. The study finds that significant difference exists in the spending habits of students belonging to different education levels. The study finds that most of the youth in the sample spend a large portion of the money on consumable goods and that due to lack of awareness, the amount of money saved or invested is very little.

Patel and Patel (2012) studied the investment perspective of salaried people. The paper aimed at studying the behavioral pattern & difference in perception of an individual related to various investment alternatives. The study finds that the youth that was surveyed preferred investments over savings. The study also discovers that,

rather than safe and secure investments, the youth prefer investments that are high risk but also yield high returns.

Suman Chakraborty and Sabat Kumar Digal (2011) found from their work that, saving is significantly influenced by demographic factors such as age, occupation and income level of investors. . It was found that female investors tend to save more in a disciplined way than the male investors. Paper attempts to explore whether dichotomy of the popular believes that men are more pro-risk than women. It was observed that women are risk averse indeed but save more than the male counterparts as the income level rises.

Dugas, (2001) investigated that today's youth are growing up in a culture of debt facilitated by expensive lifestyles and easy credit. Like no other generation, today's 18- to 35-year-olds have grown up with a culture of debt a product of easy credit, a booming economy and expensive lifestyles. They often live paycheck to paycheck, using credit cards and loans to finance restaurant meals, high-tech toys and new cars they couldn't otherwise afford, according to market researchers, debt counselors and consumer advocates.

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From the review of literature it can be inferred that various studies are conducted on saving pattern and spending pattern. Very few studies on saving pattern and spending pattern of youth. This research is conducted to examine the savings and spending pattern of youth in the city of Mumbai.

### 3. RELEVANCE OF THE STUDY

With cultural shift to westernization in India and advent of mall culture, the spending and savings habits of the students have changed over the years. Youth has started to spend more money on entertainment and lifestyle and has become more brand conscious. With the increase in standard of living of adults, the young have also been empowered with more money and have got more spending power. Similarly the saving habit in youth is drastically declining over the years. This research has attempted to study the spending and saving habit of youth in Mumbai.

### 4. SCOPE OF THE STUDY

**4.1 Conceptual Scope:** This study is limited to study the saving and spending pattern of youth in Mumbai.

- a) **Spending:** Consumer spending is the total money spent on final goods and services by individuals and households for personal use and enjoyment in an economy.
- b) **Saving:** Savings refer to money you put aside for future use rather than spending it immediately. In addition to the benefits of saving up for future purchases, delaying an impulse purchase also helps you decide whether it is something you really need, or a waste of money you will regret shortly after buying.
- c) **Youth:** Youth is the time of life when one is young, and often means the time between childhood and adulthood (maturity). The United Nations defines *youth* as persons between the ages of 15 and 24

**4.2 Geographical Scope:** The study covers youth (Between the age of 15 and 24) in Mumbai.

### 5. METHODOLOGY

#### 5.1 Class of respondent

For the purpose of the survey total 50 youth from Mumbai have been selected on random basis.

Gender	No. of respondent
Male	50
Female	50
Total	100

#### 5.2 Sampling method

For collection of primary data non-probability convenience sampling method will be used.

#### 5.3 Method of data collection

In this research researchers uses both primary and secondary data.

**5.3.1 Primary data** was collected from 50 youth in Mumbai on random basis.

A pilot study will be conducted on 10 youth. The final study will be done on 50 youth. The study will be limited to Mumbai city only.

**5.3.2 Secondary data** will be used to support the study collected from books, journals, websites, and newspapers.

**5.4 Statistical Technique of analysis of data:** Chi square is used to test the hypothesis.

## 6. OBJECTIVES OF THE STUDY

1. To study the saving pattern of youth in Mumbai
2. To study the spending pattern of youth in Mumbai
3. To study the avenues of savings practiced by the youth today in Mumbai.
4. To study the difference in the saving pattern of male and female in Mumbai.

## 7. HYPOTHESIS OF THE STUDY

Hypothesis 1:

Ho: There is no significant difference in the saving and spending pattern of male and female in Mumbai.

H1: There is significant difference in the saving and spending pattern of male and female in Mumbai.

## 8. RESULT

### 8.1 SAVING AND INVESTMENT PATTERN OF YOUTH:

#### 8.1.1 Number of youth having savings:

Gender	Saving	Not saving	Total
Male	20	30	50
Female	26	24	50
Total	46	54	100

The above table and figure shows the number of youth having saving. Out of 100 youth of them 46 have savings and 54 youth do not have savings.

#### 8.1.2 Amount Saving per month:

Amount	Male	Female	Total	Percentage
0- 1,000	10	15	25	54.35
1,000- 2,000	7	9	16	34.78
2,000 – 3,000	3	2	5	10.87
3,000 – 5,000	0	0	0	0
Above 5,000	0	0	0	0
Total	20	26	46	100

The above table shows the amount spending by youth per month. From the above table it is seen that 54.35% of youth are saving upto Rs.1,000.

#### 8.1.4 Saving avenue gender wise:

Gender	Male	Female	Total
Bank Deposit	6	10	16
Post office savings bank	0	2	2
Chit funds	2	0	2
Mutual Fund	10	8	18
Others	2	6	8
Total	20	26	46

The above table and figure shows the saving avenues of youth gender wise. Most of the youth invest their saving into bank deposits and mutual fund as compared to other investment avenues.

### 8.2 SPENDING PATTERN OF YOUTH:

#### 8.1.1 Percentage spending of youth:

	Male	Female
Entertainment	10 %	10 %

Fast Food	20 %	10 %
Health and Fitness	40 %	30 %
Mobile	10 %	5 %
Studies and Tuition fees	5 %	10 %
Shopping	10 %	30 %
Transportation	5 %	5 %
Total	100 %	100 %

The above table and figure shows the saving purpose of youth in Mumbai. From the above table it observed that youth spend more on health and fitness.

### 8.3 HYPOTHESIS TESTING

Ho: There is no significant difference in the saving and spending pattern of male and female in Mumbai.

H1: There is significant difference in the saving and spending pattern of male and female in Mumbai.

The hypothesis was proved by using the test Chi – square:

**Table 1: Observed Value**

	Male	Female	Total
Saving	20	26	46
Spending	30	24	54
Total	50	50	100

**Table 2: Expected Value**

	Male	Female	Total
Saving	23	23	46
Not Saving	27	27	54
Total	50	50	100

**Table 3: Chi- square Calculation**

O	E	O – E	(O – E) <sup>2</sup>	(O – E) <sup>2</sup> / E
20	23	-3	9	0.39
30	27	3	9	0.33
26	23	3	9	0.39
24	27	-3	9	0.33
Chi Square Calculated Value				1.44

The computed value of Chi – Square i.e 1.44 is less than the table value of Chi Square for 1 degree of freedom at 5% level of significance (3.841). Hence we accept the null hypothesis and reject alternate hypothesis and conclude that there is no significant difference in the saving and spending pattern of male and female in Mumbai.

### 9. CONCLUSION OF THE STUDY

1. Female saves more than male.
2. Today's youth spend more on health and fitness and on shopping
3. There is no significant difference in the saving and spending pattern of male and female in Mumbai.

### 10. LIMITATION OF THE STUDY

1. This study is an effort to find out relationship between only two variable i.e. saving and spending of youth in Mumbai
2. Only Mumbai area was selected for the study.
3. The sample consists of only 50 youth because of limitation of time and resources for the study. However, considering the size of the population, this sample is found to be adequate enough to be a representation of the population.
4. Only youth were selected for study.

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**INTELLECTUAL PROPERTY LAWS: ISSUES AND CHALLENGES**

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**INTRODUCTION**

Intellectual property(IP) is the product of the human intellect including creativity concepts, inventions, industrial models, trademarks, songs, literature, symbols, names, brands,....etc. Intellectual Property Rights do not differ from other property rights. They allow their owner to completely benefit from his/her product which was initially an idea that developed and crystallized. They also entitle him/her to prevent others from using, dealing or tampering with his/her product without prior permission from him/her. He/she can in fact legally sue them and force them to stop and compensate for any damages. IPR as a collective term includes the following independent IP rights, which can be collectively used for protecting different aspects of an inventive work for multiple protection:

- Patents
- Copyrights
- Trademarks
- Registered (industrial) design
- Protection of IC layout design
- Geographical indications and
- Protection of undisclosed information

IPR-related issues in India like patents, trademarks, copyrights, designs and geographical indications are governed by the Patents Act 1970 and Patent Rules 2003, Trademarks Act 1999 and the Trademarks Rules 2002, Indian Copyrights Act, 1957, Design Act 2000 and Rules 2001, and The Geographical Indications of Goods (Registration & Protection) Act, 1999 and The Geographical Indications of Goods (Registration & Protection) Rules 2002, respectively.

**NATURE OF IPR**

IPR are largely territorial rights, except copyright, which is global in nature in the sense that it is immediately available in all the members of the Berne Convention. These rights are awarded by the State and are monopoly rights, implying that no one can use these rights without the consent of the right holder. It is important to know that these rights have to be renewed from time to time for keeping them in force, except in case of copyright and trade secrets. IPR have a fixed term, except trademark and geographical indications, which can have an indefinite life provided that these are renewed after a stipulated time specified in the law by paying official fees. Trade secrets also have an infinite life but they do not have to be renewed. IPR can be assigned, gifted, sold and licensed like any other property. Unlike other moveable and immoveable properties, these rights can be simultaneously held in many countries at the same time. IPR can be held only by legal entities, i.e. those who have the right to sell and purchase property. In other words, an institution that is not autonomous may not be in a position to own an intellectual property. These rights, especially patents, copyrights, industrial designs, IC layout design and trade secrets are associated with something new or original and, therefore, what is known in public domain cannot be protected through the rights mentioned above. Improvements and modifications made over known things can be protected. It would, however, be possible to use geographical indications for protecting some agriculture and traditional products.

**HISTORY OF IPR IN INDIA**

The first patent law was introduced in India in 1856, which was followed by the Indian Patent Act of 1970. The first major step towards IPR protection came in 1995 when India joined the World Trade Organisation (WTO) and became a signatory to the Trade-Related Aspects of Intellectual Property Rights (TRIPs) agreement. This set minimum standards of intellectual property regulation by its members. The Madrid Protocol, of which India is a part, now permits the filing, registration and maintenance of trademark rights in more than 90 countries.

**NEED OF IPR**

- “Monetary profit is the most important, in most cases, the only motive behind man’s relentless toil, inventiveness and ingenuity”.
- With the advent of biotechnology one of issue is legal characterization of the new invention.

- It is created to protect the rights of individual to enjoy their creations and invention.
- Created to insure protection against unfair trade practices.
- To assure the world a flow of useful, informative and intellectual works.
- To encourage the continuing innovativeness and creativity of owners of IP.

#### **ISSUES RELATED TO IPR IN INDIA**

- lacks effective enforcement: While the IPR regime in India consists of robust IP laws, it lacks effective enforcement, for which “least priority given to adjudication of IP matters” is often quoted as a reason. The key challenge is to sensitize the enforcement officials and the Judiciary to take up IP matters, at par with other economic offences, by bringing them under their policy radar.
- Missing Think Tank: it is imperative that there be established a ‘Think Tank’ or a group, which can bring the varied sets of stakeholders on to a common platform, leading to extensive/exhaustive and an all-inclusive debate/discussion, facilitating well-informed policy decisions in accordance with India’s socio-economic-political needs.
- Compulsory Licensing: Compulsory licensing is when a government allows someone else to produce a patented product or process without the consent of the patent owner or plans to use the patent-protected invention itself.
- Patent evergreening: Evergreening is the term used for legal and technological alternatives adopted by Pharmaceutical companies to extend their exclusivity of over production and sale of patented medicines beyond the prescribed statutory timeline of 20 years. To address the issue of evergreening, the Indian Parliament introduced Section 3(d) by way of 2005 Amendment to the Patents Act, 1970. Section 3(d) categorically excludes the derivatives, salts (trivial tweaks) to the known compound as not being inventions under the Act. The Supreme Court of India, in 2013, held Section 3(d) to be constitutionally valid
- The challenges also lie in having an IP fund, which can be utilized for further developing the IP culture in t

#### **CHALLENGES OF IPR**

On the other hand, the impact of IPR in India is limited and currently faces challenges. Violations are rife because of poor enforcement of rights and court cases that could run on for years. This is a sore point, particularly for large multinational corporations in areas like pharmaceuticals and agriculture. India, for example, is on the United States Trade Representative’s (USTR’s) ‘Priority Watch List’ for poor protection of the rights of American companies, along with countries like China, Russia, Indonesia, Saudi Arabia and Venezuela.

The Indian government, for its part, has been reluctant to enforce IPR to protect the interest in Indian citizens in some instances. For example, under the provision of compulsory licensing, the government can force the patent owner or get someone else to mass-produce an essential drug in an emergency. Another contentious issue is Section 3(d) of the Indian Patent Act, which prevents large pharma companies from ‘evergreening’ or continuing the patent in perpetuity by making minor changes in earlier patents.

IPR protection in agriculture is a sensitive topic in India. Under the TRIPs agreement, subsidies like minimum support prices for agricultural produce and those for fertilizer etc. have to be phased out. Since issues of food security and livelihoods are involved here, political parties are unlikely to allow this to happen anytime soon. There has also been some resistance from farmers to the patenting of seeds by multinational corporations.

Traditional knowledge and products acquired over the centuries using local know-how, have been kept out the reach of patents. The government has created a database of such products and processes in the Traditional Knowledge Digital Library.

#### **FUTURE FORWARD: GOVERNMENT INITIATIVES**

The impact of IPR in India has led the government to take steps to enhance the IPR regime in the country. In 2016, it approved the National Intellectual Property Rights (IPR) Policy, which will lay the future roadmap for intellectual property in India. It aims to increase awareness, stimulate the creation of IPRs, and ensure strong and effective IPR laws, redressal and modernization of IPR administration, among other things.

Under this policy, the Cell for IPR Promotion and Management (CIPAM) was created for simplifying and streamlining of IP processes, apart from undertaking steps for furthering IPR awareness, commercialization and enforcement.



Protecting IPRs can be a tough proposition in India, where awareness is low and enforcement weak. But protecting patents, trademarks and copyrights are vital for innovation and development. However, even with rapid progress on the industrial, scientific and economic front, we lag behind countries like China. Good IPR protection will foster a culture of creativity and innovation that could help us close that soon.

### **CONCLUSION**

IPR plays a key role in almost every sector and has become a crucial factor for investment decisions by many companies. All the above Acts and regulations are at par with international standards. India is now TRIPS-compliant. This is an international agreement administered by the World Trade Organization (WTO), which sets down minimum standards for many forms of intellectual property (IP) regulations as applied to the nationals of other WTO Members. The very well-balanced IPR regime in India acts as an incentive for foreign players to protect their Intellectual Property in India.

This can be established by the very fact that approximately 80% of patent filings in India are from the MNCs. While the IPR regime in India consists of robust IP laws, it lacks effective enforcement, for which “least priority given to adjudication of IP matters” is often quoted as a reason. The key challenge is to sensitize the enforcement officials and the Judiciary to take up IP matters, at par with other economic offences, by bringing them under their policy radar. Further, it is imperative that there be established a ‘Think Tank’ or a group, which can bring the varied sets of stakeholders on to a common platform, leading to extensive/exhaustive and an all-inclusive debate/discussion, facilitating well-informed policy decisions in accordance with India’s socio-economic-political needs. The challenges also lie in having an IP fund, which can be utilized for further developing the IP culture in the country. There is also the need to have a National IP Policy for India, which will help in working towards realizing the vision of India in the realm of IP. This will facilitate the creation of a strong socio-economic foundation and deep international trust.

In today’s highly competitive global economy, IPRs are giving companies the cutting edge and increasing their competitiveness. With recent changes in IP laws, various IP related issues have sprung up, which are highly complex in nature.

The IPR division tries to provide proactive business solutions through research, interactions at the highest political level while facilitating global networking. Further, since the IPR provides exclusive rights over assets, it is a major challenge for the country to balance the interests of the innovators and the interests of the society at large.

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**TO STUDY THE TREND OF PURSUING ‘GRADUATION IN PURE SCIENCE’ AMONG HSC STUDENTS OF MUMBAI**

**Deepti Parab**

**ABSTRACT**

*For the progress of any country development in science and technology is very important. It is one of the major factors for enhancing the quality of human life. The developments in science and technology are occurring so fast that it is hard to imagine the world of 2030. The emergence of globalization has made ‘knowledge’ a big resource and it is believed that in the 21st century only those countries would excel which possess a wealth of knowledge. Under such a scenario it has become very important that we should have a strong science base in our country, particularly in children. Enormous infrastructure for science education has been created in the country for budding scientists. As on February 2018 India comprises lakhs of schools, 37204 colleges, 789 universities, 11443 standalones institutions and several specialized institutes such as Indian Institutes of Technology (IITs), Indian Institute of Science (IISc), Tata Institute of Fundamental Research (TIFR), about 40 scientific laboratories of the Council of Scientific and Industrial Research with an equal number of institutes of Defense Research and Development Organization. All these facilities created positive impact to produce renowned scientists, researchers and academicians. The Government of India has also established the National Council of Educational Research and Training (NCERT) in the early 1960s for the education in schools. It has been the key player in all aspects of science education in schools, including policy formulation and implementation, curriculum development, textbooks production and teachers’ training. Many scholars have shown concern for the decline of enrolment in science courses in higher education over the years. However, no efforts have been taken to determine and change the situation of enrolment in science at school/college level. In the present preliminary study, the option exercised by children at 10 + 2 level for science subjects vis-à-vis physics, chemistry, biology, mathematics etc. has been studied. The main objective of this research project is to find the trend in admissions for graduation in pure science and to find the reasons for the trend. Careful analysis of the situation is necessary for elucidation of this trend and finding effective strategies for strengthening science education*

*Keywords – Science, trend*

**INTRODUCTION**

Pure science is the study of natural phenomena to understand and develop scientific theories and predictions. The focus of pure sciences is to develop principles, theories and laws explaining the natural phenomena in world and the universe around us. This is carried out through observation, experimentation and use of scientific methods. The main objective of pure science is to develop scientific theories and increase information of a particular field of study. It is one of the most interesting and research-oriented fields. Studying pure sciences requires curiosity in the different phenomena that occur in nature, creating theories and hypotheses about them, and finally testing and validating them through experimentation and logic. Pure science is promising as we need it in our day to day life.

Some of the major streams pursued in Pure Sciences are Physics, Chemistry, Biology, statistics, Mathematics etc. Pure science plays crucial role in innovations, new discoveries and inventions. However nowadays students don’t consider science as a ticket to employment and career. Students are reposing faith in commerce courses as an option right from HSC level as shown in table below

Maharashtra State Board of Sec & Higher Sec. Education (Mumbai Division) Result, 2019

**Table 1**

No of students appeared for HSC exam February - 2019			
Commerce	Science	Arts	HSC VOC
176293	85681	49918	4213

{Source – mahresult.nic.in}

The table clearly shows discrepancy in students opting for science stream as compared to commerce stream even at HSC level in Mumbai. As the takers for science stream at HSC level is less, we can propose that the number of students opting for graduation in pure science may even be lesser. This is what has influenced the purpose and background of this study.

**OBJECTIVES**

1. To study the trend of persuading graduation in pure science among HSC students of Mumbai
2. To study the reasons behind the trend
3. To suggest corrective measures if the trend is negative

**METHODOLOGY**

A model survey was conducted in this context to explore the mindset of the students about their career choices. Primary data was collected from 100 students in science stream (HSC level) using questionnaire method. Secondary data was collected from various references which already exist like books, articles in newspapers like Hindustan times, The Hindu, DNA and Times of India, Indian Express etc. from time to time. The articles in magazines as well as Web and Internet support is considered for the purpose of secondary data collection. All the results that will be obtained through the methodological triangulation methods will be tabulated and evaluated using tables and charts. The findings of this study will be discussed through analytical means.

**LITERATURE REVIEW**

“Today a student... goes by default to engineering, medicine or... commerce’ in contrast to the scenario that existed in the fifties and sixties when many of our science laboratories, departments and universities were getting established. The present trend of a sharp decline in numbers and standards of students opting for science at the undergraduate level will have its impact in about ten years from now, as is being felt to some extent already; science personnel of high calibre and experience to man our projects will be in short supply.” (J. V. Narlikar, 1999)

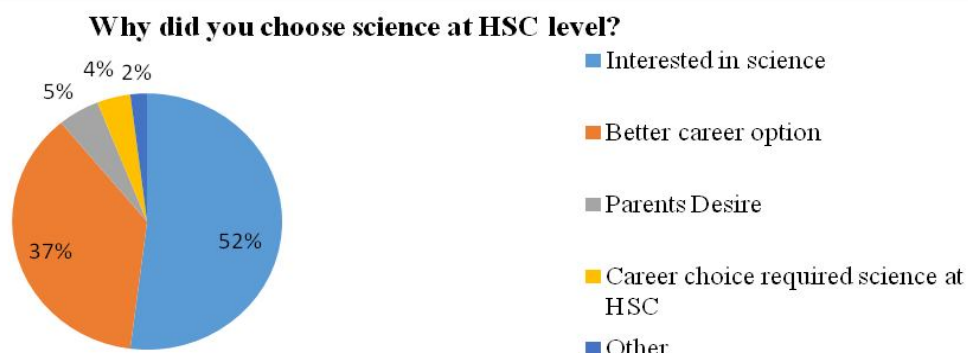
K. C. Garg and B. M. Gupta conducted a study on “Decline in science education in India – A case study at +2 and undergraduate level” (2003) in which they conclude that the priority for science is declining even at the school level. This is also reflected by the cut-off percentage for science honors courses in the University of Delhi, which came down more sharply compared to those for the B Com or economics honors courses in the session 2002–2003. Students study science with an eye on engineering, medical or IT-related courses. The drifting of students at B.Sc level, as revealed by the data of the University of Delhi, has clearly indicated their inclination towards professional courses.

A similar study was conducted by George Varghese in his article “Declining Trend in Science Education and Research in Indian Universities” in which he concludes Science teaching and research face a challenge in Indian universities. A major reason for this trend is that the career in science is not attractive like a profession in business administration or in politics.

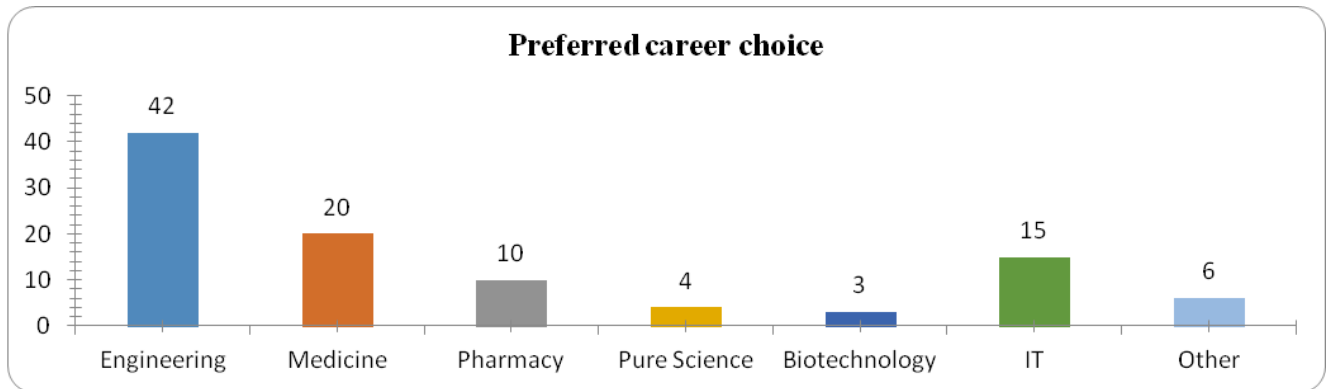
**DATA COLLECTION AND ANALYSIS**

India is moving forward with nearly 132 crore 0people in India with 1.84 in Mumbai and a steady growth rate, it is expected to become the world's most populous nation within a generation. Its gross domestic product more than tripled between 2000 and 2013, and its economy ranks third in the world in terms of purchasing power, behind only China and the United States. India's scientific production has also surged, with the number of published papers quadrupling over the same period. But the country has far to go before it earns the status of a scientific superpower. By almost every metric — spending, number of researchers and quality of publications — India underperforms relative to developed nations and the ascendant economies to which it is most often compared, such as China and Brazil.

A sample survey of 100 students was conducted studying in science stream at HSC level and following data was collected

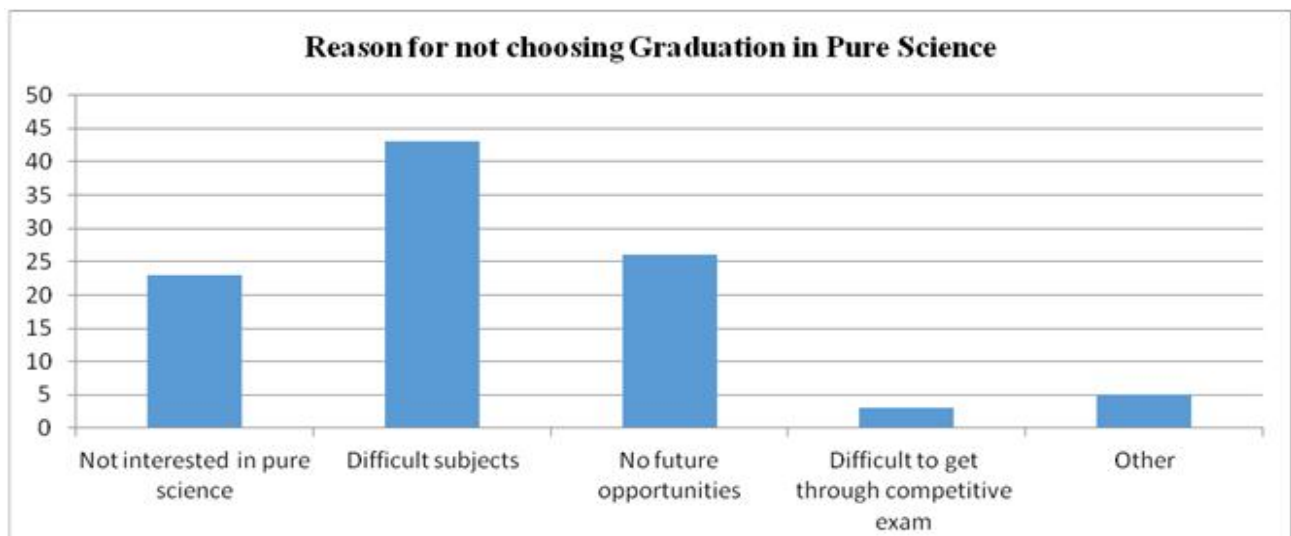


The diagram shows that students in HSC level choose science due to two main reasons – interested in science and better career option.



A very small number choose their preferred subject to be pure science with engineering and medicine being at the top. When asked for 2<sup>nd</sup> or 3<sup>rd</sup> choice for higher education pure science was 3<sup>rd</sup> choice of many students with IT, pharmacy and biotechnology being the 2<sup>nd</sup> preferred choice.

The students who choose pure science as their preferred subject for higher education was due to their interest in science subject and the reason behind their inclination towards science was due to quality teaching and work of the scientist.



Whereas the top three reasons for not choosing graduation in pure science are - not interested in pure science, difficult subject and not future opportunities

**FINDING**

It is evident that science education is declining in colleges under Mumbai University. University is knowledge-based organization whose function is confined to teaching and research. It is designed to discover and disseminate knowledge by possessing significant and relevant expertise in all disciplines. Over the past few years the education system has been experiencing a radical and unprecedented process of reform. The reform on higher education is increased pressure for more accountability, changes in structure, increased student numbers and intense exposure to market forces (UNESCO, 2004). The expansion of knowledge-based society beyond the confines of universities, have precipitated conflict between quality and quantity. Quality of education can be judged by the outcome of performance indicators. The immense system of state funded Indian colleges gives off an impression of being sinking into a state, where scholarly execution both in education and research become halfway underestimated. Erudition and grant are no longer pre-requisites for progression through scholarly positions.

Research in science, gets backseat and mediocrity has become glorified. A regressive trend has been observed in the past few years in science education in Mumbai University. Science seems to be losing out to other disciplines, particularly the professional courses in attracting students. The declining trend is a global phenomenon. But it is much felt in India. A few universities and colleges have closed down their science

departments. Major research establishments have vanquished their efforts to locate eminent scholars. The recent trend observed in secondary education sectors is toward non science courses. Inadequacies in the policies of the government, negligence of its importance by political parties and social organizations, etc., have accelerated the decline. Scientific knowledge can be achieved by the cumulative experience of knowing how by doing it. In most case, it is achieved by participating in the practical research group. Research can therefore be seen as a way of learning. Universities have long abandoned the accent on research and have become mere teaching centers. Research aptitude in students is not properly developed during their course of study. Their curriculum is neither research oriented nor updated. For many reasons' majority of teachers with doctoral degrees in science are unwilling to undertake research projects or collaborative research.

India has a long flourishing tradition of education in pure and applied sciences. The country has nearly 49 million graduates and about a quarter of these have a background in science. India has a very vast structure of education and its higher education sector is now highly advanced, compared to its neighboring countries. Studies made at various levels have illustrated a paradigm shift away from science both at secondary and tertiary levels. (Garg and Gupta, 2000)

### **SUGGESTIONS**

The study clearly shows that the science education in colleges under Mumbai University is declining. The question is why this is happening when the country is facing a huge shortfall for scientists and engineers. Also, what can be done to overcome this situation. Here are some of the suggestions that can help with the current scenario

#### **1) Redesigning of the curriculum**

The current syllabus of science in Mumbai University is more theoretical than practical. Even though practical sessions are carried out but they are in analogous to curriculum. The curriculum should have more interaction of students with practical component. Creative ideas, out of the box thinking and research projects should be given more importance and should be included even in HSC level to inculcate more liking towards science subjects.

#### **2) Career guidance session**

Many students don't opt for graduation in pure science as they think there are not many career options available. A career guidance session should be conducted for students at HSC level for them to understand the scope of graduation in pure science.

#### **3) Research aptitude**

More inclination towards research is the need of the hour. Students should be motivated to think out of the box. New innovations new ideas should be motivated. Students should be motivated to write research paper in renowned journal. Visits should be planned to research laboratories.

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**A STUDY ON CHALLENGES OF HUMAN RESOURCES MANAGEMENT IN THE 21<sup>ST</sup> CENTURY**

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**ABSTRACT**

*The responsibilities of HR manager have gradually become broader and more strategic since the organization realized the importance of HR. The global businesses employ the people from various countries and manage the people of multi-cultures and multi-skills. Issues coming on the radar of an HR Manager today are diverse; from micro level issues where an individual employee needs hand holding to the macro issues pertaining to a global workforce and virtual teams. HR managers are expected to offer instant solutions for these issues and strategies. As companies move around the world setting up offices, service delivery centre's and manufacturing hubs, there will be an even greater movement of people and that is the big challenge while moving forward. Managing diverse workforce is another important problem that HR managers need to tackle. For which cross cultural training is essential. This paper is primarily focused on the present status Human Resource Management in India. In this paper Researcher has stressed some of the issues pertaining to challenging situations the HR manager is likely to come across.*

*Keywords: Human Resource, recruitment, Challenges etc.*

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**INTRODUCTION**

Rational, scientific process of recruitment is essential for effective Human Resource Management. The effectiveness of many other activities such as selection, training mainly depends on the quality of new employees attracted through recruitment process. It's a first step before selection, training and development.

Recruitment is a function that requires business perspective, expertise, ability to find and match the best potential candidate for the organisation, The HR professionals – handling the recruitment function of the organisation- are constantly facing new challenges. The biggest challenge for such professionals is to source or recruit the best people or potential candidates for the organization.

In the recent years, the job market in India has undergone some basic changes in terms of technologies, sources of recruitment, competition in the market etc. In an already saturated job market, where the practices like attracting employees of other organizations are increasing, HR professionals are constantly facing new challenges in one of their most important function- recruitment. They have to face and conquer various challenges to find the best candidates for their organisations.

Job fairs, online talent auctions, talent referral programs, job sites and walk-in tours of employer campuses are just some of the popular means to bring home the best talent being used by various Multi-National Corporations. Private sector firms are also poaching heavily into public sector companies and the armed forces. Given the supply-demand gap in the market, firms are devising multi-prong strategies to beat competition. This includes campus recruitments, internal job postings, employee referrals, availing the services of placement consultants, participating in job fairs and advertising in newspapers and job portals.

There has been a significant shift in online recruiting, with the first wave seeing the emergence of job portals such as naukri.com. While job portals continue to play a major role in the recruitment process, the second wave (Web 2.0) has been unleashed by social networking websites such as LinkedIn, Orkut, Facebook, etc. In 2004, the contribution of portals in the recruitment mix was 2 per cent whereas it is now close to 12 per cent and is being done through job portals. However, although this is huge growth in terms of market share in India, this is low compared to the western markets and the print media market in India is still the strongest in the market with a firm grip on the majority share.

**OBJECTIVES OF THE STUDY**

The study based on the following objectives:

1. To study the present status of Human Resource Management in India
2. To study the Human resources management strategies in selection and recruitments in India.
3. To study the various challenges faced by Human Resource in selection and recruitment in India.

**METHODOLOGY OF THE STUDY**

The study is based on secondary source of data collected through various books, articles, Reports, working papers and research papers published in various national, international journals, websites.

**HUMAN RESOURCES MANAGEMENT STRATEGIES**

It is a common phenomenon today, that the employees experience interference between their work lives and family lives. Managing work-life balance of one is the major challenges for the organizations in the 21<sup>st</sup> Century. Work life balance does not an equal sharing of time between work and personal life. Work life balance means the employees having a measure to control over when, where and how they work. It is said that employees achieve work-life balance when they happy fulfill their personal lives and at the same time that are accepted and respected at their workplace. Some of the regular strategies used by MNC's in India: Walk-in sessions. Head hunting, E-Recruiting ,Employee referrals and Internal Job posting, Social networking, Campus Recruitment, Targeting public sector employees, ex-servicemen, Hiring housewives, senior citizens, fresh school pass-outs for part-time work , Partnering with educational and training institutes, Job fairs

Figure : 1.1 Human resources management strategies



Source: Balwinder Singh Research paper on Challenges Faced by H R Managers in the Contemporary Business Atmosphere published in IJMBS Vol. 3, Issue 2, April - June 2013

**PURPOSE & IMPORTANCE OF RECRUITMENT**

- Encourage more and more candidates to apply in the organization.
- Create a talent pool of candidates to enable the selection of best candidates for the organization.
- Determine present and future requirements of workforce as per the objectives and need of the organization.
- Recruitment is the process which links the employers with the employees.
- Increase the pool of job candidates at minimum cost.
- Help reduce the probability that job applicants once recruited and selected will leave the organization only after a short period of time.
- Meet the organizations legal and social obligations regarding the composition of its workforce.
- Increase organization and individual effectiveness of various recruiting techniques and sources for all types of job applicants

**THE MAJOR CHALLENGES FACED BY THE HR IN RECRUITMENT ARE**

- The HR professionals are expected and required to keep in tune with the changing times, i.e. the changes taking place across the globe. HR should maintain the timeliness of the process
- Recruitment is considered to be a thankless job. Even if the organization is achieving results, HR department or professionals are not thanked for recruiting the right employees and performers.



- The immediacy and speed of the recruitment process are the main concerns of the HR in recruitment. The process should be flexible, adaptive and responsive to the immediate requirements. The recruitment process should also be cost effective.
- The emerging new systems are both an opportunity as well as a challenge for the HR professionals. Therefore, reviewing staffing needs and prioritizing the tasks to meet the changes in the market has become a challenge for the recruitment professionals.
- The number of highly talented professionals is less. All the big MNC's are trying to attract these people with high salaries, perks, incentives etc. There is a tough competition among these companies to get these candidates on their roles. These days, its not just salaries which will pull the candidate in but various factors like brand, culture, location ,job security, reputation of the company etc play a major role in recruiting a talented professional.

### **CHALLENGES FOR HR PROFESSIONAL REGARDING CANDIDATE SCREENING AND HIRING PROBLEMS IN INDIA**

1. India has a large and constantly growing potential workforce across different disciplines. More often than not, the hiring process turns out to be very complicated and results in sub-standard staff joining the workforce. Here we discuss some of the top recruiting problems encountered in India.
2. The desired quality of candidates is determined by the demands and requirements of a job. The best way to evaluate candidates is to identify the required traits, competencies, skill-sets and personality-related competencies, if any. These can be used as guidelines during the interview process to evaluate potential candidates.
3. It is important to understand a candidate's level of expertise in the context of the job being applied for. Written evaluation tests are often a good test of subject matter expertise. Resources spent in developing such test material are well worth the effort.
4. College graduates and even seasoned members of the workforce are not always the best communicators. Skillfully constructed tests for both oral and written communication can be used to assess a potential employee's communication skills.
5. Some jobs more than others are treated as stepping stones to bigger and better things HR must address this issue heads-on. The career path and progression must be communicated to candidates during the initial stages itself in order to give them confidence and have a good feeling about the job. This will reduce staff attrition in the long run.
6. Skill sets can be broadly classified into technical, communications, human relations, leadership and organization and work survival – the day to day skills. HR must use methods to assess specific skill-sets in order to identify good candidates.
7. Fake work experience proofs, exaggerated qualifications and false references are some common examples of unscrupulous means used by some candidates. A company should take a lot of effort to ensure that proper screening is done. Background checks, educational qualifications and even drug testing are some of the routine checks employed.
8. The use of screening and online assessment tests has evolved in the recent times. There are many assessment companies that work with the client to come up with customized tests and even administer them. This helps streamline hiring, reduces recruiting and training costs, and improves corporate performance.
9. Inflation hits everyone, especially when they mention their salaries. To top it off, B-schools frequently quote higher than normal numbers in their reports, taking averages through the roof. An HR person must be very aware of the 'going-rate' for a candidate based on their qualifications and skills.
10. The tech-boom brought with it a vast student population that wanted to study engineering, specifically computer engineering. This and other reasons led to a large number of universities and deemed universities being started. Though their curriculums follow university norms, the way knowledge is disseminated differs greatly. Hence it is not correct to assume that a candidate with a required degree actually has all the knowledge needed. Further testing is required in those cases. This again, helps with the quality of the workforce.
11. Attrition and employee retention have become major threats for HR professionals. The main reasons employees leave are monotonous tasks, odd working hours, lack of growth and higher salaries to name a

few. Most employees that want to leave are people that the company has already invested heavily in. Training, travel, knowledge of systems and clients are some of the investments that go into each employee. When a valuable employee leaves, it costs a company twice as much to replace them. Competitive compensation packages, performance incentives such as bonuses and stock options and excellent interpersonal relationships go a long way in employee retention.

### **INTERNATIONAL RECRUITMENT CHALLENGES FOR HR PROFESSIONALS**

Attracting staff from overseas is remains a challenge for HR (Human Resource) professionals due to a low rate of labour market mobility. That is according to a new report compiled by the Intelligence Group, in association with Step Stone, which reveals that willingness to travel abroad for work varies widely across Europe. While eight out of 10 employees in the UK are willing to work overseas, the Dutch (49per cent) and Danes (46per cent) are least likely to consider a job in another nation. Of over 2,000 companies surveyed, 42per cent are currently recruiting internationally, primarily to address specific skills deficits. Shortages are worse in the engineering, IT and telecommunications sectors. But despite the opportunities which exist, the annual mobility of nationals in the European Union (EU) is less than 0.4 per cent.

For those willing to work overseas, the primary motivation is to broaden experience (64per cent), followed by career development (50per cent) and the opportunity to obtain a more lucrative salary/benefits package (47per cent). When the decision to work in another country has been taken, a majority of job hunters (66per cent) start their search by visiting online job boards, whereas less than a quarter (23per cent) contact recruitment agencies. Only one-fifth of job seekers consult international newspapers. Deciding how best to publicize a vacancy is just one element of how to devise a successful international recruitment strategy according to Matthew Parker, Group Managing Director of step stone is solutions business.

It is important to remember that most workers do it automatically think about looking for a job abroad. It is only when they see an enticing vacancy that they might seriously consider relocating parker says, It is therefore vital to not just post a job somewhere and wait until candidates reply, but rather to tailor each vacancy according to the factors that motivate the potential applicants that you are targeting. This research reveals that those motivations vary from country to country so any international recruitment strategy must be informed by these cultural differences, he says, Specializing in monitoring labour market trends, Geert-Jan Waasdorp, Director of Intelligence Group, believes that more companies than ever before will have to develop international recruitment campaigns to ensure competitiveness.

The transition to a knowledge-driven economy in Europe has increased the demand for highly skilled workers. To remain competitive, recruiting and retaining the right staff is crucial. Companies must be prepared to wage a war for talent on a global battleground, Cultural and language differences are the biggest barriers for international recruitment strategies (43per cent), followed by legislative problems (31per cent) and the difficulty in checking candidate qualifications and references ( 26 per cent).

### **CONCLUSION**

The challenge does not stop with recruiting the right person but with how we are going to manage the performance of our employees. The challenge would be to create a performance culture where in opportunities are provided for enhanced performance and where giving out optimum performance becomes a way of life. The future role of HR professional will change from a less administrative role to more of a strategic role. HR managers will continually be required to prove their effectiveness and their existence. Its very easy to deal with financial resources and all other material resources but dealing with human beings is very difficult as human beings have feelings. There are n numbers of challenges in recruitment process as mentioned earlier. If scientific rational methods of recruitment and selection are utilized then it would definitely result into individual, group and organisaional development and thereby achieving organizational objective. Actually, the nation's capacity to face the challenges of globalization and industrialization of business towards the 21st century depends heavily on the human resources. Firms have the capital, technology and human resources; but the HR is the one who can help facing the challenges of business globalization. Capital can be generated. So can technology. But the human resources are needed to propel the organization and the nation through the coming challenges with encouragement and motivation.

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**A STUDY ON CONSUMER PERCEPTION TOWARDS CASHLESS TRANSACTIONS WITH SPECIAL REFERENCE TO DIGITAL WALLETS IN GREATER MUMBAI****Dr. Megha S. Somani<sup>1</sup> and Prof. Saudah Khatri<sup>2</sup>**Associate Professor<sup>1</sup>, Smt. MMK College of Commerce and Economics, Bandra WestAssistant Professor<sup>2</sup>, Jai Hind College, A road, Churchgate, K.P.B Hinduja College of Commerce & Economics**ABSTRACT**

Various initiatives by the Government of India such as 'Digital India' has increased the usage of smart phones. The digital data costs have been falling by around 95% since around 2013, therefore India will now see an increase in the number of smart phone users by 40% by 2023, according to McKinsey report. India is one of the fastest growing markets with around 560 million internet subscribers in 2018. In the current scenario, there has been a substantial increase in the number of people using digital wallets which have eased the buying experience of the consumers which has led to a shift towards a cashless economy. The perception of consumers play a major role in the adoption of digital wallets. This study is an attempt to study and understand the consumer perception towards digital wallets. A structured questionnaire was used to collect primary data after which certain inferences are drawn.

*Keywords: Consumer Perception, Cashless Transactions, Digital Wallets.*

**INTRODUCTION**

Digital technology and Internet has brought in massive transformation in the life of every individual today. Information and communication technology play a very vital role in the economic development of a nation. There is a rapid increase in the number of smart phone users has impacted a growth in the number of e-commerce applications.

Digital wallet is a software system that stores the users' details and passwords securely for payment across numerous websites. The bank account number of the user is linked with the digital wallet that allows the user to make purchases easily and quickly. Users can transfer their money through their bank accounts in digital wallets and carry out certain offline transactions as well.

In spite of the growth in the number of digital commerce applications, there are still certain issues faced by these e-commerce applications such as security issues, privacy issues and frauds. These issues pose a major obstacle for further business growth. Hence it becomes very important for service providers to understand these issues from the consumer's perspective.

**OBJECTIVE OF THE STUDY**

The objectives of this study are:

- To study the impact of demographic factors on the customer preference of digital wallets.
- To identify the factors that influence customers to go for cashless transactions
- To study the satisfaction level of customers using digital wallets.

**SCOPE OF THE STUDY**

This study is aimed at understanding the customer's perception towards digital wallets in Mumbai city. This study will provide valuable insights to understand the consumer's acceptability towards digital wallets, the problems faced by them as well the level of satisfaction of customers using these digital wallets.

**RESEARCH METHODOLOGY****• Source of data collection:**

a) **Primary data:** Primary data was collected through a structured questionnaire.

b) **Secondary data:** Books, journals and web-sites

- **Sample unit:** General Public
- **Sample size:** 50
- **Sampling technique:** Convenient sampling.

**STATEMENT OF THE PROBLEM**

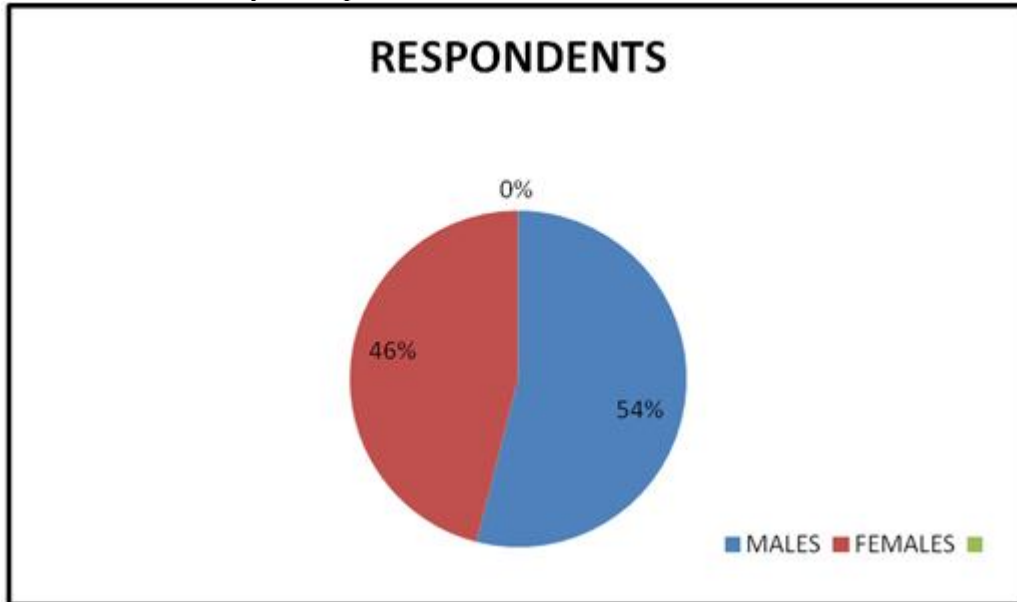
A Study on Consumer Perception towards cashless transactions with special reference to digital wallets.

**RESEARCH INSTRUMENT**

Questionnaire was filled by 50 respondents and conclusions are drawn by the answers given by the respondents

**SAMPLING PLAN**

The questionnaires were filled by 50 respondents out of which 23 were females and 27 were males



**Hypothesis**

**HYPOTHESIS OF THE STUDY**

The hypothesis of the study is as follows:

**Hypothesis 1**

H<sub>0</sub>. There is no significant relationship between gender and customer preference towards usage of digital wallets

H<sub>1</sub>. There is significant relationship between gender and customer preference towards usage of digital wallets

**Hypothesis 2**

H<sub>0</sub>. There is no significant relationship between age and customer preference towards usage of digital wallets

H<sub>1</sub>. There is significant relationship between age and customer preference towards usage of digital wallets

**Hypothesis 2**

H<sub>0</sub>. Customers are not satisfied by purchases made through digital wallets

H<sub>1</sub>. Customers are satisfied by purchases made through digital wallets

**DATA INTERPRETATION AND ANALYSIS**

Through a structured questionnaire the responses of 50 individuals were recorded in order to find out their views regarding their perception towards digital wallets. The Analysis is as follows:

**Table 1 Demographic profile of respondents**

	Categories	Count	Percentage
Age	18-25 Years	12	24.0
	26-35 Years	10	20.0
	36-45 Years	13	26.0
	46-59 Years	9	18.0
	60 and above	6	12.0
Gender	Male	27	54.0
	Female	23	46.0
	Others	0	0
Education Level	Undergraduate	8	16.0
	Graduate	25	50.0
	Post-Graduate	17	34.0

Annual Income	Less than 1,00,000	8	16.0
	Rs.100000 to Rs.200000	10	20.0
	Rs.200001 to Rs.300000	11	22.0
	Rs.300001 to Rs.400000	8	16.0
	Above Rs.400001	13	26.0
Profession	Service	25	50.0
	Business	10	20.0
	Professional	5	10.0
	Student	10	20.0

The above table explains that around 24% of the respondents are from the category of 18 to 25 years, 26% of the respondents belong to the category of 26-35 years. Around 50% of the respondents are graduates and around 50% of them have been working in the service area. 22% of the respondents have an annual income in the range 200001-300000

**Table 2 Preference regarding use of Digital Wallets for purchases**

Products /services	No. of respondents	Percentage
Books	2	4.0
Movie Tickets	7	14.0
To pay bills	15	30.0
Travel Tickets	10	20.0
Clothes	3	6.0
Recharge Digital or DTH	1	2.0
To transfer money	1	2.0
Electronic products	3	6.0
Restaurants	8	16.0
Total	50	100.0

As per the above table, 30% majority of the respondents preferred to use Digital wallet payment to pay bills followed by travel tickets and so on.

**Table 3 Factors influencing customers to go for Digital wallets**

Factors Influencing to opt for M-wallets	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
Instant Payments	0	0	10 (20%)	34 (68%)	6 (12%)
Reputation of the company	0	2(4%)	12(24%)	28(56%)	8(16%)
One stop shop	0	3(6%)	30(60%)	12(24%)	5(10%)
Seamless process	0	2(4%)	10(20%)	20(40%)	18(36%)
Instant Refunds	0	8(16%)	12(24%)	15(30%)	15(30%)
Rewards and offers	0	0	5(10%)	40(80%)	5(10%)
Safety and Security	0	2(4%)	15(30%)	25(50%)	8(16%)

From the above table, we understand that around 80% of the people agree that rewards and offers influence them to go for purchases, followed by 68% of the people who believe that digital wallets help to make instant payments.

**Table 3 Factors abstaining customers to go for Digital wallets**

Factors refraining the usage of M-wallets	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
Prefer to use other cashless payment option	0	6(12%)	9(18%)	15(30%)	20(40%)
Concerned about the security of digital payments	5(10%)	7(14%)	8(16%)	10(20%)	20(40%)
No value of using digital payments	5(10%)	11(22%)	17(34%)	9(18%)	8(16%)
Glitches	5(10%)	13(26%)	10(20%)	10(20%)	12(24%)
Possibility of information theft during wireless transmission	5(10%)	5(10%)	7(14%)	13(26%)	20(40%)

From the above Table, it shows that 40% of the respondents are strongly agree that they are concerned about the security of Digital payments and possibility of information theft.

**Table 5 Chi-Square test on association between age of the Respondents and their opinion about usage of Digital wallets**

Age	Overall usage of M-wallets			Statistical inference
	Low (n=23)	High (n=27)	Total (n=50)	
18-25 Years	5(21.74%)	7(27.93%)	12(24%)	$X^2=3.909$ Df=4 From the table $x^2$ , 0.05 = 9.488
26-35 Years	4(17.39%)	6(22.22%)	10(20%)	
36-45 Years	5(21.74%)	8(29.63%)	13(26%)	
46-59 Years	4(17.39%)	5(18.52%)	9(18%)	
60 and above	5(21.74%)	1(3.70)	6(12%)	

In the above table, the observed value is less than the table value hence we accept the null hypothesis.

**Null hypothesis Accepted:** There is significant association between age of the respondents and their opinion about the usage of Digital wallets.

**Findings:** The above table reveals that there is significant association between age of the respondents and their usage of Digital wallets. Since, the calculated value less than table value ( $p>0.05$ ). So the null hypothesis is accepted.

**Table 6 Overall preference towards M-wallets**

Particulars	Male	Female	Percentage
Low	12	7	38%
High	15	16	62%
Total	27	23	100%

**Table 7 Chi Square-Test on Difference between Gender of the Respondents and their opinion about Overall usage of Digital payments**

Age	Overall usage of M-wallets			Statistical inference
	Low (n=23)	High (n=27)	Total (n=50)	
Male	5(21.74%)	7(27.93%)	12(24%)	$X^2=4.261$ Df=1 From the table $x^2$ , 0.05 = 3.841
Female	4(17.39%)	6(22.22%)	10(20%)	

In the above table, the observed value is more than the table value hence we reject the null hypothesis.

**Null hypothesis Rejected:** There is no significant association between the gender of the respondents and their opinion about the usage of Digital wallets.

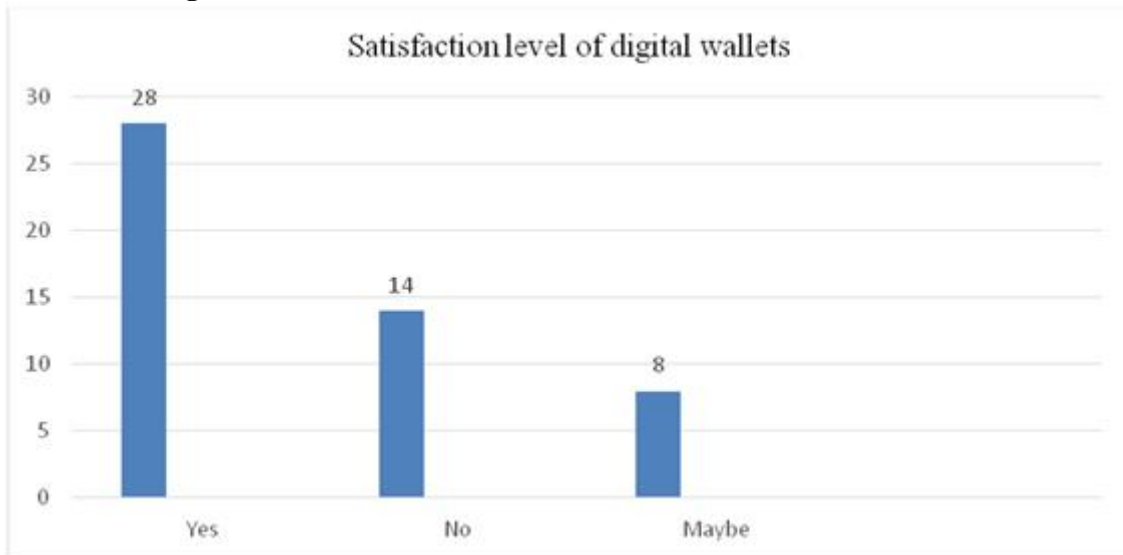
**Findings:** The above table reveals that there is no significant association between gender of the respondents and their usage of Digital wallets. Since, the calculated value more than table value ( $p>0.05$ ). So the null hypothesis is rejected.

**Table 8 Satisfaction level of digital wallets**

Satisfied with the service	Frequency	Percentage
Yes	28	56%
No	14	28%
Maybe	8	16%
Total	50	100%

Chart 1

## Satisfaction level of digital wallets



**Null hypothesis Rejected:** Since around 56% of the people are satisfied with digital wallets, hence proved that customers are satisfied while purchasing through digital wallets.

**FINDINGS**

On the basis of the structured questionnaire that was administered to 50 respondents the findings were as follows:

- Most of the respondents (around 30%) prefer using digital wallets for paying bills followed by booking travel tickets and so on.
- One of the major reasons why people opt for digital wallets is because of instant payment and also because of offers and rewards. Around 80% of the people opt for digital wallets because of the rewards attached to the use of digital payments.
- 40% of the respondents are strongly agree that they are concerned about the security of Digital payments and leakage of information, which serves be the one of the refraining factors for the use of digital wallets.
- A great number (60%) of the respondents are said that security is very important while purchase the product through online.
- The null hypothesis is rejected as there is significant association between age of the respondents and their usage of digital wallets.
- The null hypothesis is accepted as that there is no significant association between the age of the respondents and their usage of digital wallets.
- The null hypothesis is rejected as around 56% of the customers are satisfied through the use of digital wallets.

**LIMITATIONS OF THE STUDY**

- The universe being large, the study was restricted to adults residing in Greater Mumbai.
- The sample size is only 50, so the sample may not be truly representative of the population.
- Data collection will is a difficult task.

**CONCLUSION**

Thus to conclude, online purchases using digital wallets are increasing rapidly. The mind-set of the customers has gradually moved from purchasing on a cash basis to purchasing by way of digital wallets. Majority of the respondents are of the opinion that trust plays a vital role in the use of digital wallets. The use of digital wallets is getting popular among the young generation as they feel it is more comfortable, time saving and convenient. It is analysed from the survey that when a consumer makes a mind to purchase through digital wallets he or she is affected by multiple factors which influence his behaviour out of which safety and security remains the major concern. The main crucial identified factors are time saving, the offers and rewards and convenience.



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**A STUDY ON DIGITIZATION AND ITS INFLUENCE ON THE INDIAN ECONOMY**

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**ABSTRACT**

Generally, Digitization means converting all our data into bits format and Digitalization is the use of different technology/methods to change business processes. In simple terms, It is a process of converting the diverse forms of information, such as text, sound, image or voice into digitalized format. It has a proven impact on economy and society by reducing unemployment, improving quality of life, and boosting access to knowledge and other public services. It's a process which is marked by cost effectiveness to cut the cost that incurred in various knowledge practices related to the production, organization and communication of information that makes long-term economic growth. The process of digitization facilitates to preserve, access, and share an original document to the people worldwide that may only be available earlier to those who visit its physical location. This paper highlights the concept of digitization along with the social and economic benefits of digitization of knowledge and information.

*Keywords: Digitization, Economy, Economical impact, Social impact.*

*We don't have to carry cash; all payments can make through phone. – Layman*

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**INTRODUCTION**

We are part of digitization for last so many years. Digital world is one where we have touched the digitalised business processes by using in our day to day's life. Just think of activities such as making railway reservation online, buying Air tickets, bus tickets online or making payments by credit card, debit card, etc. For promoting digitalisation and governmental initiative to give all services to every citizen on their web portals or electronically, to make the transactions transparent and smooth. The real changes because of digitalization are becoming visible today because of the push and initiative by government which is expected to attendant in a new era (like how computerization did in public as well as private sector almost two decades back). Things like paper currency notes will soon be a thing of past. Slowly we are moving towards Digitalization of Indian Economy with new steps and initiatives.

In recent years, digitization, Mass adoption of connected digital services by consumers, enterprises, and governments, has emerged as a major driver and enabler of socio-economic benefits. Indeed, despite unfavorable global economic conditions, digitization can play a key role in assisting policymakers to spur economic growth and employment. The time is right for Indian companies to pursue digitalization-whereby digitized resources, such as cloud-based software and machines equipped with digital sensors, are transformed into new few years, various components of the digital ecosystem in India-including the digitized consumer, generation of digital data volumes, e-commerce and tech-savvy talent pools are expected to mature.

Right information to the right user at the right time has been the aim of information professionals. Recent developments in the information and communication technologies, especially the Internet and the Web based technologies have brought significant changes in the ways the information generate, distribute, access and use. These technologies play an important role to minimize the problems in using information at its earliest. The digital economy is the new productivity platform that some experts regard as the third industrial revolution. Digital revolution, also known as 'The Internet Economy' which is expected to generate new market growth opportunities, jobs and become the biggest business opportunity of mankind in the future years.

**OBJECTIVES**

To study the role of digitization in Indian economy.

To find out the benefits of digitization in Indian economy.

To study the impact of digitization in Indian economy.

**RESEARCH METHODOLOGY**

This study is eloquent in nature and therefore the information presented is based on secondary data. The secondary data is composed of the literature available in different scholarly research articles belonging to several national and international journals. Some data were collected from various documents such as books, reports, newspaper, magazines, journals, etc.

**NEED FOR DIGITIZATION**

The basic idea of digitization is to make full use of ICT facilities for accessing worldwide resources and beneficial for society at the same time. As going digital is the need of the hour, to remain environment healthy and safe. Various organizations are involved in digitizing their material because they remain influenced of the enduring value of such resources for learning.

**BENEFITS OF DIGITIZATION**

As we know, It is a process of representing an image, an analog signal or an object, as a series of integers. However, these digital representations are discrete and digitization can only approximately represent a signal but without any loss of information. This process involves reading of an analog signal at periodic intervals which is known as sampling. It is also possible to convert these series of integers back into the original analog signal. The quality of digitization will vary depending on the type of sampling rates etc. Old libraries that have multitudes of manuscripts and books that have accumulated over the ages are now being scanned and digitized all around the world. Now digital libraries are fast replacing the conventional libraries.

**THE ADVANTAGES OF DIGITIZATION ARE MANY, WHICH ARE AS FOLLOWS:**

- No physical limits for storage
- Can be accessed via the Internet
- 24/7 availability of access
- Great saving of space (example? library)
- Preservation of old texts/ manuscripts
- Easy retrieval of information using keywords
- Integrated online resource sharing
- It is cheaper to maintain digital library than book library
- Linking and networking possibilities
- Any number of times digital files can be duplicated with exactness.
- Many can access a digital file at the same time

Today, due to digitization all knowledge has become very accessible especially due to the free open access repositories that are made available. **Managed Outsource Solutions** (MOS) is an Oklahoma based data entry and BPO services provider that offers a wide range of services like digitization, data entry, data processing, data conversion data capture, OCR, ICR, data mining, web extraction, knowledge discovery and data cleaning services for clients globally and specifically in the US, Canada the UK and Australia.

Specially, the key tactical benefit of digitisation is to improve the efficiency of core business processes i.e. Eliminating transcription errors, implementing electronic workflow processes, creating audit trails, implementing security protocols, creating one source of truth for each document/item of data, improving accessibility to information, and Integrating business systems.

**IMPACT ON INDIAN ECONOMY**

In Indian framework; Today's society is already feeling the influence of digital economy in terms of employment and contribution to the gross domestic product among other things. Digitization in India makes it easier for citizens to access high speed internet by promoting digitization efforts, the government is also moving towards development.

Digitization has played a momentous role in helping the Indian economy to flourish. This is the best example of creating job opportunities for young people. Everybody in the country now talks about ICT and their effect. Furthermore, the "make in India" initiative encouraged the youth to start enterprises and this turned them into dynamic entrepreneurs. Digitization is what made this possible.

The Indian régime is inspiring the public to stop relying too much on cash transactions. The primary goal or objective of this initiative is making Indians adopt digital payments. Digital transactions help people abide by the law, which is useful for the economy. By using plastic money, citizens can enjoy freedom and security because it functions on technical grounds. Digital payments are known to be beneficial in any part of the world.

People who engage in terrorism and money laundering activities mainly use cash to transact. Therefore, using digital payments is a good way to discourage terrorism and money laundering.

There are many factors related to adoption and usage of digital technology, such as pricing, reliability, speed, and ease of use determine the level of digitization, which in turn has a proven impact on reducing unemployment, improving quality of life, and boosting citizens, access to public services. Digitization allows government to operate with greater transparency and efficiency and it has a dramatic effect on economic growth, but not all at once. Digitization assists enterprises to streamline their processes by slowly eliminating their dependency on paperwork. Banks are one of the biggest beneficiaries of digitization. They can now use certain processes to enable their staff to do more work.

### **INCREASING THE VOLUME OF ELECTRONIC PAYMENTS, PROVIDES NUMEROUS BENEFITS TO NATIONS.**

#### **1. Drives Economic Growth: -**

Increased card penetration can increase GDP

Shift from cash payment reduces social costs.

#### **2. Increases Financial Inclusion:-**

Greater acceptance of e-payments provides an on-ramp to financial inclusion.

Requires an enabling regulatory framework.

#### **3. Reduces the Shadow Economy:-**

Cash enables and perpetuates shadow economies.

Electronic payment penetration correlates to size of shadow economy.

#### **4. Enables Digital Commerce:-**

Electronic payments facilitate trusted transactions online.

Reduction in cash payments enables e-commerce growth, although in India Cash on Delivery has played an important role.

### **SOCIAL IMPACTS OF DIGITIZATION**

One of the most motivating and significant factors related to digitization is the link to overall social welfare. Digitization, is a social process which enables the institutions to produce, collaborate and create larger for the benefits and progress of the society through digital communication and applications. This process involves the mass digitization of books and older and rare materials. For the purpose of preserving the knowledge contents for future generations or making them available to a much wider community than could ever access the physical objects, many of the institutions (libraries and cultural archives) have started digitization initiatives to provide access to the history of societies, countries, cultures and languages. By providing access to digitized item online, institutions enable the users all over the world to view the information at different time sequel or simultaneously. Also, the users no longer need to invest much time and money to visit the physical location for an item.

### **CONCLUSION**

Digitization is a process of converting the various forms of data, such as text, sound, image or voice into digitalised format. Digitization will not only increase the efficiency of the government and public sector but also bring huge democratization in the particular economy. Digitization is emerging as a new tool to build and sustain such absolute advantages, and in some cases even to claim the "right to win" the beat the competition in certain sectors- a critical capability that underpins all other national economic efforts. Creating digital markets and boosting digitization can yield significant economic benefits and lead to substantial social benefits to societies and communities. Digitization has the potential to boost productivity, create new jobs, and enhance the quality of life for society at large. To better channel the outcome of digitization, the policymakers need to plan for how they digitize specific sectors and encourage the development of capabilities and economic enablers to help achieve maximum impact.

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**ARTIFICIAL INTELLIGENCE AND ITS APPLICATION IN DIFFERENT AREAS**

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**ABSTRACT**

*In future, Artificial Intelligence will enhance or replace human abilities in many areas. Artificial intelligence is the intelligence presented by machines or software. It is related with subfield of computer science. As Artificial Intelligence has enhanced the human life in many areas it is becoming a popular field in computer science. In the last two decades Artificial intelligence has greatly improved performance of the manufacturing and service systems. The rapidly growing technology in Artificial Intelligence is known as expert system. Expert system is widely used these days to solve the complex problems in various areas as science, engineering, medicine, weather forecasting.*

*In this paper I am giving and overview and different application areas of Artificial Intelligence. I am also exploring the current use of Artificial Intelligence technologies in the PSS design to damp the power system oscillations caused by interruptions, in Network Intrusion for protecting computer and communication networks from intruders, in the medical are medicine, to improve hospital inpatient care, for medical image classification, in the accounting databases to mitigate the problems of it and in the computer games.*

*Keywords: Artificial Intelligence, Intrusion Detection Systems, Neural Networks (computer), Power System Stabilizer.*

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**I. INTRODUCTION**

Artificial Intelligence is an approach to make a computer, a robot or a product which can think how smart human can think. Artificial Intelligence is the study of how human brain can think, learn, decide and work, when it tries to solve the problems. The study of Artificial Intelligence gives rise to intelligent software systems. The aim of Artificial Intelligence is to improve computer functions which are related to human knowledge such as learning, reasoning and problem-solving. The Intelligence is intangible. It is composed of reasoning, learning, problem solving, perception and linguistic intelligence.

The objective of Artificial Intelligence research are reasoning, knowledge representation, planning, learning, natural language processing, realization, and ability to move and manipulate objects.

**II. AREAS OF ARTIFICIAL INTELLIGENCE**

- A. Language understanding:** The ability to "understand" and respond to the natural language. To translate from spoken language to a written form and to translate from one natural language to another natural language.
- B. Learning and adaptive systems:** The ability to adapt behaviour based on previous experience, and to develop general rules concerning the world based on such experience.
- C. Problem solving:** Ability to formulate a problem in a suitable representation, to plan for its solution and to know when new information is needed and how to obtain it.
- D. Perception (visual):** The ability to analyze a sensed scene by relating it to an internal model which represents the perceiving organism's "knowledge of the world." The result of this analysis is a structured set of relationships between entities in the scene.
- E. Modeling:** The ability to develop an internal representation and set of transformation rules which can be used to predict the behavior and relationship between some set of real-world objects or entities.
- F. Robots:** A combination of most or all of the above abilities with the ability to move over terrain and manipulate objects.
- G. Games:** The ability to accept a formal set of rules for games such as Chess, Go, Kalah, Checkers, etc., and to translate these rules into a representation or structure which allows problem-solving and learning abilities to be used in reaching an adequate level of performance.

### III. APPLICATIONS OF ARTIFICIAL INTELLIGENCE

#### A. Application of Artificial Intelligent Techniques in Power system stabilizers (PSSs) Design

Since the 1960s, PSSs have been used to add damping to electromechanical oscillations. The PSS is an additional control system, which is often applied as a part of an excitation control system. The basic function of the PSS is to apply a signal to the excitation system, producing electrical torques to the rotor in phase with speed differences that damp out power oscillations. They perform within the generator's excitation system to create a part of electrical torque, called damping torque, proportional to speed change. A CPSS can be modeled by a two stage (identical), lead-lag network which is represented by a gain  $K$  and two time constants  $T1$  and  $T2$ . This network is connected with a washout circuit of a time constant  $T_w$ . The signal washout block acts as a high-pass filter with the time constant  $T_w$  that allows the signal associated with the oscillations in rotor speed to pass unchanged. Furthermore, it does not allow the steady state changes to modify the terminal voltages. The phase compensation blocks with time constants  $T1i - T4i$  supply the suitable phase-lead characteristics to compensate the phase lag between the input and the output signals.

In the field of power system operation computer programs are executed and modified frequently according to any variations. Artificial intelligence (AI) has the ability to deal with the high non-linearity of practical Systems. The various technologies that are used in PSSs optimization problems are ANN, FL, ES etc.

1.1) **Artificial Neural Network (ANN) in PSS:** In the power systems the most applications of the artificial neural network use a multilayer feed forward network. In the neural adaptive PSS, a feed-forward neural network with a single hidden layer is proposed which includes two sub networks: adaptive neuro-identifier, in which the dynamic characteristics of the plant are tracked and adaptive neurocontroller to damp the low frequency oscillations. Radial basis function network (RBFN) has three layers: input layers, hidden layers, and output layers. The hidden layer find centers and widths of the radial basis functions for individual pattern units and the output layer finds the weights between the pattern units and the output units using an unsupervised learning algorithm. A recurrent neural network (RNN) stabilization controller is proposed to improve the transient stability of power systems in which both the governor and AVR is used. The weight of the proposed controller is adjusted on-line. The signal output of the first RNN is added to the PSS signal output for excitation control. The signal output of the second RNN is used as a stabilizing signal for the governor system. ANNs are intelligent controllers to control nonlinear, dynamic systems through learning, which can easily accommodate the nonlinearities and time dependencies.

1.2) **Fuzzy Logic (FL) in PSS:** In 1964, Lotfi Zadeh developed FL to address inaccuracy and uncertainty which usually exist in engineering problems [10]. A design process for a fuzzy logic based PSS (FLPSS) was proposed for a multi-machine power system. The input signal to FLPSS is the speed deviation of the synchronous generator and its derivative. For the robustness of the FLPSS, five generator power systems were used and for designing a normalized sum-squared deviation index were used. This A novel input signal based FLPSS was applied in the multi-machine environment.

**B) Application of Artificial Intelligence Techniques in Network Intrusion:** Detection Intrusion Detection Systems (IDS) uses the various Artificial Intelligence techniques for protecting computer and communication networks from intruders. Intrusion Detection System (IDS) is the process of monitoring the events occurring in network and detecting the signs of intrusion.

**Artificial Neural Network in IDS:** ANN is a mathematical model that consists of an interconnected group of artificial neurons which processes the information. In IDS ANN are used to model complex relationships between inputs and outputs or to find patterns in data. In this a neuron calculates the sum by multiplying input by weight and applies a threshold. The result is transmitted to subsequent neurons. Basically, the ANN has been generalized to:

$$y_i = f(\sum w_{ik} X_k + \mu_i)$$

k

Where  $w_{ik}$  are weights attached to the inputs,  $x_k$  are inputs to the neuron  $i$ ,  $\mu_i$  is a threshold,  $f(\bullet)$  is a transfer function and  $y_i$  is the output of the neuron.

#### C) Application of Artificial Intelligence Techniques in Medical Area

Artificial intelligence techniques have the potential to be applied in almost every field of medical area.

### 3.1) Artificial Intelligence in Medicine

**3.1.1) Fuzzy Expert Systems in Medicine:** Fuzzy logic is a data handling methodology that permits ambiguity and hence is particularly suited to medical applications. It captures and uses the concept of fuzziness in a computationally effective manner. The most likely area of application for this theory lies in medical diagnostics and, to a lesser extent, in the description of biological systems. Fuzzy expert systems use the structure of a series of 'if – then' rules for modelling.

The techniques of fuzzy logic have been explored in many medical applications. Fuzzy logic is preferred over the multiple logistic regression analysis in diagnosing lung cancer using tumour marker profiles. Fuzzy logic is also used in the diagnosis of acute leukaemia and breast and pancreatic cancer and also predict patients' survival with breast cancer. They can also characterize MRI images of brain tumours ultrasound images of the breast, ultrasound. Fuzzy logic controllers have been designed for the administration of vasodilators in the peri-operative period to control blood pressure.

**3.2) Using Artificial Intelligence to Improve Hospital Inpatient Care:** Clinical decision support systems (CDSS) were one of the first successful applications of AI, focusing primarily on the diagnosis of a patient's condition given his symptoms and demographic information [4]. Mycin a rule-based expert system for identifying bacteria causing infections and recommending antibiotics to treat these infections was developed in 1970 under the work of CDSS for medical diagnosis. Pathfinder, which used Bayesian networks to help pathologists more accurately diagnose lymph-node diseases. AI has also been useful for computer-aided detection of tumors in medical images. Such approaches help in the diagnosis of various forms of cancer, and congenital heart defects.

**3.3) Artificial Intelligence Approaches for Medical Image Classification:** Artificial intelligence techniques are used for diagnostic sciences in biomedical image classification. Model-based intelligent analysis and decision-support tools are important in medical imaging for computer-assisted diagnosis and evaluation. CAD helps radiologist who uses the output from a computerized analysis of medical images as a second opinion in detecting lesions, assessing extent of disease, and improving the accuracy and consistency of radiological diagnosis to reduce the rate of false negative cases.

**3.3.1) Artificial Neural Networks Approach on Diagnostic Science:** The following subsections will discuss how ANN is utilized for image classification over generations. **3.3.1.1) Endoscopic Images:** Image classification is an important step in CAD. In classification of endoscopic images a hybrid implementation by advanced fuzzy inference neural network which combines fuzzy systems and Radial Basis Function (RBF) was proposed. The concept of fusion of multiple classifiers dedicated to specific feature parameters with an accuracy of 94.28% but RBF was characterized by a very fast training rate than fuzzy. It extracted both texture and statistical features.

**3.3.1.2) MRI Brain Tumour Analysis:** For the MRI brain tumour images a general regression neural network (GRNN) based automatic three dimensional classification method was proposed. This method had good time consuming rate and classification accuracy. Another intelligent classification technique proposed was Least Squares Support Vector Machines (LS-SVM). It identifies normal and abnormal slices of brain MRI data. This technique had a higher accuracy of classification over other classifiers as the false negative in LS-SVM was very low compared. Due to automatic defects detection in MR images of brain, extensive research is being performed.

**D) Application of Artificial Intelligence in Accounting Databases:** The use of artificial intelligence is investigated as the basis to mitigate the problems of accounting databases. The following are some difficulties with existing accounting database systems. The needs of decision makers are not met by accounting information. Humans do not understand or cannot process the computerized accounting databases. Systems are not easy to use. There is focus on the numeric data. Integrating intelligent systems with accounting databases can assist (either with the decision maker or independent of decision maker) in the investigation of large volumes of data with or without direct participation of the decision maker. Thus, the systems can analyse the data and assist the users understanding or interpreting transactions to determine what accounting events are captured by the system. With the artificial intelligence we store and retrieve knowledge in natural language. There are some artificial intelligence tools or techniques that help in the broader understanding of events captured by the accounting system. There is more emphasis on symbolic or text data rather than just numeric data to capture context. The artificial intelligence and expert system builds intelligence into the database to assist users. Without users direct participation such models help the users by sorting through large quantities of data. Such

models also assist the decision makers under time constraints; suggest alternatives in the searching and evaluation of data.

- E) Application of Artificial Intelligence Techniques in the Computer Games:** Playing games is one of the most popular uses for computer technology. In the evolution of computer games, they have grown from modest text based to the three dimensional graphical games with complex and large worlds. The systems as graphics rendering, playing audio, user input and game artificial intelligence (AI) when put together provide the expected entertainment and make a worthwhile computer game. Artificial intelligence is the most important part of every computer game and playing the game without artificial intelligence would not be any fun!. If we remove artificial intelligence from computer games, the games will be so simple that nobody will be interested in playing the computer games anymore!. Without the game AI, the winning would not be difficult at all. Artificial intelligence is used to solve common problems in the computer games and provide the features to the games. Specifically, non-playing character (NPC) path finding, decision making and learning are examined. There are several ways that AI contributes to modern computer games. Most notably are unit movement, simulated perception, situation analysis, spatial reasoning, learning, group coordination, resource allocation, steering, flocking, target selection, and so many more. Even context dependent animation and audio use AI.

**Computer Game Problems Solved with AI:** Artificial intelligence solves the three common problems: nonplaying character (NPC) movement, NPC decision making, and NPC learning. The four artificial intelligence techniques used are Path Finding, Bayesian Networks, Fuzzy Logic, and Genetic Algorithms which help a computer game provide non-playing character path finding and decision making as well as learning.

## CONCLUSION

Artificial intelligence gives the ability to the machines to think analytically, using concepts. Tremendous contribution to the various areas has been made by the Artificial Intelligence techniques from the last 2 decades. Artificial Intelligence will continue to play an increasingly important role in the various fields. This paper is based on the concept of artificial intelligence, areas of artificial intelligence and the artificial intelligence techniques used in the field of Power System Stabilizers (PSS) to maintain system stability and damping of oscillation and provide high quality performance, in the Network Intrusion Detection to protect the network from intruders, in the medical area in the field of medicine, for medical image classification, in the accounting databases, and described how these AI techniques are used in computer games to solve the common problems and to provide features to the games so as to have fun. There is bright future in the analysis of Network Intrusion Detection and there is also definite future in the area of Power System Stabilizers. We conclude that further research in this area can be done as there are very promising and profitable results that are obtainable from such techniques. While scientists have not yet realized the full potential and ability of artificial intelligence. This technology and its applications will likely have far-reaching effects on human life in the years to come.

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**ANALYSIS OF ROLE OF EDUCATION IN ECONOMIC DEVELOPMENT: SUSTAINABLE DEVELOPMENT GOAL OF QUALITY EDUCATION**

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**ABSTRACT**

*Education is basic necessity of human beings in current context. Without education it is almost impossible to survive in today's market scenario because education provide knowledge and enhance aptitude which is necessary for employment as well as employability. Although, in past and currently also various governments have framed number of Policies and Acts to enhance the level of education through public as well as private sector participation but quality education is still a major challenge in general due to various constraints. Having look at various targets set up by United Nation through Sustainable Development Goals (SDGs) 2030, quality education is one of the most important part of it. This is because given the nature of other targets of SDGs 2030 i.e. they are interlinked in such a way that improvement in quality education will bring improvement or corrections in some of those targets too.*

*In India the education scenario is not at par despite of increase in investment i.e. allocation of funds for education in general and primary and secondary education in particular, increase in number of educational institutions of various types and teachers too. On one hand drop-out rates at primary and secondary levels is a serious concerns and other hand millions of students are graduating every year but employability is major challenge. Thus, in this paper an attempt is being made to understand education scenario in India along with Government Policies to support education sector and also to analyse empirically some of the important macroeconomic parameters to find out their impact on education scenario in order to have better policy measures with reference to better and quality education.*

*Keywords: Economic Development, Sustainable Developmental, Education, Economy, Employment.*

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**INTRODUCTION**

Growth and development of any economy or economic system not merely depends on planning and policies, but possible only when it is being implemented in a right manner and backed by regular follow-up with reference to check the results on continuous basis. Likewise, Government of India undertook many developmental plans and policies through Five Year Plans and many more to remove numerous bottlenecks of our economy which were either hampering growth or proved to be a major hindrance on the path of development. Some of the major issues which still prevail in our economy despite many efforts since the beginning of planning era are unemployment, illiteracy, poverty, housing, sanitation, infrastructure, self-sustained growth and many more. Although, we have got some notable success given the efforts of various governments over the period of time, but lot more is to be done in order to bring our economy on the path of achieving Sustainable Developmental Goals.

Amongst all, education is one of the most important components which play an important role in achieving the economic development goals. Through education one can acquire knowledge and develop the quality of understanding anything. It is only the education and its system the way it is being provided, i.e. in qualitative and quantitative manner, decides the success of any nation. Thus, a person who is educated, with her/his knowledge and level of understanding can prove more useful and productive, if provided with required training pertaining to particular task or sector in the economy.

However, having a look at the Indian economy and its demographic scenario with reference to occupational engagement, most of the population is still engaged in agriculture only. Along with agriculture, where major chunk of our population is engaged directly or indirectly is another crucial component of industrial and service sector. As we are aware of the fact that agriculture and other sector plays an important role in the growth and development of our economy, some of the deficiencies in those segments, especially the low level of education among its major stake holders resulting into lesser level of contribution to the economic growth, but if deficiencies related to education and other factors be removed or taken care-off in an appropriate way we can achieve Sustainable Developmental Goals for our better future.

Now, with reference to education infrastructure i.e. number of schools and higher educational institutions at various level in our economy currently we have around 1.5 million schools with more than 8.7 million teachers at primary and secondary levels for almost 260 million enrolments in schools on one hand and on other hand we

have around 800 universities and 40000 colleges for higher education, still we are not par with quality education required for effective growth in case of economy like ours.<sup>1</sup> Although, there has been substantial growth in the field of education in India if we look from the perspective of First National Policy on Education in 1968 and recent Draft of New Education Policy 2019, still dropout rate is high at various levels. Thus, the study is undertaken with an objective to understand role of education in economic development which can further lay down the possibility of attaining Sustainable Development Goal(s) 2030.

### **OBJECTIVES**

- To understand the education scenario and issues related to education sector in India.
- To analyze the role of education in economic development from various perspectives.
- To suggest policy guidelines and recommendations on the basis of the study.

### **METHODOLOGY**

The methodology includes review of literature to gather insights and secondary data use. The study also attempted a critical understanding about the education system in India with reference education infrastructure, enrolment and dropout scenario at various level along with government support for education empowerment, demographic profile and education requirement to improve overall quality. Again, given the importance of education in economic growth of our nation, the significance of our study can be considered from a future policy framework perspective. This has been sought to be examined with the help of secondary data and econometric analysis fitting log-log regression model which has provided some basis for the study.

### **ROLE OF EDUCATION IN ECONOMIC DEVELOPMENT OF INDIA**

Education is consider as one of the most precious asset of human beings. In general, education creates a difference in human approach and behaviour when they act socially. Investment in education i.e. educating human being is considered as investment in human capital, and right investment brings real improvement in socio-economic scenario of any nation. Having look at past, India was a hub for education in this world but the situation was completely different when we got independence from British Rule. As of now, we have completed a long journey with reference to various economic parameters and education is amongst one of them. After independence so far various governments at various levels tried their best to improve education system and scenario through the improvement in education infrastructure primarily. From a few thousands school that is too at very primitive stage to more than 1.5 million school now is a result of investment in and development of education infrastructure. Although, as per various secondary sources it is learnt that we have currently more than 260 million enrolment in our schools with more than 8.7 million primary and secondary school teachers, the student- teacher ratio is still high as compare to international ratio.

Thus, in order to improve education scenario in our economy, almost around 20 years back our government adopted United Nation's Millennium Development Goal along with the ongoing efforts via various Policies and Acts for the betterment of education system, the government took two important initiatives along with other activities i.e. Sarva Siksha Abhiyan and Right to Education Act 2009. Particularly those two policies along with other efforts resulted into increase in enrolment at school level from 156.6 million to 189.9 million during the years 2000-2017 i.e. an aggregate hike in 33 million or more enrolment. However, due to some deficiencies along with some of the macroeconomic parameters which effects our education scenario directly or indirectly the dropout rate is still high as per international standards. Thus, to overcome all those problems very recently our current government came up with Draft National Education Policy 2019 and invited suggestions from various stakeholders at various levels to improve education system with reference to outcome based education, because although the mean year of schooling has improved in India in past some time from 4 years or so to around 6.4 years now but still low as compare to countries like China and Brazil i.e. 7.8 years. On the other hand to tackle the dropout at school level they invited the suggestions from experts because currently at primary level dropout rate is 12.3% and beyond primary level 50% do not continue their education because male generally engaged in economic activities and female engaged in domestic activities.<sup>2</sup> Thus, on the basis of various suggestions and recommendations with reference to policy making for the better and qualitative education our government has come up with Revised National Education Policy 2019.

Now, given the demographic profile of our economy where around 26.6% of the population is of 0-14 years of age, 17.9% is of 14-24 year of age, 41% is of 25-54 years of age, 7.8% is of 55-64 years of age and remaining

<sup>1</sup> GoI (2019).

<sup>2</sup> GoI (2019).

6.6% is 65 years or above, the requirement of education expenditure is more and more. Although, various government in past and current government too trying their best to provide appropriate budget i.e. allocation of fund for education via budgetary provisions but given certain constraints it is observed that there exists a variation in allocation of funds on year to year basis i.e. sometimes it is more and sometimes it is less. This resulted into large gaps in urban-rural achievements despite the fact that our government has increase the education expenditure from Rs. 97000 crores in 2004-05 to 560000 crores in 2015-16.<sup>1</sup>

Further, as United Nation has moved from Millennium Development Goals to Sustainable Development Goals (SDGs) 2030 and one of the of the major targets is “Quality Education”, it also made our government to think on the similar line and therefore our concerned authorities also started programs like Samagra Siksha Abhiyan and Rashtriya Avishkar Abhiyan to match and achieved the SDGs. As discussed earlier in this study that given the nature of some of the targets of SDGs as they are interlinked in such a way that improvement in one parameters brings some good correction in others too i.e. our government along with the target of quality education through various policies and programs trying to other targets of SDGs such as Goal No. 2 Zero Hunger, Goal No. 3 Good Health and Well Beings and Goal No. 6 Clean Water and Sanitation through school based initiatives like Mid-day Meal Program (1995) and Beti Bachao Beti Padhao program (2014). Moreover, the SDGs Goal No. 10 i.e. Reduce inequalities can also be tackle through Sarva Siksha Abhiyan Program.<sup>2</sup>

Again, as we are aware about the fact that education results into increase in knowledge and aptitude and therefore there are more chances of getting employment through some formal technical education after school or higher education i.e. education increases the employability. Thus, keeping this in mind our government has already taken better initiatives to increase employable skills in youth of our country in the form of initiatives like Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Start-up and Make in India to achieve the target of SDGs Goal No. 1 i.e. No Poverty. This simply indicates the willingness of our concerned authorities to achieve maximum targets of SDGs 2030 via improvement in our education system alignment with various other parameters at macro level. In this connection our government has already taken major initiative in the form of National Education Policy 2019 by liberalizing our education scenario i.e. imaginative and flexible curricular structure, creative combination of study, integration of vocational education and multiple entry/exit point, etc. keeping in mind the population growth of our country along with ever-changing demographic profile with reference to the age component. Hence, better education infrastructure in terms of more numbers of schools with quality education, appropriate pupil-teacher ratio, adequate budget allocation, etc. is need of hour as our economy grows in terms of Gross Domestic Product (GDP), Per Capita Income (PCI), etc. This is because the growth of education infrastructure with reference to number of schools is having positive correlation with growth in GDP as well as increase in public expenditure on Education in India. It can be seen with the help of result obtained from econometric analysis fitting log-log regression model to check the relationship between GDP and education infrastructure as well as Expenditure on Education and Education Infrastructure. However, given the data constraints with reference to the availability of data, the data is considered from 2005-06 to 2013-14 only.<sup>3</sup>

The Model is:

$$Y_i = \beta_1 + \beta_2 X_i + \beta_3 X_2 + U_i$$

Whereas,

$Y_i$  is Education Infrastructure i.e. number of Schools.

$X_i$  is GDP i.e. Gross Domestic Product

$X_2$  is Public Expenditure on Education

$\beta_1, \dots, \beta_3$  are parameters to be estimated

Thus, on the basis of applying the data in given model for estimation to analyse the impact of GDP Growth and Expenditure on Education, following hypothesis are constructed:

1. There is no significant relation between GDP Growth and Education Infrastructure.

<sup>1</sup> GoI (2019).

<sup>2</sup> GoI (2019).

<sup>3</sup> GoI (2016).

2. There is no significant relation between Expenditure on Education and Education Infrastructure.

Henceforth, results mentioned below shows that with reference to first hypothesis given the value of  $R^2$  (preparation of variances in the dependent variable that can be explained by the independent variables) is 96% which indicate good relationship i.e. there is strong impact of GDP on Education Infrastructure. Thus, the result signifies at 5% level and hypothesis is rejected. Again, with reference to the second hypothesis given the value of  $R^2$  is 97% which indicate strong impact of Expenditure on Education on Education Infrastructure and result signifies at 5% level and therefore second hypothesis is also rejected.

	Education Infrastructure i.e. No. of Schools	
	GDP Growth	Expenditure on Education
Elasticity	.19	.16
Intercept	4.84	5.27
$R^2$	.96	.97
Standard Error	.007	.005
t-stat	12.97	16.99
Source: Our Analysis		

Thus, on the basis of given result it is observed that in order to enhance the level of education and provide the quality education our government must improve the education infrastructure through more budget allocation to the education sector when the economic growth is favourable on the basis of economic scenario of particular time.

#### CONCLUDING REMARK AND POLICY IMPLICATION

The study conclude that although the education scenario has improved in India over period of time with reference to the literacy rates, education infrastructure, average school age, public expenditure on education and so on but despite of that it is felt that still we are lagging behind the par level. Very recently and even in past our concerned governments supported education sector through policy making to enhance education level but despite of that due to certain inefficiency in the system itself we did not able to take full advantages of those measures and still we are struggling with quality education to make our your more employable. The study also conclude that education plays an important role in economic development and this can be seen with the SDGs Goal No. 4 i.e. Quality Education and its direct contribution to the other goals i.e. Goal No. 2 Zero Hunger, Goal No. 3 Good Health and Well Being, Goal No. 6 Clean Water and Sanitation and Goal No. 10 Reduce Inequalities, which is primarily our government is trying to achieve through various policy measures directly confined to Education. In case of indirect contribution, through various policies which increase employability of youth after primary, secondary and higher education our authorities is targeting SDGs Goal No.1 i.e. No Poverty. However, there are certain bottlenecks despite of so many efforts as discussed earlier which are hampering the effectiveness of our efforts and hence still we are behind the par level. Therefore, the current study strongly suggest to improve the mechanism of implementation of various policies along with more allocation of funds so that we can reach near the target and maximum can be achieved. The study also recommend the adequate appraisal of outcome and need to have proper check on the system itself for effective implementation and better result in terms of quality education. For this, most important is to improve the education infrastructure in rural as well as urban segment of our economy. Hence, the implication of current study is that with the implementation of the suggestions we can have better outcome in terms of quality education and many more. Thus, in this regard a detailed study is called for.

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**BRIDGING SOCIO-ECONOMIC DIVIDE THROUGH INNOVATION IN EDUCATION: A CASE STUDY OF TEEN-HATH NAKA SIGNAL SCHOOL<sup>1</sup>**

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**ABSTRACT**

*Socio-Economic conditions of people affect the development process in an economy and therefore socio-economic equality is desirable for the balanced economic development. But, socio-economic divisions are widespread in countries like India and one of the crucial objectives of balanced economic development is narrowing such gap. Education can play an important role in this regard because education not only empowers people in enhancing earning capacity (which can further reduce income inequality), but also develops required mind-set among people (to reduce social inequality) needed in the process of balance economic growth.*

*However, for people from different backgrounds can be empowered through innovative ways of providing education and thumb-rules, in this case, many-a-times are non-viable. An education system suitable to socio-economic background of people is most desirable to educate and empower them.*

*The present research work attempts to study the role of Signal School located at Thane's Teen-Hath Naka area in providing education to the children of those parents who are surviving by selling articles on signal. The study also attempts to understand suitability of this innovative idea to cater the need of education to their existing socio-economic background.*

*Keywords: Innovative Education, Socio-Economic Inequality, Signal School, Thane*

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**1. INTRODUCTION**

Socio-Economic conditions of people affect the socio-economic development process and therefore socio-economic equality is required for the balanced economic development. While Economic Growth, being narrow in concept, does not require such socio-economic balance in society, the broader concept of Economic Development definitely requires the one to be filled. Thus, Economic development is to be sought after which supports balance development approach.

However, socio-economic divisions are widespread in countries like India and one of the crucial objectives of balanced economic development is narrowing such gap. It has been widely accepted fact that education can play an important role in this regard because education not only empowers people in enhancing earning capacity (which can further reduce income inequality), but also develops a kind of mind-set among people (to reduce social inequality) much required in the process of balance economic growth.

Thane city, which is added in the list of Future Smart City of India, is not an exception to the problem of such Socio-Economic inequality. Since, Thane city is lying in close proximity of Mumbai City, it has experienced flow of migrants (in seek of employment majority) from not only rural Maharashtra but also from different corners of India. Such migrants are found staying in Railway Platforms, Traffic Signals, Sky-walks and other places alike. They are found to be selling some or other goods or begging to fill their empty stomachs. This reality reflects prevailing Socio-Economic Divide in the society and bridging such Divide is really a challenge for the society in general and government in particular.

Under this prevailing condition, a concept of 'Signal School' was experimented for the first in India by an NGO called 'Samarth Bharat Vyaspeeth' at Thane's Teen-Hath Naka Signal area with the help of Thane Municipal Corporation. Present study is an attempt to analyse the effects of this experimental initiative under the context of Socio-Economic background of the students and to assess the benefits received by them due to this initiative.

**2. OBJECTIVES OF THE STUDY**

The present research paper attempts to study the role of Signal School located at Thane's Teen-Hath Naka area in providing education to the students who come from different Socio-Economic background with following objectives:

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<sup>1</sup> The present research paper is based on Minor Research Project sanctioned and funded by management of VPM's K.G.Joshi College of Arts and N.G.Bedekar College of Commerce, Thane.

1. To understand socio-economic background of students studying in *Teen-Hath Naka* Signal School and their parents.
2. To understand effectiveness of Signal Schooling experiment in the context of their present condition.

### **3. SCOPE AND LIMITATION OF THE STUDY**

The presents study is an attempt to understand the effectiveness of education for those who are in a state of deprivation under different Socio-Economic conditions, through the case study of *Teen-Hath Naka* Signal School located in Thane. The study attempts to evaluate:

- Socio-Economic Background of students of Signal School to understand the suitability of the signal school initiative.
- Efficacy of such an initiative in dissemination of education.

Following are the **limitations** of the study:

- The study is restricted to only *Teen-Hath Naka* Signal School located in Thane.
- Other institutions like public, Private schools located in other region are not covered.

### **4. SIGNIFICANCE OF THE STUDY**

The present research study is an attempt to understand efficacy of Signal School initiative in dissemination of education to people of poor Socio-Economic background. The study also attempts to analyse suitability of Signal School initiative and effectiveness of education provided in such schools for the personality development of students associated with.

### **5. RESEARCH METHODOLOGY**

#### **5.1 Data Collection:**

The present research study involves both quantitative and qualitative techniques of data collection that too from both from primary and secondary sources. Schedules and Questionnaire are prepared as per need and data so collected is tabulated, averaged etc. for the meaningful conclusion.

#### **5.2 Description of sample**

The present research work involves a sample of 20 students who comprise of 50% of total students (total 40 students) from class 5<sup>th</sup> to class 8<sup>th</sup> of *Teen-Hath Naka* Signal School.

#### **5.3 Analysis**

The present research work gauges around following analysis:

- ✓ Analysing sample on the basis of age, gender, education, birth place, distance of signal school from home, number of years living in Thane etc.
- ✓ Analysis of literacy level of students and their family
- ✓ Economic status of students of signal school etc.

### **6. LITERATURE REVIEW**

- ✓ According to Theodore Schultz (1960) education is for the most part an investment and an important component of human capital.
- ✓ Tilak J.B.J (1987) opined that Education is needed not only for economic development but for cultural and individual development It has been observed that poor nations invest a lot of money in education with the idea that literate farmers will be more productive with even a least education such as - primary education than illiterate farmers. The trained craftsman and mechanics at least with little education will be able to keep up to date knowledge in their field of education. University students are needed to provide the professional expertise for both public and private sectors. People specially parents feel that education is necessary for their children so that they get well-paid jobs and develop their solid career and through this children from poor family be able to escape from poverty.
- ✓ Ganguli, B.N. and Gupta, D.B. (1974) studied the level of quality of life with the help of seven indicators like, nutrition, shelter, health, education, clothing, leisure, recreation and security.
- ✓ Aikara Jacob (1980) in his studies found that In comparison with the non-Scheduled Caste students the Scheduled Caste students were found to be inferior in economic, educational, occupational, and academic background. Similarly, the rates of stagnation and dropout were conspicuously higher among the Scheduled Caste than among the non-Scheduled Caste students. In order to meet the problem, it is suggested that

academic weakness of the Scheduled Caste students can be met with special coaching classes, or special additional lectures can form part of such assistance.

- ✓ Vakil, A.K. (1985) in his studies concluded that the educational and economic conditions of the Scheduled Castes have been far from satisfactory. There are variations in the poverty of the Scheduled Castes and these inhibit the designing of uniform economic policy for them. Before independence the British had made some investment in education though it safeguarded their own interests at the same time. After independence new concepts came into the field of education which gave emphasis on progressive role on education that is development on physical and human resources. The former gives importance on modernisation of agriculture and industrial concerns and the later gives emphasis not only on skilled workers side by side on new ways of life.
- ✓ Banerjee P.J. (2001) opined that balance is supposed to be maintained between production and consumption benefit. It is said consumption benefit in India surpass production benefit. Overemphasis is given in certain sectors such as engineering, technological and mechanical education to bring technically expert manpower but that is not giving us expected result and returns because of slow growth of industrial development. Two decades ago it was found many Engineers mostly civil, remained unemployed for long. That is why many students at present prefer course on radio, electronic and mechanical engineering and computer science etc. instead of civil and electrical Engineering. But slowly in these branches also gradual increase of students is being observed. So proper investment in proper field should be emphasised otherwise it will lead to disequilibrium.

#### **7. ABOUT SAMARTH BHARAT VYASPEETH:**

It was established by Mr. Mukundrao Gore in Pune. In 2008, this organisation started its functioning. Renowned historian, Dr. Daud Dalvi served as head of the organisation and others like Ulhas Karle, Mangesh Walanj, Purushottam Aagwan, Prashant Sawant, Milind Patankar, Raghunath Kulkarni, Bhatu Sawant and Aarti Nemane joined as team members. This team drafted a plan to determine development plan for Thane to be achieved by 2020. Following the plan they initiated many projects.

#### **8. ABOUT PEOPLE LIVING AT SIGNAL UNDER TEEN HATH NAKA BRIDGE:**

As noted by Richa Taneja, Since 20 years, over 10 tribal families have been living under a bridge in Maharashtra, calling it their 'home'. In hope for a better livelihood, they migrated to the city from the state's drought-hit regions of Beed, Jalna, Usmanabad and Parbhani to the signal area under Teen Haath Naka bridge in Thane. To make ends meet, the families took up odd jobs – labour work, selling eatables, flowers or books. Their children were treated as an additional hand for income generation and were asked to beg on the roads.

#### **9. ABOUT SIGNAL SCHOOL INITIATIVE:**

On June 15, 2016, 'Signal Shala', a school at the signal, was inaugurated right under the bridge. The school, built with a shipment container, was started by the Thane Municipal Corporation and is run by Samarth Bharat Vyaspeeth. The thought behind the school is, "If the children cannot go to the school, the school would come to them." The school is specially meant for the children who live on the streets and who are forced to beg on the roads. In a matter of six months, the kids in 'Signal Shala' have made great strides. With a total strength of 26 children from Class 1 to 8, they are not just taught state education curriculum, but are engaged in co-curricular activities like art and craft, indoor and outdoor sports and story-telling. The school functions from Monday to Saturday. It starts at 11 am and continues till 4:30 pm. After 4:30 pm, volunteers who turn up for story-telling sessions and also hold fun activities like magic shows and indoor games. The children are then sent to their parents from 6:30 pm to 8:30 pm. After this, they return to the school and sleep.

The Thane Municipal Corporation, which provided the shipment container and basic infrastructure, takes care of the water and electricity bills of the school. The school raises money for food, maintenance and salary for attendants and teachers.'



### 10. ABOUT STUDENTS OF THE SIGNAL SCHOOL AND THEIR PARENTS:

There are many migrant families who come to Mumbai in search of work and spread to all over Mumbai and its suburbs. You can find their children on streets, under flyovers, on signals etc. doing some small businesses of selling things like flowers, games, or sometimes begging. Samarth Bharat Vyaspeeth found such underprivileged children on Tin hat naka signal which is busiest signal in Maharashtra. They started their Signal School, under a flyover at Tin Hat Naka. Samarth Bharat Vyaspeeth wants to address migrant dropout students; they can start their education again in signal school, children will be in safe environment, they will get a vision to look at their life and future. With this thinking Samarth Bharat Vyaspeeth started signal school.

As per survey made by Samarth Bharat Vyaspeeth about background of students 'since Samarth Bharat Vyaspeeth is concerned about the future of children living on the roads in extreme poverty and very bad living conditions, we have done a survey to identify their background, and to get related information from them. Parents of these children are migrants from various places in and around Maharashtra. They belong to Pardhi (Hunter) community. Traditionally this community neither have their land nor they live in any particular village they keep migrate in search of livelihood. Earlier their livelihood was hunting animals to eat, sell or to do business of their skin, teeth etc. But then because it banned by government they started living in villages and working on others lands as daily wage worker. But because of there is draught in villages from 2-3 years there is no work left for this community. So they migrated towards different metropolitan cities where they can earn livelihood. Now some of them are in Thane. They sell some small things on signals.

This is third generation of these immigrants, they earn through their businesses but they don't do any kind of savings, their life indiscipline. They are very good at business so their children are. They are now living on hand to mouth conditions so children in the family also have to work with families.

### 11. ACTIVITIES FOR HOLISTIC DEVELOPMENT OF CHILDREN:

SBV's (Samarth Bharat Vyaspeeth) concept is to provide children with all the following things, which they don't get in their life. These things are needed to grow a good, independent and responsible personality. SBV is taking a lot of efforts to give these children a different life experiences to grow their personality as a good and responsible citizen.



#### A. MEDICAL TREATMENT

The very first activity was related to health and hygiene and it was started from cutting their hair, making students to bath properly, washing their hands after using toilet, etc. They were taught good habits about personal health and hygiene. These children eat stale food; sleep on dusty roads, their unhygienic environment and living patterns are making them weak, and they become vulnerable to many diseases. SBV signal school provide them with complete health check up and treatment. Till now SBV has done eyes check up camps, dental check up camps etc. SBV provided them with all the facilities like bathroom, meal etc. A proper timetable is decided for them eg. Coming to school daily, go to toilet, have a bath, using clean cloths, combing hair, having breakfast, then study etc. SBV is helping children to follow this timetable regularly. Some of the children were addicted to tobacco, and some other addiction. With proper counselling that volunteers started working with them, now their addiction habits are relatively very less.



**B. SPECIAL CLASS FOR ENGLISH LANGUAGE:**

English classes are arranged for these students in the school itself. As in contemporary world of globalization these children should not fall behind is main objective behind it. This also helped them in their regular English study.

**C. MORAL EDUCATION:**

This is to help children in terms of developing their morals and values in their life. To start logical thinking. Also it helps them to develop their decision making capacity and inter-personal skills.

**D. KHEL KATTA- VACHAN KATTA (READING PLATFORM - PLAYING PLATFORM)**

To take these children out of their stressful life in terms of mental and physical improvements, Signal school provide them with a library and equipments to play such as merry-go-round, see-saw, swing, slides etc. Playing helps them to develop their loco-motor skills and to manage their feeling and emotions.

**E. NIGHT SHELTER IS ALSO PROVIDED FOR BOYS:**

These children sleep on streets, where there is a lot of disturbance in their sleep which results into less concentration and no attentiveness. Signal school provide night shelter to boys. Due to lack of safety measures we could not allow girls to live in shelte

**F. NUTRITIOUS MEAL:**

The children are provided with 3 time’s nutritious food that includes milk, fruits, green vegetables and leafy vegetables etc. In the beginning of school children were malnourished and having many diseases. This food provides them nourishment and helps them to develop their capacity to fight with diseases.

**G. EXPOSURE VISITS:**

We take these students for trips and various places for exposure of outside food. Our staff keep informs us and arranges small visits for students for their development

**8. Skill related education**

With formal education students are provided with general knowledge, education through play etc. So these children will try to stand on their own feet in future.

**H. COUNSELLING**

It is done according to the needs of children and groups. Personal counselling helps children to boost their confidence. Also they are being told about how to take care of own physic, to live in healthy and hygienic surroundings.

**12. ANALYSIS OF CURRENT SOCIO-ECONOMIC CONDITION OF STUDENTS OF SIGNAL SCHOOL:**

**12.1 Description of the sample**

In the subsequent table given below a multi-dimensional description of the sample is given where 20 selected students of signal schools from standard 4<sup>th</sup> to standard 7<sup>th</sup> and one student of 8<sup>th</sup> standard were asked to fill the structured questionnaire out of total population of 40 students. Thus the selected sample covers 50% of the population.

**12.1.1 Age and Gender-wise classification of sample:**

The table given below describes selected sample on the basis of their age-group and gender:

Age-group	Gender-wise Number of students			
	Male	%	Female	%
0-10 years	2	20	5	50
11-20 years	7	70	5	50
21 years and above	1	10	0	0
Total	10	100	10	100

Male students %		Female students (%)	
0-10 years	20%	0%	0%
11-20 years	70%	50%	50%
21 years and above	10%	0%	0%

(Sources: Field investigation)

From the table given above it can be seen that total 10 male students and 10 female students are being included in the sample within which 70% of male students and 50% of female students are from age-group of 11-20 years which is maximum in the sample.

**12.1.2 Standard-wise classification of students:**

The table given below shows standard-wise distribution of the sample:

Standard/Class	Gender-wise Number of students			
	Male	%	Female	%
0-4	2	20	5	50
5-7	7	70	5	50
8 and above	1	10	0	0
Total	10	100	10	100

**Male %**

■ 0-4 ■ 05-07- ■ 8 and above

**Female %**

■ 0-4 ■ 05-07- ■ 8 and above

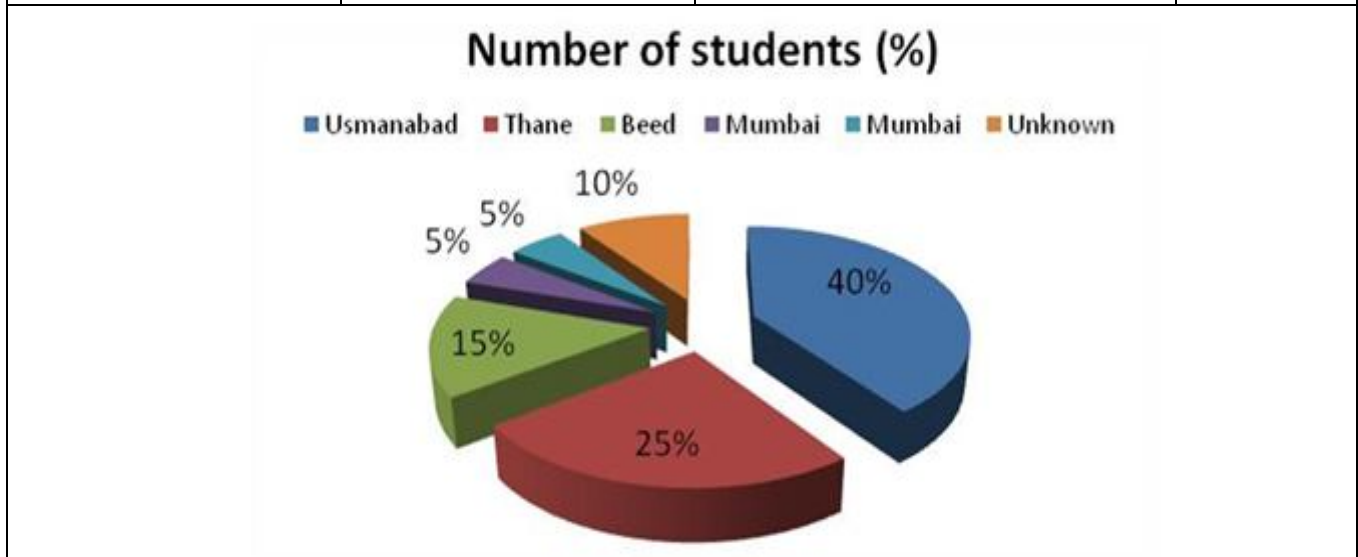
(Sources: Field investigation)

In the table given above it can be seen that majority of the students covered in sample belong to the standard of 5<sup>th</sup>, 6<sup>th</sup> and 7<sup>th</sup> from both the genders.

**12.1.3 Birth place and District-wise distribution of students:**

As noted above in the introductory part, many of students of signal school are part of the third generation living in Thane. The table given below deals with this fact.

Birth place	District	Number of students	%
kalamb	Usmanabad	8	40
Thane	Thane	5	25
Nandur	Beed	3	15
Nahur	Mumbai	1	05
Santacruze	Mumbai	1	05
Unknown	Unknown	2	10
	Total	20	100



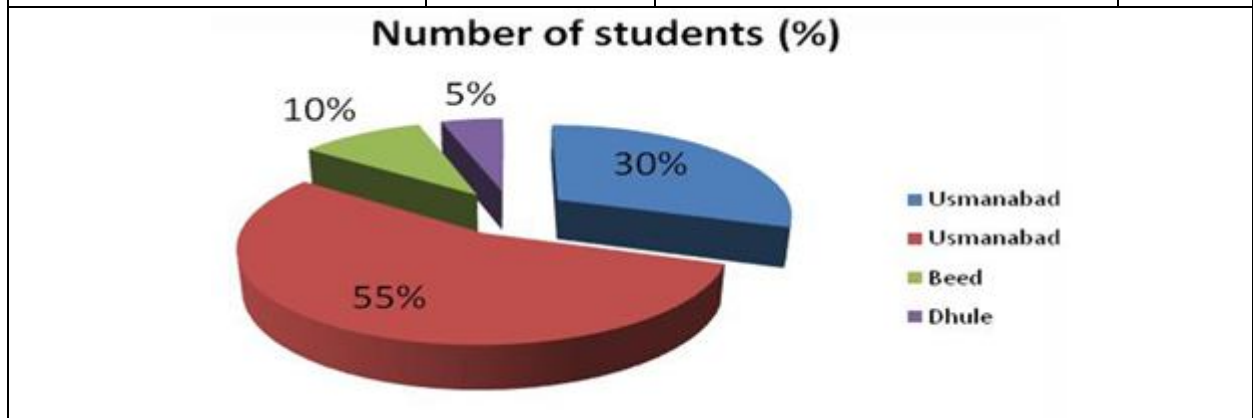
(Sources: Field investigation)

As it can be seen from the table above, majority of the students have their birth place located outside Thane. Thus, they have migrated from their native place. Similarly, some of them have born in Thane itself which shows that they are settling down in Thane. It has also been observed that many of them belong to the same family i.e. they are cousins or relatives.

**12.1.4 Place of origin-wise distribution of students:**

The table given below shows place of origin of the family of the students, this data is helpful to understand their immigration trends:

Place of origin	District	Number of students	%
Vakadi	Usmanabad	6	30
Vadgaon-kalamb	Usmanabad	11	55
Nandur	Beed	2	10
Jawla	Dhule	1	05
	Total	20	100



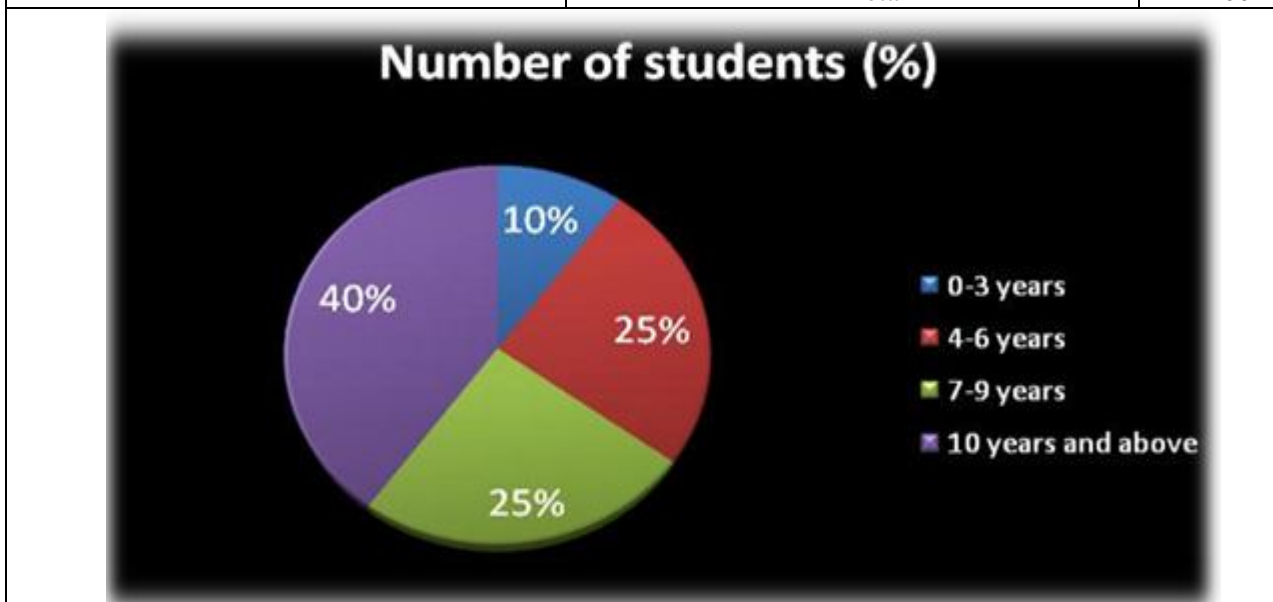
(Sources: Field investigation)

From the above table it becomes clear that all the students have their origin in different parts of Maharashtra especially, backward regions of state, though more than 80% from Usmanabad district.

**12.1.5 Distribution of students on the basis of number of years of living in Thane:**

The table given below shows how long they have been living here in Thane.

Number of years	Number of students	%
0-3 years	2	10
4-6 years	5	25
7-9 years	5	25
10 years and above	8	40
	Total	100



(Sources: Field investigation)

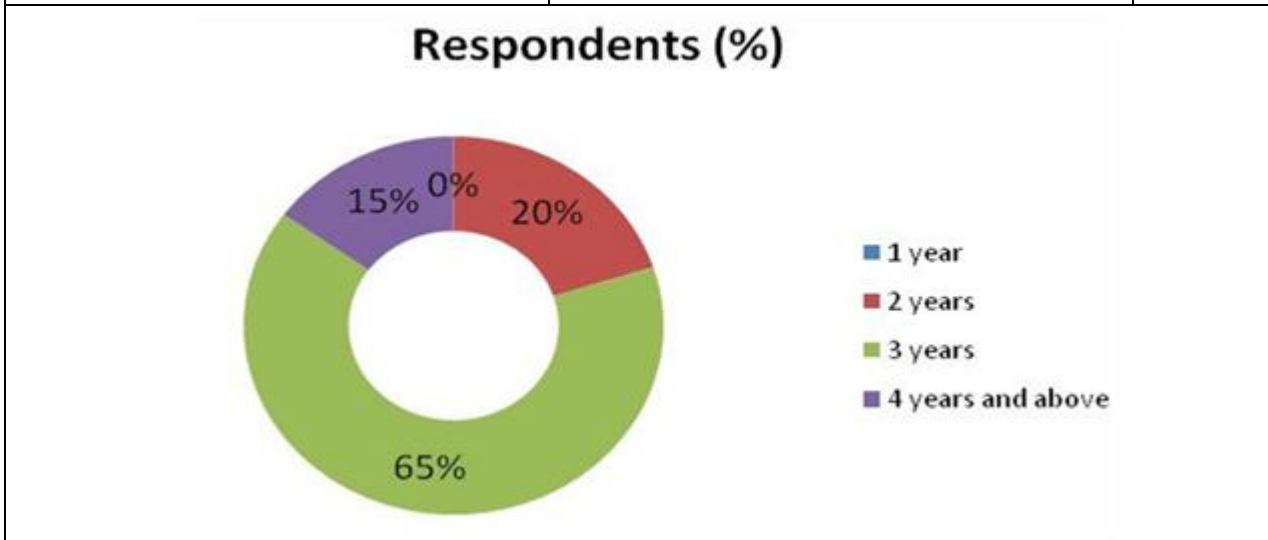
From the information given in the table, 40% of the students are living in Thane, while respondents living for 4-9 years in Thane are 50%.

**12.2 Analysis of literacy level of students and their family:**

Education plays an important role in determining and shaping socio-economic condition. The table given below analyses literacy level of students and their family.

**12.2.1 Number of years students studying in Signal school:**

Number of years	Number of students	%
1 year	Nil	00
2 years	04	20
3 years	13	65
4 years and above	03	15
	Total	100



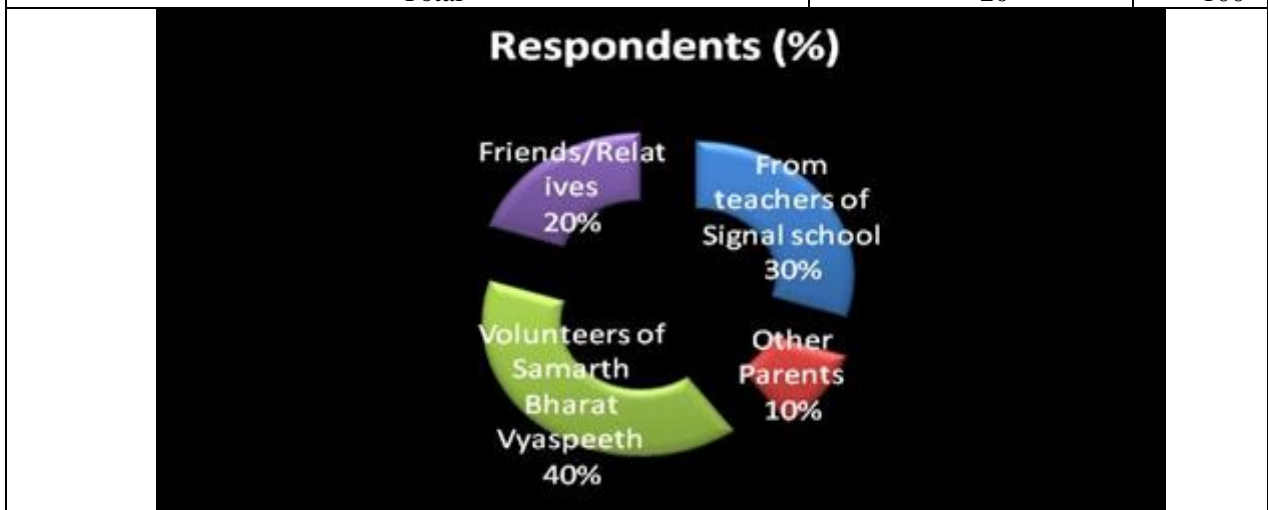
(Sources: Field investigation)

In the table given above, it can be seen that majority of the students are associated with signal school for more than 3 years and above.

**12.2.2 Source of information about signal school:**

The table given below shows sources from which students came to know about signal school.

Source	Number of students	%
From teachers of Signal school	6	30
Other Parents	2	10
Volunteers of Samarth Bharat Vyaspeeth	8	40
Friends/relatives	4	20
Total	20	100



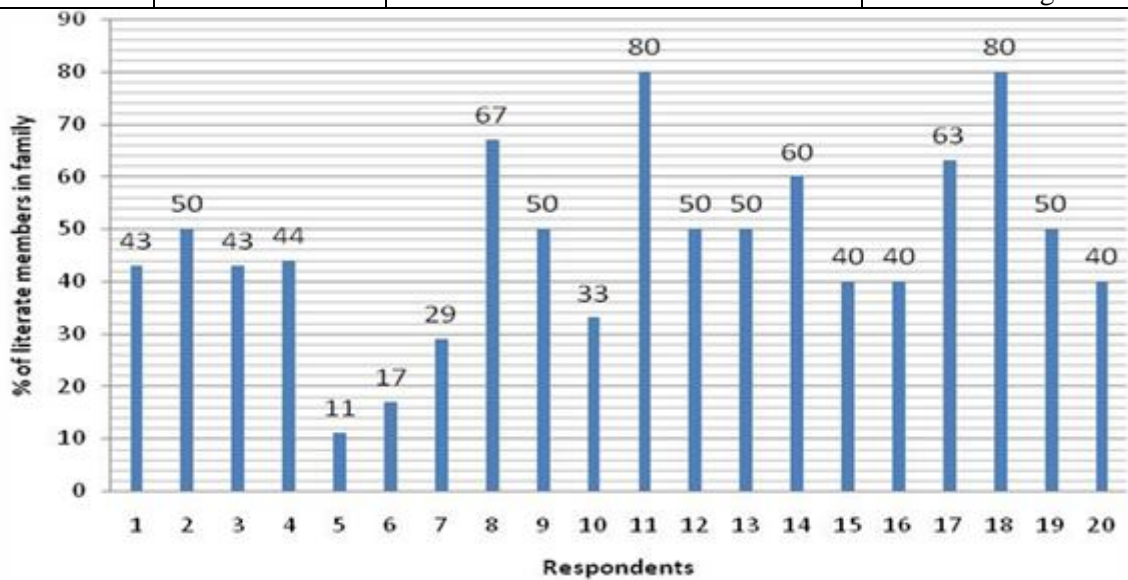
(Sources: Field investigation)

From the table given above it becomes clear that majority of the students came to know about signal school through volunteers of Samarth Bharat Vyaspeeth as well as teachers teaching in signal school. Other sources are parents of other students as well as friend/relatives of students already studying in signal school.

**12.2.3. Ratio of Number of literate family members to family size:**

The table given below compares literate members of the family with family size to understand literacy among these people.

Respondent	Family Size	Number of literate family members	% of literate members in family
1	7	3	43
2	10	5	50
3	7	3	43
4	9	4	44
5	9	1	11
6	6	1	17
7	7	2	29
8	6	4	67
9	6	3	50
10	6	2	33
11	5	4	80
12	4	2	50
13	6	3	50
14	5	3	60
15	5	2	40
16	5	2	40
17	8	5	63
18	5	4	80
19	6	3	50
20	5	2	40
			Avg.=47



(Sources: Field investigation)

From the data above, it can be seen that on an average literacy level among family members of students studying in signal school stands at 47% only. Thus, half of the family members are illiterate in the family of students. In such a scenario, role played by signal school becomes important.

**12.3 Economic status of students of signal school:**

In the table given below an attempt is made to understand the economic condition of the students of signal school through information like that of earning members in the family, average family income, primary source of income etc. as depicted below:

**12.3.1 Ratio of Number of earning members to family size:**

The table given below shows ratio of number of earning members to family size of the students studying in signal school.

Respondent	Family Size	Number of earning family members	% of earning members in family
1	7	1	14
2	10	4	40
3	7	2	29
4	9	3	33
5	9	9	100
6	6	2	33
7	7	2	29
8	6	2	33
9	6	6	100
10	6	5	83
11	5	5	100
12	4	4	100
13	6	3	50
14	5	5	100
15	5	2	40
16	5	3	60
17	8	4	50
18	5	2	40
19	6	4	67
20	5	2	40
			Avg.= 57



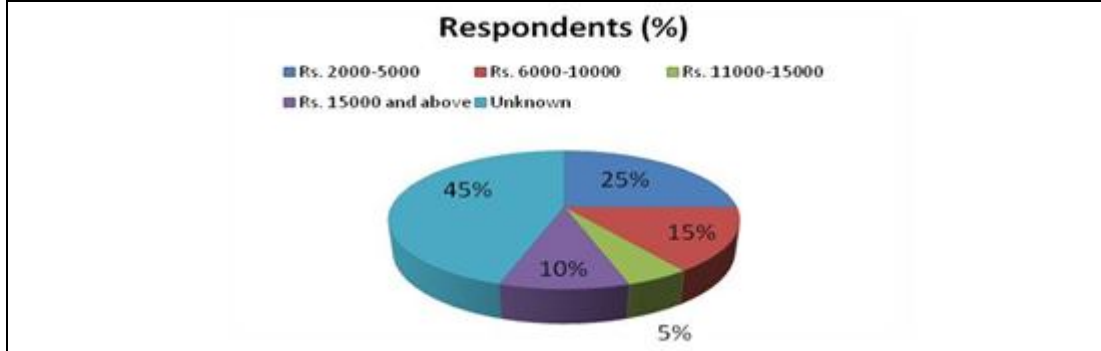
(Sources: Field investigation)

From the table given above one can understand that there are only 5 families of the students where all the family members are earning members including students themselves. Thus, on an average 57% of the family members of the students are earning members and, remaining members are dependent members.

**12.3.2 Monthly Family income of students of signal school:**

One of the important parameter to know economic status of the students of signal school is their family income as shown below in the table:

Income	No. of respondents	%
Rs. 2000-5000	5	25
Rs. 6000-10000	3	15
Rs. 11000-15000	1	05
Rs. 15000 and above	2	10
Unknown	9	45
Total	20	100



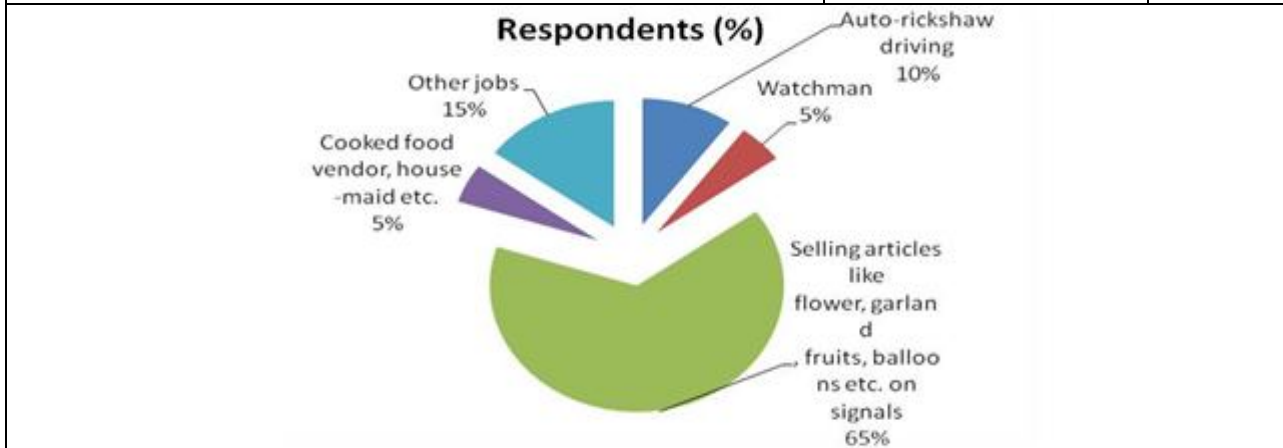
(Sources: Field investigation)

From the table above it is seen that 25% of the students of signal school revealed that their family income fall under the category of Rs. 2000-5000 per month. Only 10% of them revealed that their family income is Rs. 15000 and above per month. However, 45% of the students are unaware of their monthly family income.

**12.3.3 Primary source of family income:**

One of the important information related to economic status to be known of the students of signal school is their primary source of family income, which given as below:

Source	No. of Respondents	%
Auto-rickshaw driving	2	10
Watchman	1	05
Selling articles like flower, garland , fruits, balloons etc. on signals	13	65
Cooked food vendor, house-maid etc.	1	05
Other jobs	3	15
Total	20	100



(Sources: Field investigation)

From the data given above, it becomes clear that majority of the parents earn their livelihood through selling articles like flower, garland, fruits, balloons etc. on signals. That is the reason why signal school is easy accessible for them as majority of them are found near signal throughout the day. Thus, majority of the parents are dependent on above mentioned economic activities for their livelihood and that is self explanatory of their economic status.

**12.3.4 Expenditure incurred on education by the students of signal school:**

In the table given below, an attempt is made to understand expenditure made by students on daily basis in case of Travelling cost and other expenses on actual basis.

Respondents	Travelling cost	Expenditure on school books	Expenditure on school uniform etc.	Any other	Total
1	40	0	0	0	40
2	10	0	0	0	10
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	10	0	0	0	10
7	20	0	0	0	20
8	10	0	0	0	10
9	0	0	0	0	0
10	0	0	0	0	0
11	0	0	0	0	0
12	0	0	0	0	0
13	0	0	0	0	0
14	0	0	0	0	0
15	0	0	0	0	0
16	20	0	0	0	20
17	30	0	0	0	30
18	20	0	0	0	20
19	15	0	0	0	15
20	20	0	0	0	20
Avg.	10	0	0	0	10

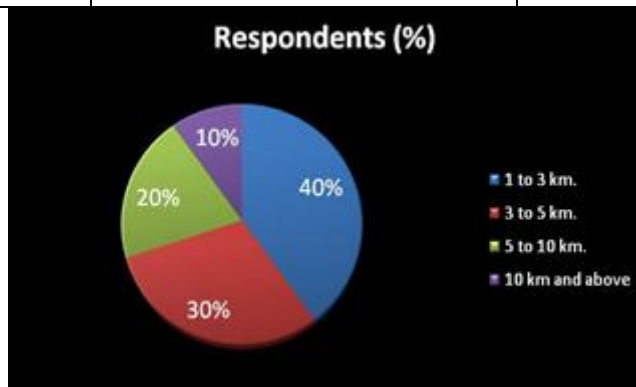
(Sources: Field investigation)

From the table given above, one can see that only expenditure which students of signal school are actually incurring to obtain education through signal school is that of travelling. Remaining all other expenses are born by Samarth Bharat Vyaspeeth. However, it is to be noted that, many of the families of students of signal school lives under Teen-hath Naka Bridge signal, their travelling expenditure is zero. Hence, on an average Rs. 10 is being incurred by students of signal school towards travelling. This shows how signal school is most affordable initiative to provide education.

**12.3.5 Distance between place of residence and signal school:**

Since only expenditure incurred by students of signal school is travelling cost, the table given below deals with distance between place of residence and signal school.

Distance (in km.)	No. of respondents	%
1 to 3 km.	8	40
3 to 5 km.	6	30
5 to 10 km.	4	20
10 km and above	2	10
Total	20	100



(Sources: Field investigation)

From the data given in the table above, it becomes clear that majority of the students live in vicinity of signal school and therefore, even travelling cost is zero for them. Only 10% of students live in the area of 10 km and above.



**13. FINDINGS AND CONCLUSION**

- Over 10 tribal families have been living under a bridge in Maharashtra, calling it their 'home'. In hope for a better livelihood, they migrated to the city from the state's drought-hit regions of Beed, Jalna, Usmanabad and Parbhani to the signal area under Teen Haath Naka bridge in Thane. To make ends meet, the families took up odd jobs – labour work, selling eatables, flowers or books. Their children were treated as an additional hand for income generation and were asked to beg on the roads.
- The signal school is though associated with a school run by Thane Municipal Corporation, the appointment of teachers and expenses on salaries as well as associated facilities are born by Samarth Bharat Vyaspeeth. Thus, signal school is running with the support of donation received. Donation such made to signal school are also providing tax benefits to donors.
- The school, built with a shipment container, was started by the Thane Municipal Corporation and is run by Samarth Bharat Vyaspeeth. The thought behind the school is, "If the children cannot go to the school, the school would come to them." The school is specially meant for the children who live on the streets are forced to beg on the roads.
- It has Class 1 to 8 where they are not just taught state education curriculum, but are engaged in co-curricular activities like art and craft, indoor and outdoor sports and story-telling. The school functions from Monday to Saturday. It starts at 11 am and continues till 4:30 pm. After 4:30 pm, volunteers who turn up for story-telling sessions and also hold fun activities like magic shows and indoor games. The children are then sent to their parents from 6:30 pm to 8:30 pm. After this, they return to the school and sleep.
- Samarth Bharat Vyaspeeth found such underprivileged children on Teenn haht naka signal which is one of the busiest signal in Maharashtra. They started their Signal School, under a flyover at Teen Hath Naka signal. Samarth Bharat Vyaspeeth wants to address migrant dropout students so that they can start their education again in signal school
- The Thane Municipal Corporation, which provided the shipment container and basic infrastructure, takes care of the water and electricity bills of the school. The school raises money for food, maintenance and salary for attendants and teachers through donation.
- Parents of these children are migrants from various places in and around Maharashtra. They belong to Pardhi (Hunter) community. Traditionally this community neither have their land nor they live in any particular village they keep migrate in search of livelihood. Earlier their livelihood was hunting animals to eat, sell or to do business of their skin, teeth etc. But then because it banned by government they started living in villages and working on others lands as daily wage worker. But because of there is draught in villages from 2-3 years there is no work left for this community. So they migrated towards different metropolitan cities where they can earn livelihood. Now some of them are in Thane. They sell some small things on signals. They are now living on hand to mouth conditions so children in the family also have to work with families.
- In the school timing of 11am to 7pm apart from education signal school takes and arranges a lot of activities for children's physical, emotional, cognitive and social development. They are provided with all basic services like food, clothing and shelter too (for boys). A maintained garden, night shelter for boys, medical camps and exposure visits are regularly arranged by school and management.
- Activities for holistic development of children under signal school includes- Medical Assistance, Foral and Moral education, Special classes, Life skill Training, Nutritious Meal, Counseling etc.
- To take these children out of their stressful life in terms of mental and physical improvements, Signal school provides them with a library and equipments to play such as merry-go-round, see-saw, swing, slides etc. Playing helps them to develop their loco-motor skills and to manage their feeling and emotions.
- Signal School has some student in primary section of school, which used to beg daily on signals. Such children are now living in balwadi, they also follow schedule for other students, and they all have meal together, play and do a lot fun. It helps them to develop their own thinking related to education.
- Majority of the students have their birth place located outside Thane. Thus, they have migrated from their native place. Similarly, some of them have born in Thane itself which shows that they are settling down in Thane. It has also been observed that many of them belong to the same family i.e. they are cousins or relatives.

- It was seen that majority of the students are associated with signal school for more than 3 years and above i.e. since 2016, the beginning of signal school.
- Majority of the students came to know about signal school through volunteers of Samarth Bharat Vyaspeeth as well as teachers teaching in signal school. Other sources are parents of other students as well as friend/relatives of students already studying in signal school.
- On an average literacy level among family members of students studying in signal school stands at 47% only. Thus, half of the family members are illiterate in the family of students. In such a scenario, role played by signal school becomes important.
- Thus, on an average 57% of the family members of the students are earning members and, remaining members are dependent members.
- Majority of the students have their family income in the range of Rs.5000 to 10000 per month. However, many of them were unaware of their family income.
- Majority of the students live in vicinity of signal school and therefore, even travelling cost is zero for them. Only 10% of students live in the area of 10 km and above. And therefore, on an average Rs. 10 is being incurred by students of signal school towards travelling cost. All other expenses like cost of books, uniforms etc. is born by Samarth Bharat Vyaspeeth. This shows how signal school is most affordable initiative to provide education to deprived students.

**14. SUGGESTIONS:**

- Many of the students of signal school were found unaware of their family income; this requires for financial literacy initiatives for them.
- Since many students are supporting hand to their families developing habits like saving, operating bank account and handling transactions etc. is necessary. Special efforts towards this direction would be beneficial to them.
- A corpus to support meritorious students to obtain higher studies can be a welcome step.
- Similary, entrepreneurial skill development programmes can help them to be self employed and earn for respectable living. This is also important as these students get exposure to earning activities in very early age.
- Mobilizing students from other signals rather than opening new school at new signals can be a cost effective strategy. Students from other students can be provided free transportation in order to achieve this objective.
- Opting for various government schemes
- Tie-up with higher educational institutes in vicinity can help students in obtaining higher education smoothly.
- MoU with other NGOs, Private firms and association is recommended as it would help them mobilize funds from their CSR activities.
- More number of self-motivated volunteers especially to teach would reduce dependency on permanent teachers and it would be beneficial to reduce cost also.
- Micro savings of parents of students and also from those working students can be mobilized by either setting up Micro finance/self help group (SHG) like institution or by tie-up with existing SHGs in the area.
- Organizing donation camps through cultural / sport festivals of students for donors can be also a way to spread awareness and raise funds for the operation of signal school.
- Adult education programme for parents of students under the banner of signal school, especially at night, can be a welcome step.
- Forming a cooperative society with parents as members can be helpful to them in constructing/repairing houses, getting finance for business expansion etc.
- Vocational training to the parents of the students of signal school through tie-up with Kaushal Vikas Kendra associated with Government of India's 'Skill Development Programme' can be a thoughtful initiative.

- With number students increasing, planning to initiate further classes of 9th and 10th can be taken place with hostel facility.

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**APPENDIX**

**QUESTIONNAIRE**

• विद्यार्थ्यांचे नाव: \_\_\_\_\_

• पालकचे नाव: \_\_\_\_\_

• इयत्ता: \_\_\_\_\_ वय: \_\_\_\_\_ जन्म ठिकाण: \_\_\_\_\_

• मूळ गाव: \_\_\_\_\_ जात: \_\_\_\_\_ धर्म: \_\_\_\_\_

• मातृभाषा: \_\_\_\_\_

• छपी शहराल मागील किती वर्षांपासून राहता? \_\_\_\_\_

• मागील किती वर्षांपासून या शाळेत शिकत आहात? \_\_\_\_\_

• या शाळेविषयीची माहिती काशी मिळाली?

शिक्षकाकडून		पालककडून	
संस्थेच्या कार्यकर्त्यांकडून		मित्र/नातेवाईककडून	
इतर: _____			

• मागील इयत्तेतील शाळेचे नाव: \_\_\_\_\_

• राहण्याचे ठिकाण आणि शाळा यातील अंतर किती? \_\_\_\_\_

१ ते ३ किमी.		३ ते ५ किमी.	
५ ते १० किमी.		१० किमी पेक्षा जास्त	

• कुटुंबातील शिक्षित व्यक्तींची संख्या किती? \_\_\_\_\_

• विद्यार्थी वगळता कुटुंबातील इतर सदस्यांची संख्या: \_\_\_\_\_

• कुटुंबातील कमविणान्या व्यक्तींची संख्या: \_\_\_\_\_

• कुटुंबाची मासिक उत्पन्न किती आहे?

₹. २००० ते ५०००		₹. ११०००० ते १५०००	
₹. ६००० ते १००००		₹. १५००० पेक्षा जास्त	

• उत्पन्नाचे प्रमुख साधन कोणते?

नोकरी		व्यवसाय	
इतर: _____			

• शाळेत शिकताना खालील बाबतीत महिन्याला किती खर्च येतो?

अ. विद्यार्थ्यांचा शाळेत येण्या-जाण्यासाठीचा प्रवास खर्च: \_\_\_\_\_

ब. विद्यार्थ्यांचा वही-पुस्तके यावरील खर्च: \_\_\_\_\_

क. विद्यार्थ्यांचा परिधान / गणवेश वरील खर्च: \_\_\_\_\_

ड. इतर खर्च: \_\_\_\_\_

Field Investigation spot images at Signal School, Teen-Hath Naka Signal, thane



Figure 1 Main entrance below flyover



Figure 2 Container converted into beautiful classroom



Figure 3 Beautiful Class room converted from container



Figure 4 Filling of questionnaire



Figure 5 Inside one of the classrooms



Figure 6 Childhood inside classroom

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**INTRAPRENEURSHIP - AN INNOVATIVE ENTREPRENEURIAL TREND**

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Opp. Railway Station, Ulhasnagar**ABSTRACT**

*Business diversification and technological progression have paved an abundance of business opportunities. However, they have also posed severe challenges for the business. The organizations are leaving no stone unturned to face the severe competition. In this highly competitive world, it is important for the businesses to grow in every direction.*

*One of the ways that the organizations are following nowadays is developing entrepreneurship within the organizations. They believe that if the employees have an innovative and entrepreneurial mindset, they can prove to be useful assets for the organization. An employee who is an opportunist, having the ability to innovatively come up with business solutions, provided with the financial support and resources to create new products, services and processes is called an intrapreneur. The practice of Intrapreneurship, thus, can prove to be a strategic tool to innovatively survive and be a forerunner in the market.*

*The study is based on Systematic Literature Review wherein the an overview of the research undertaken so far is extensively reviewed and a holistic perspective is sought on its basis. This paper is an attempt to explore the concept of intrapreneur more broadly and draw attention towards the benefits that it can reap to the organizations. It will also throw a light on the critical factors that can foster intrapreneurial abilities within the employees in an organization. The paper also throws light on the need for the academia to nurture young minds with fresh thinking abilities and equip them with critical thinking and crisis coping strategies.*

*Keywords: Technological progression, entrepreneurship, intrapreneur*

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**INTRODUCTION**

The turbulent times in the business and the onset of disruptive age in business had compelled the businesses to sharpen their competitive edges to survive in the market. In this testing time, the organizations can surely bank upon their Human Capital that can rescue the organizations from sinking in crisis. Parker, 2011 has also made a mention of the significant contribution made by the entrepreneurial employees in the success of the organization. Pinchot, 1985 had made a beautiful definition of the intrapreneurs as the entrepreneurial-thinking people existing within the firms but thinking across the organizational boundaries. Thus, it can be said that these so called employees with entrepreneurial abilities and skills are the very foundation of innovative practices in an organization thereby boosting competitive advantage to the firm. With the onset of information age into the corporations, the businesses are expanding its horizons in different ways and in different directions. It is realized by the organizations that the earlier foundation of the organizations-Command & Control policy on which the organizations thrived is gradually losing its stand and slowly crumbling. The organizations have rightly realized that the employees are the very soul of the organization. In this knowledge economy, employees have emerged as the differentiating factor for the success of the organizations. An entrepreneur is one who perceives an opportunity and then capitalizes upon it by arranging all resources and putting in the required efforts. He is the one who understands the market dynamics and acts as a change agent by bringing in innovativeness in the business either in terms of product, process or business model, altogether. A catalyst of change, making business moves strategically to sail safely and cautiously in turbulent and challenging times is the essence of entrepreneurship.

However, not all choose this path either due to lack of opportunities or resources, but they have an entrepreneurial ability within. They become a part of organization by undertaking responsibility of the success of the organization. Though they are not the entrepreneurs-the owners of the businesses but they still foster the spirit to enable the organization to win and succeed by employing their entrepreneurial abilities. Such employees who are bestowed with the entrepreneurial abilities are called as intrapreneurs. One of the differentiating factor between the normal employees and these intrapreneurs is their ability to recognize opportunities that creep up in the organization. Nevertheless, they are different from corporate entrepreneurs who foresee or rather create opportunity in every business situation. Thus, it can be outlined that entrepreneurs recognize and harness more business opportunities than intrapreneurs, but intrapreneurs recognize more business opportunities than employees

Some of the greatest business leaders of the past made their early mark in business as intrapreneurs. Former General Electric Chairman Jack Welch made a name for himself by building GE's engineering plastics business as if it was his own company. Similarly, Lew Lehr, former chairman of 3M built his career on his intrapreneurial pursuit of 3M's expansion into the healthcare industry.

Most of the progressive organizations view intrapreneurship as a multiple benefactor; one to expand the business and grow in this competitive environment and second to develop and retain the best manpower they have and provide an entrepreneurial environment within the organization itself. They use it as an HR tool to grow their business strategically. In other words, it can also be called as an innovative tactic to grow the business manifold.

### **OBJECTIVES OF THE STUDY**

1. To understand the concept of Intrapreneur that is becoming popular nowadays in the organizations.
2. To evaluate the essential elements that foster intrapreneurial abilities within the employees in the organization.
3. To identify the critical traits required in exemplary intrapreneurs.
4. To analyze the benefits of developing intrapreneurship within the organization.

### **RESEARCH METHODOLOGY**

The study is based on Systematic Literature Review wherein an overview of the research undertaken so far is extensively reviewed and a holistic perspective is sought on its basis. The research is descriptive in nature. Secondary sources such as various books, Journals, Articles, Research papers on the similar theme are studied in order to understand and articulate the present paper.

### **LITERATURE REVIEW**

**Pinchot (1985)** in his research stated the importance of innovation and exchange of ideas, open-mindedness, social-embeddedness as crucial factors leading to the development of intrapreneurial behavior of the employees.

**Amo and Kolvereid (2005)** in their research have stressed upon combined focus on individual's abilities as well as the organizational push factors that enhance positive intrapreneurial behavior among the employees.

**Kuratko (2005)** in his study has emphasized upon the role of middle level managers in facilitating and fostering intrapreneurship within the organization by acting as a link between the top management and the employees who can become future intrapreneurs.

**Sinha & Srivastava (2013)** have based their research on the five big model by examining the impact of personality traits and work ethos on the employee behavior leading to intrapreneurship. The study states that organizations that exhibit altruism, encourage creativity, nurture positive relationship and a warm culture automatically induce intrapreneurial pursuit among the employees.

**Moriano, (2014)** also stressed upon the importance of trusting ties between managers and employees as foundation for intrapreneurial growth in the organization. Such managers motivate the employees, are perceived as role-models by the employees and act as stimulus for potential intrapreneurs.

**Valsania (2016)** emphasizes on the role of middle level managers in promoting intrapreneurship in the organization. It advocated importance of leadership style of managers in enhancing intrapreneurial activities in organizations. Proactive, future oriented, authentic leaders also prepare the ground for future intrapreneurs in the organization.

### **FACTORS FACILITATING GROWTH OF INTRAPRENEURSHIP**

Following are the critical factors that can foster intrapreneurship in an organization:

- Managerial support per se acts as an important factor influencing the behavior of the employees within the organization, thereby, enabling employees to demonstrate entrepreneurial behavior in the organization; thereby paving path for birth of intrapreneurs in the organization.
- Create an ecosystem that nurtures entrepreneurial abilities in the employees so that they adopt the behavior and habit to align effectively their personal career goals with the company's goals.
- A mission driven culture that is motivating and exciting that gives flexibility and freedom for opportunistic option creators and innovators in the organization.

- 
- Advocating intrapreneurship as an institutionalized tool for growth and innovation.
  - Efforts to retain and develop talent in the organization.
  - Encouraging open communication of ideas without any fear of failure and envision the changed or ideal would -be organization.
  - Flat hierarchies, decentralization and empowerment to employees to design their own destinies and complement the growth of the organization
  - A pleasant and warm work environment, in-house venture capital pool to facilitate intrapreneurial activities.
  - Involve intrapreneurs in strategic business planning at every stage of policy formulation.

**EXEMPLARY QUALITIES OF AN INTRAPRENEUR**

- Ability to understand the vision and mission of the company and work towards it.
- Ability to foresee challenges at every level and be prepared with a counterstrike.
- Ability to take lead, risks and ownership and drive change to produce desired results..
- An opportunist with the ability to harness opportunities existing within an organization
- Creative and fresh ideas at every level instead of them only cascading from the top.
- High level of enthusiasm and energy.
- Ability to fire the imagination of people around them and in turn, stimulate high performance.

**BENEFITS TO THE ORGANIZATIONS**

- Enthusiastic intrapreneurs bring life to the organization by bringing their fresh ideas.
- They are change agents of the organization who innovate products, services or processes, thereby making organizations more competitive.
- They leverage the ability of a company to survive and win in the global cut throat competition.
- These are the employees who undertake the responsibility and accountability of the failures of their efforts and commit to the success of the organization.
- Most of the progressive organizations view intrapreneurship as a multiple benefactor; one to expand the business and grow in this competitive environment and second to develop and retain the best manpower they have and provide an entrepreneurial environment within the organization itself.

**BENEFITS TO THE EMPLOYEES**

- Employees who have entrepreneurial spirit and vision can achieve a sense of fulfillment by contributing their ideas in the business of their companies.
- Giving them an opportunity in policy making and implementation make the employees more responsible and committed towards the organization.
- It gives the employees as well as the organization an opportunity to explore the unexplored and enter into the aura of competition aggressively with a kick start of innovation.
- Intrapreneurs can take the company to great heights, can enlive the vision of the company and can shape the destiny of both the company as well as their own, dynamically.

**CONCLUSION**

The turbulent times and disruption have made survival of businesses really tough. Sailing your business during these storms of challenges is no easy job. Though the amount of hardwork one has to put in is immense, but if all goes well the returns are equally proportional and the satisfaction of achieving such unbelievable feats is what attracts more and more people to become entrepreneurs. Thus, Entrepreneurship is a dynamic process of vision, change, and creation. Undefying passion and tireless efforts are required towards the creation and implementation of new ideas and creative solutions. Entrepreneurship development is a major contributory factor towards the development of any national economy. Organizations are now taking efforts to grow such entrepreneurs within their organizations. It is well understood that there is no dearth of creative and committed minds in our Country and if given an opportunity, they can make the organization shine like emerald. The



organization should adopt unique practices to create a corporate culture, commit to improve the lives of his employees while ensuring happy customers, kindle passion in the employees to set high goals and achieve the unachievable. If intrapreneurship is fostered in organizations, the employees will put their ingenuity to create solutions that help the organizations to solve mission-critical challenges. It can be experienced beyond imagination how people perform amazingly different things innovatively by rewarding themselves with an unmatched array of career paths, cutting-edge competition and opportunities and grow multilaterally in the organization.

One of the other highlights of the research stressed upon the need of focusing on nurturing team spirit among the employees rather than considering intrapreneurship as an individualistic approach. Academia also has an important role to nurture intrapreneurial thinking ability amongst the youth, right during the early stages. Thus the role of Universities would be to embrace disruption and practice education as a driver for stimulating intrapreneurial spirit while imparting formal education.

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**WOMEN'S AUTONOMY IN HOUSEHOLD DECISION MAKING AND THEIR EMPOWERMENT**

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**ABSTRACT**

*Women form almost half of the world's population and have played a major role in civilization process, yet their social status has never been recognized in social upliftment. Many women in semi urban area are not empowered to participate in social, economical and political decision making process of the country, which is regarded as one of the important features of women's empowerment. It is against this background that the present research study has been taken up. Though 'Women In Household Decision Making is related at Micro level, i.e. at family unit, it has wider application in larger context and also explains the importance of gender equality. The strong structure of any social institution is essentially characterized by the access to power of decision making which initially is regulated by the degree of control over material resources. The decision making power of women is thus a parametre of their participation in upliftment of society. In upcoming developing like our country India have women who is holding a high position, but at ground level women face struggle for equal advancement.*

*Poor as well as rich societies no means face the problem of gender inequality both within and outside of household. Women's role within household decision making is geographic, demographic as well as culture specific. It varies from country to country, nation to nation even from region to region.*

*In the initial phase, empowerment will provide liberation, freedom and equality to women which will help to unshackle themselves from social, economical, emotional and psychological restrictions. Therefore women empowerment is important to positive growth of society.*

**INTRODUCTION**

Empowerment is having control over one's life as an individual. It is about the power to make decisions which can further transfer lives. Independent life depends upon only when anyone is given a chance to make one or other important decision. Different options have to be there which will help individual to think about positivity as well as negativity when they decide. It is true that women may be engaged in the decision making process within various govt., private or may be within semi govt. organization but women representation in all those organization is less; rather there is one social organization i.e. 'the household' where women representation are equal as compared to male members. So, it is important to study women's role in decision making within household to measure their relative empowerment.

**NEED FOR STUDY**

Gradually with the implementation of LPG policy resolution, more and more institutions are becoming democratic in nature allowing greater participate of deprived section of society i.e. women are allowed for greater participation in decision making of household sector and in this aspect, we can say that all social institutions cannot neglect decision making process of women. Therefore

- i) It is essential to ensure that household decision making process are not under the control of patriarchal society.
- ii) This study is an attempt to understand the household decision making scenario and dynamics involved in it.

**OBJECTIVE OF THE STUDY**

- i) To analyse the impact of various socio economic determinants on the role in different areas of household decision making.
- ii) To examine the extent of overall women empowerment at the household level.
- iii) To explore decision making role of women belonging to semi urban and urban household.
- iv) To suggest measures for increasing the role of women in household decision making.

**HYPOTHESIS**

- i) Societal development has positive impact on the role of women in household decision making.
- ii) Working status of women has positive impact on their role in household decision making.
- iii) Education, income, age, type of family and position within, household hierarchy has positive impact on women's role in household decision making.

**METHODS OF DATA COLLECTION**

In the method of data collection, both primary and secondary data were collected. Primary data are prepared on the basis of structured interview schedule consisted of both closed and open ended questionnaire. Secondary data have been collected from books, journals, published documents. Both quantitative as well as quantitative data are used to fulfill the objectives of study.

**STATISTICAL TOOLS USED IN THE STUDY**

The collected data have been verified and tabulated and in order to have results, several statistical tools have been used. These techniques have helped researcher to interpret the finding related to difficulties of working and non working semi urban and urban women in household decision making.

a) **Percentage :**

Percentage have been calculated in order to understand socio economic profile of semi urban as well as urban population.

b) **Test of Significance :**

Two statistical tests have been used. T-Test : it can calculated manually and on computer using SPSS programme for manually

**Second is F-Test (ANOVA) :** Anova is used to compare differences of means among more than 2 groups. It does this by looking at variation in data and where that difference is found.

**RESULTS AND DISCUSSION**

**Table 1 Age Distribution Of Respondent And Their HH Member**

Age	No	No of respondents percentage	No	Household members percentage
Upto 25	16	22.5	213	68.9
26 to 35	25	35.2	29	9.4
36 to 45	18	25.4	29	9.4
46 to 55	06	8.5	16	5.2
56 to 65	00	00	10	3.2
Total	71	100.0	309	100.00

The Table 1 states that percentage of respondent under 25 years of age is about 22.5 percent and for household members, it is 68.9, 35.2 and 25.4 are percentage of population under the age group of 26 to 35 and 36 to 45 respectively.

**Table 2 Distribution Of Respondent By Educational Level**

Educational level	Semi urban	Urban	Total
Illiterate	40 (20.0)	7 (7.0)	47 (15.7)
Primary	83 (41.5)	22 (22.0)	105 (35.0)
Matric	32 (16.0)	12 (12.0)	44 (14.7)
Higher secondary	19 (9.5)	25 (25.0)	44 (14.7)
Graduation	10 (5.0)	16 (16.0)	26 (8.7)
Post Graduation	16 (8.0)	18 (18.0)	34 (11.3)
Total	200 (100.0)	100 (100.0)	300 (100.0)

The above Table 2 reflects that illiterate is prevailing among semi urban respondents. Higher literacy level is prevailing among urban respondents.

**Table-3: Distribution Of Respondents By Extend Of Control Over Own Income**

Semi urabn	0	0.5	1	Total
	10	41	49	100
	(10.0)	(41.0)	(49.0)	(100.0)

Urban	0 (0.0)	25 (50.0)	25 (50.0)	50 (100.0)
Total	10 (6.7)	66 (44.0)	74 (49.0)	150 (100.0)

Source : Field survey 2018

Note : 1) figures in parentheses are percentages

2) (o) NO control, (.5) Partial control, (i) full control

Table 3 shows that there is a very small difference in level of controlling over income for semi urban and urban respondents with 0.695 and 0.750 respectively and statistical analysis shows that difference is not statistically significant. Therefore we can say that, as far as controlling of women’s exercise over their own income is concerned, there is hardly any difference between semi urban as well as urban Women population.

**Table 4 Distribution Of Respondents Based On Their ‘Say’ In Decision Concerning Marriage Of Their Children**

	0-.25	.25-.50	.50-.75	.75-1	Total
Semi urban	2 (1.5)	37 (27.4)	95 (70.4)	1 (0.7)	135 (100.0)
Urban	2 (3.0)	11 (16.7)	51 (77.3)	2 (3.0)	96 (100.0)
Working	0 (0.0)	21 (21.9)	72 (75.0)	3 (3.1)	96 (100.0)
Non Working	4 (3.8)	27 (25.7)	74 (70.5)	0 (0.0)	105 (100.0)

Source : Field Survey

Note : 1) figures in parentheses are percentages

2) (0-.25) No or Marginal say, (.25-.50) Partial say, (.50-.75) Effective say, (.75-.1)

Highly effective say.

**Table 4.1 Test Statistics Of Decision About Marriage Of Their Children**

	Mean	Variance	Number	t-value
Semi urban	0.551	0.016	135	-1.286
Urban	0.576	0.018	66	
Working	0.578	0.014	96	2.021
Non working	0.542	0.019	105	

Note : at 5% level of significance it can be observed from above Table 4.1 that in case of working and non working women population there is significant difference of 5 percent level, representing working women have upper hand as compared to non working women population when it comes to their ‘say’ in decision making about marriage of their children.

**Table 5 Distribution Of Respondents Based On Their ‘Say’ In Decision Concerning Family Health**

	0-.25	.25-.50	.50-.75	.75-1	Total
Semi urban	5 (2.5)	85 (42.5)	80 (40.0)	30 (15.0)	200 (100.0)
Urban	2 (2.0)	30 (30.0)	45 (45.0)	23 (23.0)	100 (100.0)
Working	1 (0.7)	37 (24.7)	79 (52.7)	33 (22.0)	150 (100.0)
Non working	6 (4.0)	78 (52.0)	46 (30.7)	20 (13.3)	150 (100.0)
Total	7 (2.3)	115 (38.3)	125 (41.7)	53 (17.7)	300 (100.0)

Note :

1) Figures in parentheses are percentage

2) (0.25) No. or Marignal say, (.25-.50) Partiai say, (.50-.75) Effective say, (.75-.1) Highly effective

**Table 5**

From the above tabular representative, it can be observed that urban respondents reports ‘highly effective say’ is 23 percent. Likewise 24.7 percent of working respondents report partial say, 52.7 percent report effective say, and 22 percent reports highly effective say. Among non working respondents only 52 percent report only partial say. Percentage of only 30.7 reports effective and only 13.3 percent report on highly effective say in decision and family health.

**Table 5.1 Test Statistics Of Decision About Family Health**

	Mean	Variance	Number	t-value
Semi urban	0.544	0.036	200	-2.300*
Urban	0.598	0.358	100	
Working	0.615	0.031	150	4.9995*
Non working	0.508	0.037	150	

\* at 5% level of significance represents

The above table represents that participation of women in decisions concerning family health, semi urban and non working women report relatively low, participants as compare to decision making than urban as well as working population.

**Table 6 Percentage Distribution Of Respondents Decisions Making Process Of Household (HH)**

SN	Areas of decision making	Decision making when household is present					
		Absolutely by HH(o)		Jointly (i)		Wife alone (2)	
		No	%	No	%	No	%
1	Cultivation	19	26.8	28	39.4	-	-
2	Household repairing	12	16.9	42	59.2	1	1.4
3	Land purchase and sale	7	9.9	5	7.0	-	-
4	Family planning	1	1.4	45	63.4	11	15.5
5	Purchase of household goods	7	9.9	52	73.2	3	4.2
6	Other expenditures of family	8	11.3	52	73.2	-	-
7	Members in local institution	8	11.3	40	55.6	3	4.2
8	Crop Harvesting and preservation	10	14.1	35	49.3	1	1.4
9	Crop sale	18	25.4	37	38.0	1	1.4

Source : Field survey 2018

The Table 6 represents that women’s involvement in jointly decision making process in almost all of areas of higher. On the contrary percentage of women’s alone decision in presence of household are negligible in all the areas

**RESPONDENTS PERCEPTION ABOUT PROBLEMS OF WOMEN’S PARTICIPATION IN DECISION MAKING AND THEIR SOLUTIONS**

From above discussion it has been realized that it is necessary to identify decision making problem of respondents of household level and therefore some strategic needs to be developed. In this regard respondents are asked to mention some problems related to their decision making on the basis of that some problems in household decision making process are focused as below:

**Table 7**

SN	Problems in decision making	No of respondent	Percentage
1	Lack of education	21	29.78
2	Women are deprived of their rights	5	7.04
3	Lack of women’s awareness	4	5.63
4	Lack of Income	9	12.68
5	Women opinion	14	19.72
6	Lack of social awareness	4	5.63

From Table 7 it is reflected that only 29.78 percent are mentioning due to lack of education, the semi urban women cannot perform their role in and kind of decision making process at household level. 19.72 percent respondents mention that women not have any scope in household level decision making process and it happens due to lack of education and also due to lack of social awareness.

In order to intensify women's participation in decision making at household level, respondents are asked to make same recommendation which as follows:

Table 8

SN	Suggestions	No of respondent	Percentage
1	Women should be educated	23	32.39
2	Women should be aware of their rights	04	5.63
3	Awareness of women need to be increased	11	15.49
4	More involvement in income generating activity	19	26.76
5	Household head must provide see be in decision making	16	22.53

From Table 8 it is reflected that 32.39 percent respondents suggest women's education shall be given top priority. Educational opportunity among women will enable than to find out suitable employment opportunity resulting into income generation and thus will create the scope in decision making. In this aspect male population also must be aware of women's right, education, opinion and income generation activity.

#### REGARDING WOMEN'S 'SAY' IN HOUSEHOLD DECISION MAKING

As far as involvement of women in household decision making is concerned, it has been observed that, participation of women is not satisfactory in all financial decisions. Interestingly women have highly effective role in use of their own income, effective role in monthly expenditure and seasonal expenditure but a very low effective role on sale and purchase of land.

Further women's role in household decision making concerning education of children, marriage of children, family health indicates that role of women in these decisions values between partial to effective role. The various reports indicates that there is a relatively diminishing role in decisions namely use and pattern of their husbands income, saving investment and borrowing, sale and purchase of land – all these clearly reveals that patriarchy still rules within the household.

#### SO KEEPING IN MIND THE FINDINGS OF THIS STUDY FOLLOWING POLICY RECOMMENDATION ARE MADE

**Education :** state should sincerely endeavor to enhance female education and special attention should be given to education in semi rural as well as in rural areas.

**Working women :** The state, should encourage female entrepreneur's through soft loans incentive like are tax relief and also women's self employment should be encouraged. There has to be arrangement for provision of state subsidies to women on large scale.

**Increased Income :** Poverty eradication programme within state should be more womens centric.

**Urbanisation :** The results reflects that primary education is though to be sufficient achievement in case of women from rural areas and progression to higher education is successively static should be semi urban women. So it is recommended that urbanization have to be encouraged. Rural women should be equipped with more use of IT, thus increase penetration of I.T services must be priority area for rural women.

#### CONCLUSION

One thing is very much clear from above study that gender inequity within household is one of the primary reasons that slows down the societal improvement one way to improve women empowerment is to improve gender sensitivity in our society and strict compliance of women laws and regulation to provide more protection to women and lastly women should be aware of their rights and also must know how to raise their voices.

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**A STUDY OF AWARENESS OF FINANCIAL PRODUCTS FOR RETIREMENT PLANNING  
AMONG SALARIED INDIVIDUALS IN MUMBAI****Prof. Maya Hande**Assistant Professor, Vivek College of Commerce, Siddharth Nagar, Goregaon West

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**ABSTRACT**

India introduced New Pension System on defined contribution model. Under the scheme, the burden of increase life expectancy is to be borne by the retirees and not by Government. So it is the need of the hour to realize the importance of financial planning for retirement and create awareness of various financial products for retirement planning. The present study aims at examining the level of awareness of financial products for retirement planning among salaried individuals in Mumbai. The data is collected from 195 teachers from aided and private educational institutes. The study found that there is low awareness about NPS and other financial products for retirement planning among teachers. There is a necessity to organize awareness campaigns by regulators, mutual funds, insurance companies as well as employers to educate the working individuals to make investments in pension plans and secured their retired life.

*Keywords – Pension Reforms, Financial Planning for Retirement, Awareness Programmes Financial products for retirement, Salaried Individuals*

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**INTRODUCTION**

India is the largest democracy and the second most populous country in the world after China. As per the Census Data of 2011 the decadal growth in elderly population is 35.5% as compared to 17.7 % in case of general population. Increasing burden of pension payout, low coverage of existing pension system and growth in elderly population has forced India to reform its pension system. National Pension System was introduced in 2004 for central and state government employees and for them it is mandatory to contribute to the new pension scheme. In 2009, it was made open to all citizens of India. The new system which is fully based on Defined Contributions. Under the new system, the responsibility of managing old age income/pension system is gradually shifting from Government to individuals.

The New Pension System is still struggling to increase its coverage in India due to insufficient marketing and promotions of the scheme which has attributed to lack of awareness among general public. So policy makers need to understand their responsibility to educate people about intricacies of different schemes under the new pension system.

In India as per RBI report on Indian Household Finance July 2017 only 13% people in India give due importance to financial planning for retirement. Lack of awareness of various financial products for retirement also leads to poor financial planning retirement.

**LITERATURE REVIEW**

1. Michael Ntalianis, Victoria Wise ( 2011) studied the role of financial education in retirement planning in Australia. They analysed the benefits of financial education imparted by retirement fund in making informed decisions by retirement fund members. They observed that females are not largely utilizing the educational resources.
2. Rajdeep Bhaduri (2013) studies the pension reforms in India and at Global level. He stressed that there is a paradigm shift in Indian pension model from defined returns to defined contribution. He emphasized the need for increasing the voluntary contributions in NPS. He concluded that India needs a formal old-age income support mainly for economically backward senior citizens.
3. Monica Dwivedi, Dr. Harsh Purohit, Dr. Nidhi Choudhary and Divya Mehta ( 2015) studied the level of awareness of financial planning among non-teaching women staff in Banasthali Vidyapeeth, Rajasthan. It was concluded that major problems of women non-teaching staff are their attitude towards retirement planning and lack of awareness. Those are aware of retirement planning are not aware of investment avenues.
4. S.Ramesh(2017) examined the awareness of awareness of pension plan among employees working in private sector in Salem and Erode districts of Tamilnadu. He found that employees do not have enough awareness about pension schemes available in insurance market and they do not know much about the benefits of the pension schemes. But they do have interest to know more about pension plans. The study emphasized the need for organizing awareness campaigns about investment in pension plans.



**OBJECTIVES OF STUDY**

1. To study the awareness of financial products for retirement planning among salaried individuals.
2. To analyse the influence of demographic factors on salaried individuals’ awareness of financial products for retirement planning.

**RESEARCH METHODOLOGY**

The study is based on primary as well as secondary data. Secondary data was collected through books, journals, websites etc. The primary was collected through survey method using structured questionnaire. Data was collected from 80 teachers teaching in Aided Degree Colleges and 115 teachers teaching in private colleges in Mumbai Western Suburbs. Random sampling technique was used for data collection. The data was analysed by calculating mean, frequency, standard deviation , percentage , T-test and Anova.

**HYPOTHESES**

- a)  $H_0$  – There is no significant difference in male and female teachers’ awareness about financial products for retirement planning.
- b)  $H_0$  – There is no significant difference in awareness of different age group teachers about financial products for retirement planning.

**RESEARCH FINDINGS**

**Section A : Description of Sample Composition**

Demographic Factors		No. of Teachers			%
		Aided Colleges	Private Colleges	Total	
Gender	Male	27	45	72	36.92
	Female	53	70	123	63.08
Age	25-35	14	69	83	42.56
	36-45	36	31	67	34.36
	46-less than 60	30	15	45	23.08
Marital Status	Married	71	73	144	73.85
	Unmarried	9	42	51	26.15

Source : Primary Data

**Analysis and Interpretation** - Out of 195 respondents, 72 respondents are male and 123 respondents are females, 144 respondents are married and 51 respondents are unmarried. Respondents falls in varied categories of age to get broader understanding of their retirement planning practices.

**B. ANALYSIS OF OBJECTIVES**

1. To study the awareness of financial products for retirement planning among salaried individuals.

**Table B1.a. Analysis of mean scale responses of Self-financing teachers and their awareness of Financial Products for Retirement Planning**

Sr. No.	Financial Products for Retirement Planning	NAW(1)	SA(2)	SWA(3)	MA(4)	EA(5)	Total	Mean	Result
1	Unit Linked Pension Plans by Insurance Companies	26 (26)	29 (58)	21 (63)	24 (96)	15 (75)	115 (318)	2.77	Less aware
2	Retirement Fund by Mutual Funds	22 (22)	24 (48)	26 (78)	20 (80)	23 (115)	115 (343)	2.98	Less aware
3	National Pension Scheme	21 (21)	26 (52)	22 (66)	20 (80)	26 (130)	115 (349)	3.03	More aware
4	Atal Pension Yojana	33 (33)	22 (44)	25 (75)	15 (60)	20 (100)	115 (312)	2.71	Less aware

Source : Primary Data

All the items were structured on 3.00 likert-type mean scale. With

- Not at all aware - NAW - 1  
Slightly aware - SA - 2

Somewhat aware - SWA - 3  
 Moderately aware - MA - 4  
 Extremely aware - EA - 5

**Mean Scale =  $5+4+3+2+1/15 = 3$**

Any item/financial product whose mean scale is above 3 has more awareness among respondents and if the mean scale is less than 3, then it is less aware among respondents.

**Table B1.b. Analysis of mean scale responses of aided teachers and their awareness of Financial Products for Retirement Planning.**

Sr. No.	Financial Products for Retirement Planning	NAW(1)	SA(2)	SWA(3)	MA(4)	EA(5)	Total	Mean	Result
1	Unit Linked Pension Plans by Insurance Companies	14 (14)	22 (44)	15 (75)	19 (76)	10 (50)	80 (259)	3.24	More aware
2	Retirement Fund by Mutual Funds	13 (13)	19 (38)	16 (48)	16 (64)	16 (80)	80 (243)	3.04	More aware
3	National Pension Scheme	15 (15)	17 (34)	12 (36)	18 (72)	18 (90)	80 (247)	3.09	More aware
4	Atal Pension Yojana	19 (19)	18 (36)	15 (45)	12 (48)	16 (80)	80 (228)	2.85	Less aware

Source : Primary Data

**ANALYSIS AND INTERPRETATION –**

Teachers in private colleges are more aware of National Pension Scheme as compared to Unit Linked Pension Plan, Retirement Mutual Funds and Atal pension Yojana.

Teachers in aided colleges have more awareness of National Pension Scheme, Unit Linked Pension Plans and Retirement Mutual Funds as compared to Atal Pension Yojana.

2. To analyse the influence of demographic factors on salaried individuals’ awareness of financial products for retirement planning.

**Table B2.a. Teachers’ awareness of various financial products for retirement planning on the basis of gender**

	Gender	No. of Teachers	Mean awareness scale	Difference in means awareness scale
Aided Colleges	Male	27	3.11	0.3
	Female	53	2.81	
Private Colleges	Male	45	2.29	0.14
	Female	70	2.15	

Source : Primary Data

From the table, it is seen that there is difference in awareness of male and female teachers teaching in aided and private degree colleges. As compared to male teachers, female teachers have less awareness about financial products for retirement planning.

**Table B2.b. Teachers’ awareness of various financial products for retirement planning on the basis of age groups**

	Age Groups	No. of Teachers	Mean awareness scale
Aided Colleges	25-35	14	1.79
	36-45	36	2.42
	46-less than 60	30	2.29
Private Colleges	25-35	69	2.13
	36-45	31	2.34
	46-less than 60	15	2.32

Source : Primary Data

From the table, it is seen that in all the age groups of teachers in aided and private colleges have low awareness about financial products for retirement planning. Aided and private colleges teachers in the age group of 36-45 have slightly more awareness about financial products for retirement planning.

**Table B2.c. Teachers' awareness of financial products for retirement planning on the basis of marital status**

	Marital Status	No. of Teachers	Mean awareness scale	Difference in means awareness scale
Aided Colleges	Married	71	2.31	0.42
	Unmarried	09	1.89	
Private Colleges	Married	73	2.27	0.19
	Unmarried	42	2.08	

Source : Primary Data

From the table, it is seen that married teachers are more aware of financial products for retirement planning as compared to unmarried teachers.

### C. TESTING OF HYPOTHESES.

a)  $H_0$  – There is no significant difference in male and female teachers' awareness about financial products for retirement planning.

No. of Teachers	Mean	df	T-cal	T-tab	P value
Male (72)	2.28	193	0.59	1.97	0.56
Female (123)	2.20				

As per the result  $0.59$  (T calculated value)  $< 1.97$  (T-tabulated value) and P value  $0.56 > 0.05$ , so Null Hypothesis is accepted. **There is no significant difference in male and female teachers' awareness about financial products for retirement planning.**

b)  $H_0$  – There is no significant difference in awareness of different age group teachers about financial products for retirement planning.

ANOVA						
	Sum of Squares	df	Mean Square	F	Sig.	F-critical
Between Groups	3.88	2	1.94	2.22	0.11	3.04
Within Groups	168.16	192	0.88			
Total	172.0429	194				

Anova checks whether the mean value of dependent variable (awareness of financial products for retirement planning) for the different age groups are same

As per result  $2.22$  (F calculated value)  $< 3.04$  (f critical value). F significant value is  $0.11$  ( $0.11 > 0.05$ ) indicates that Null Hypothesis is accepted. So **There is no significant difference in awareness of different age group teachers about financial products for retirement planning.**

### CONCLUSION

India has taken a right step to reform its pension system but neither the government nor the regulator has taken any significant efforts to educate people about National Pension System. There is a serious need to create more awareness and educate masses about the new pension system. Even at individual level we find that many of them do not give much importance to the aspect of financial planning for retirement. They need to understand the working of New Pension System along with other retirement investment products. They should channelize their savings to earn decent returns and such investments can help them to achieve long term financial goals specially corpus for retired life.

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3. <https://ccs.in/consolidated-model-pensions-india>
4. <http://www.in.kpmg.com/taxflashnews/KPMG-India-releases-report-on-employee-pensions-in-India-at-FICCI's-Conference-2.pdf>

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1. RBI Report on Indian Household Finance July 2013.

**A STUDY ON FUTURE OF IOT IN EDUCATION SECTOR****Trupti M. Joshi and Kushalkumar Kurani**

C.K.T.A.C.S. College, New Panvel

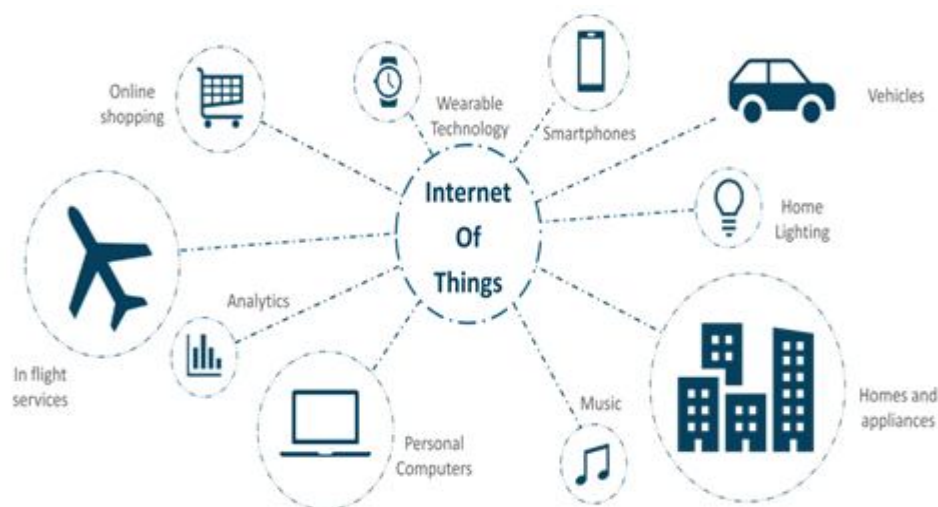
**ABSTRACT**

The IoT (Internet of things) is the network of physical objects-devices, vehicles, buildings and other items embedded with electronics, software, sensors and network connectivity that enables these objects to collect and exchange data.

As majority is unaware about uses and benefits of IoT in education sector by spreading the awareness of the same we can bring this concept in reality to make learning ease.

To spread awareness about uses and benefits of IoT in education Sector and to study present IoT model used in campus. we have undertaken a survey of 238 respondent (46 Professors and 192 learners) and we found that Majority of response are unaware about usage of IoT in education. Many of the respondents believe that IoT will make learning easy and more understandable and Use of IoT can take learning to different level. But we are lacking in implementation of IoT in the sector of education. So with this we conclude that awareness should be created as majority is not aware about the concept and if made available respondent are ready to use it.

**Keywords:** IoT (Internet of Things), education sector, electronics, network of physical objects etc.

**INTRODUCTION**

- The IoT (Internet of things) is the network of physical objects-devices, vehicles, buildings and other items embedded with electronics, software, sensors and network connectivity that enables these objects to collect and exchange data
- According to Oxford English Dictionary, “It is a proposed development of the Internet in which everyday objects have network connectivity, allowing them to send and receive data

**THE FOLLOWING ARE FEW EXAMPLES OF HOW IOT IS CHANGING THE EDUCATION SECTOR**

- Global networking among students and educators
- Enhancement of textbooks
- Easier data collection and analysis
- Higher collaboration in group projects
- Greater safety in campus
- More efficient school management

**AIM**

To study the role of IoT transforming education sector and its benefits.

**OBJECTIVES**

1. To spread awareness about uses and benefits of IoT in education Sector
2. To study present IoT model used in campus
3. To determine: -
  - Application of IoT in education
  - Future scope

**RESEARCH METHODOLOGY**

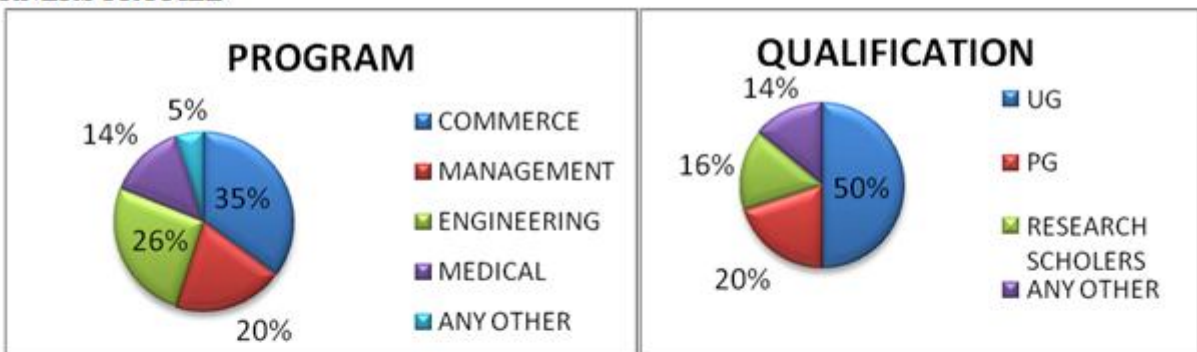
- Data collection
  - Primary data collected via questionnaire-based survey
  - Secondary data collection done via web-based articles
- Data analysis and interpretation is done via using pie charts
- Sample size: - 238 respondent (46 Professors and 192 learners)
- Sampling method: - random sampling

**HYPOTHESIS**

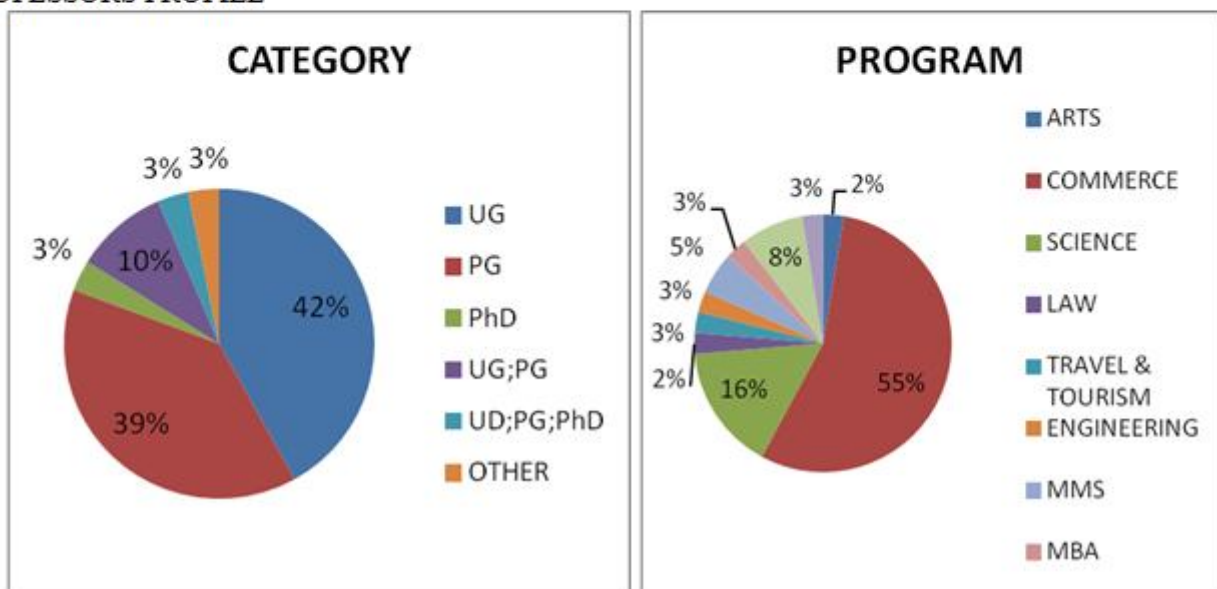
- H<sub>0</sub>-Majority is aware about IoT and It’s uses in education sector
- H<sub>1</sub>- Majority is not aware about IoT & it’s uses in education sector
- H<sub>2</sub> -Majority are ready to implement IoT in education if made available

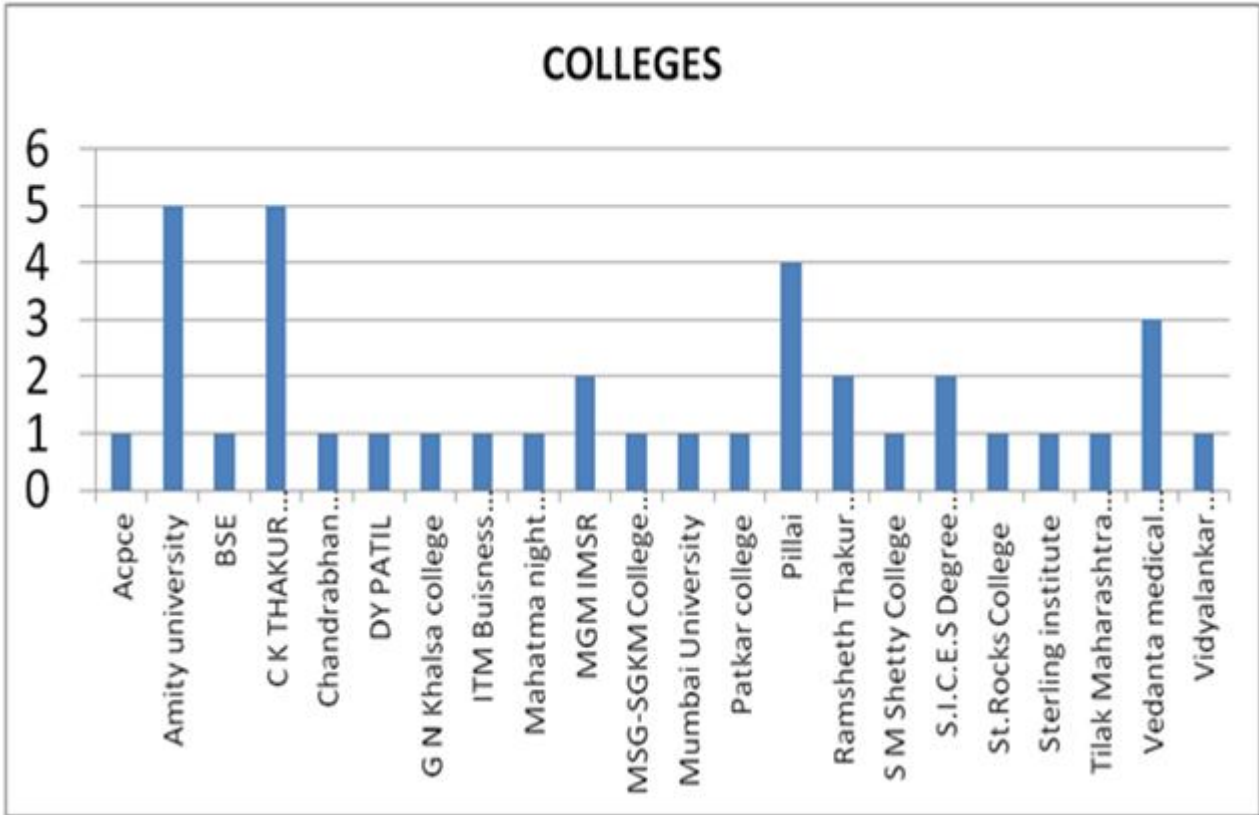
**DATA ANALYSIS AND INTERPRETATION**

**LEARNERS PROFILE**

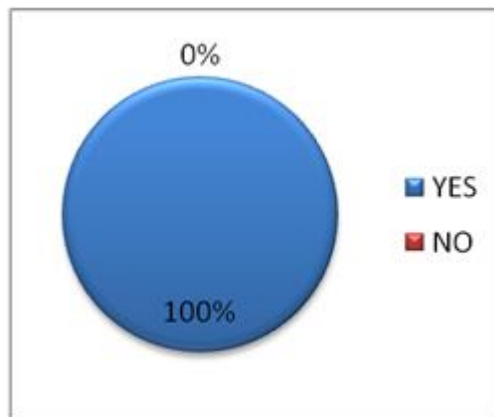


**PROFESSORS PROFILE**

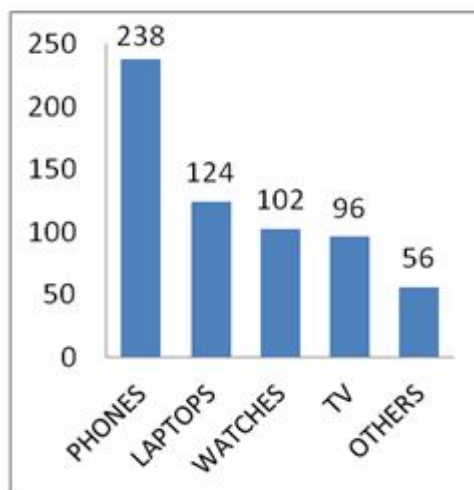




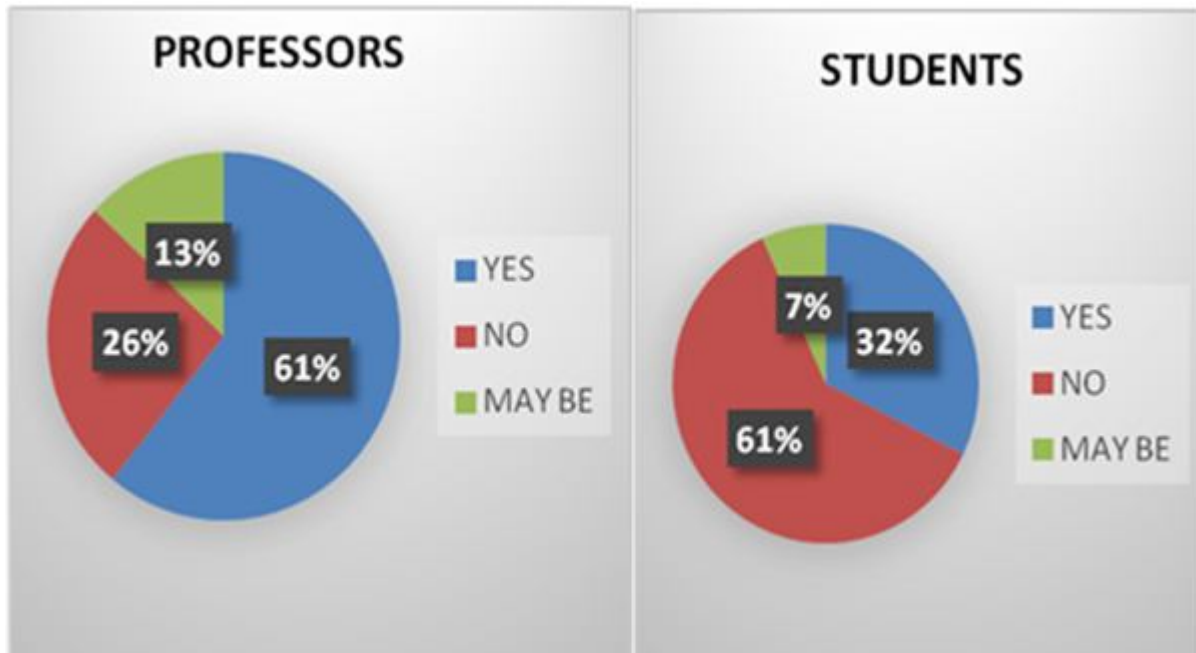
DO YOU USE SMART DEVICES IN YOUR DAY TODAY LIFE?



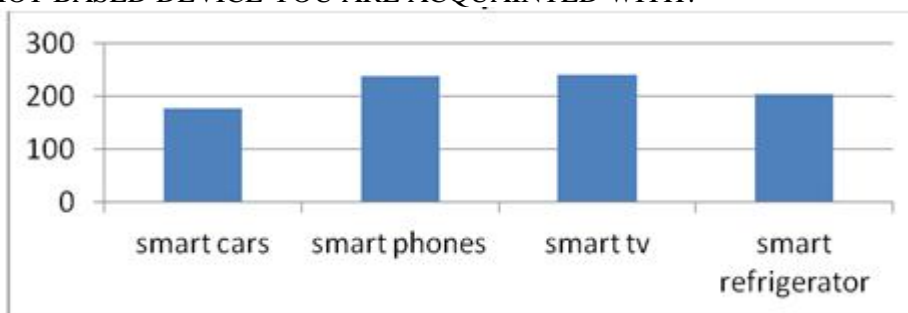
WHICH SMART DEVICES DO YOU USE?



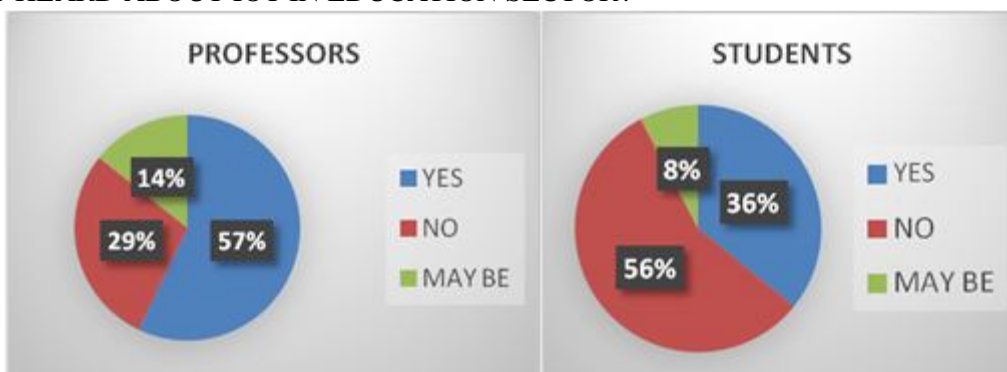
DO YOU KNOW THE CONCEPT OF INTERNET OF THINGS?



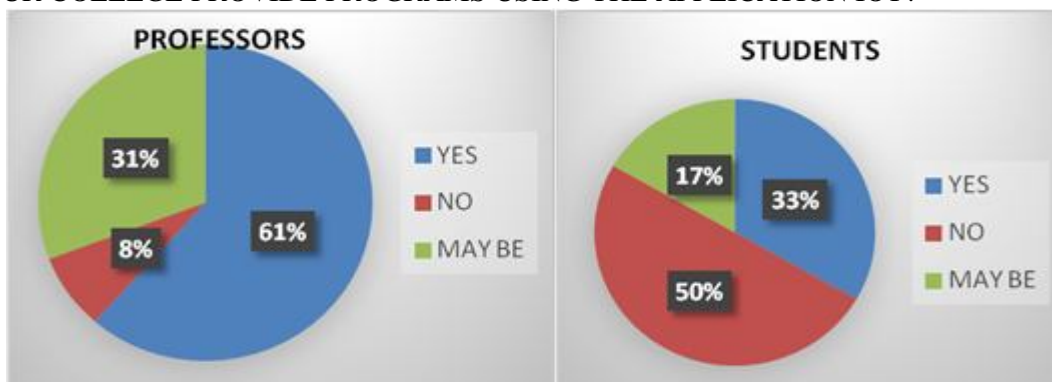
WITH WHICH IOT BASED DEVICE YOU ARE ACQUAINTED WITH?



HAVE YOU HEARD ABOUT IOT IN EDUCATION SECTOR?

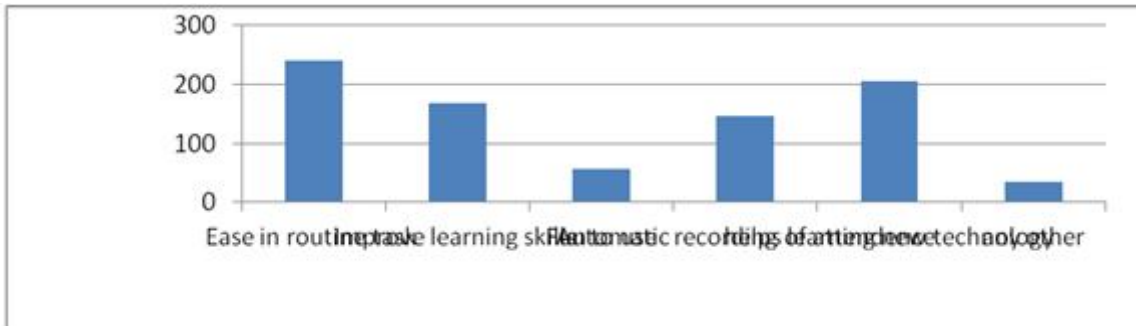


DOES YOUR COLLEGE PROVIDE PROGRAMS USING THE APPLICATION IOT?

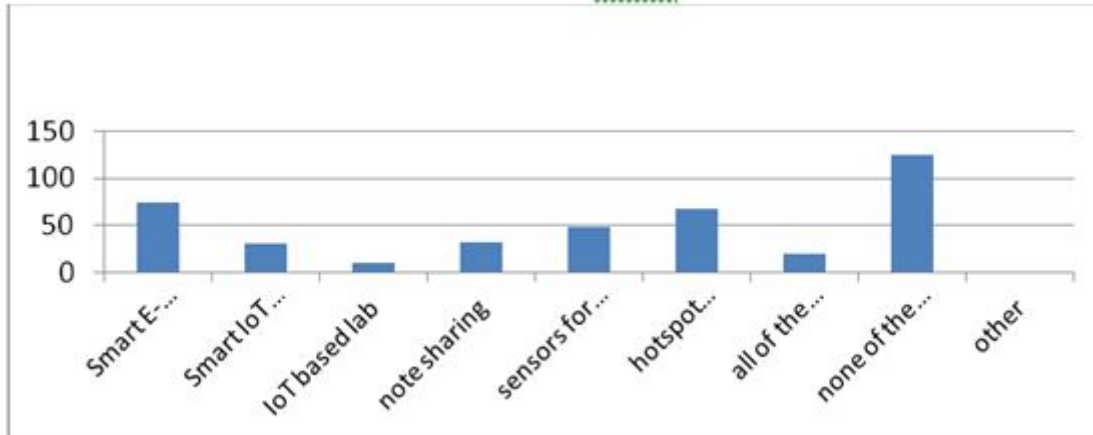


WHAT ARE YOUR THOUGHTS REGARDING ITS IMPLEMENTATION?

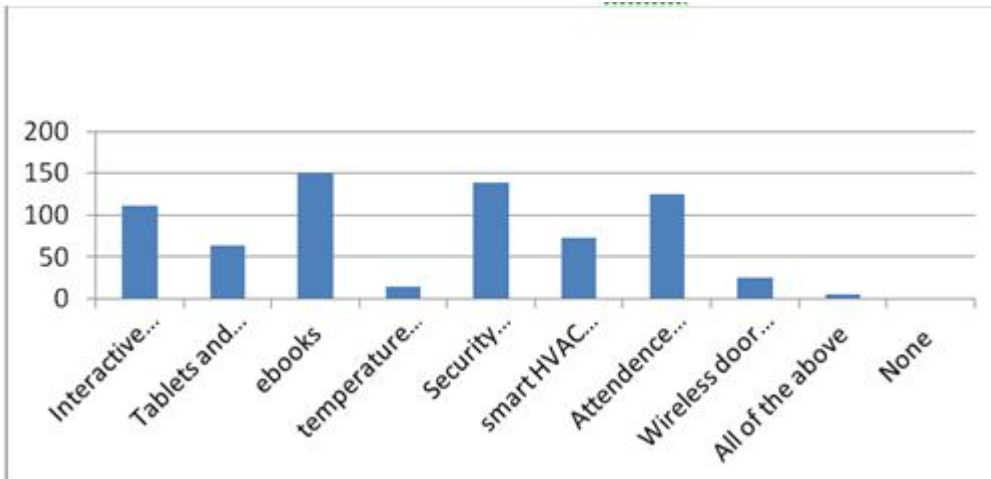




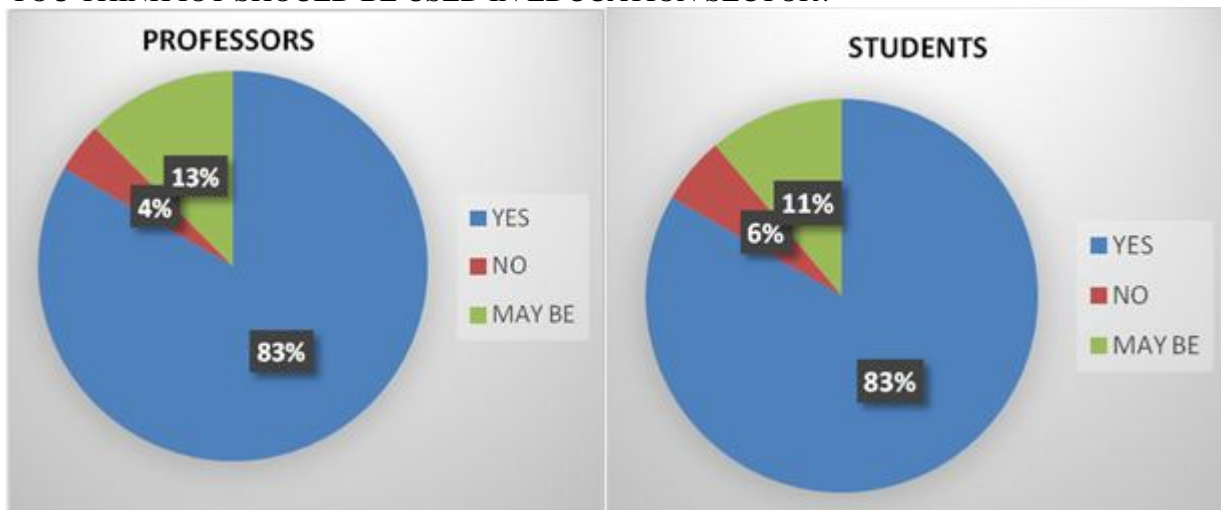
WHAT ALL FACILITIES YOUR COLLEGE CAMPUS HAVE BASED ON IOT?



WHAT ALL FACILITIES YOUR COLLEGE CLASSROOM HAVE BASED ON IOT?



DO YOU THINK IOT SHOULD BE USED IN EDUCATION SECTOR?



**FINDINGS**

1. Majority of respondents are unaware about usage of IoT in education
2. Many of the respondents believe that IoT will make learning easy and more understandable
3. Use of IoT can take learning to different level
4. Provide ease in everyday routine task
5. IoT connectivity can improve individuals learning skills

**TESTING OF HYPOTHESIS**

H<sub>0</sub>-Majority is aware about IoT and Its uses in education sector– Disproved

H<sub>1</sub>- Majority is not aware about IoT & it uses in education sector – Proved

H<sub>2</sub>- Majority are ready to implement IoT in education if made available - Proved

**SUGGESTIONS**

1. IoT should be used in education sector to make learners proficient to meet professional essentials
2. IoT should be introduced in curriculum of all the courses
3. Proper training should be provided to professors and learners for dealing with IoT based devices
4. IoT has a wide future scope for which colleges/ Institutes / Government should take initiatives to implement it

**CONCLUSION**

IoT has a wide scope in today's developing world. Many devices are running with the help of IoT with which public are also aware. But we are lacking in implementation of IoT in the sector of education.

For solving the above problem and spreading the awareness of it among public we have done a small research among college professors and learners.

I conclude that awareness should be done as majority is not aware about the concept and if made available respondent are ready to use it.

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**A STUDY ON ROLE OF HIGHER EDUCATION INSTITUTIONS IN DEVELOPING SUSTAINABLE ENTREPRENEURIAL CULTURE AMONGST UNDERGRADUATE STUDENTS IN MUMBAI**

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**ABSTRACT**

*Higher Education Institutions (HEIs) play a major role in shaping the future of youth, as they are the source of knowledge, values and other traits that need to be possessed by individuals. It is the duty of every HEI to fulfil this basic responsibility of creating a sustainable youth base for the future. Youth who are educated and trained in a sustainable manner has the capability of contributing to the development of a nation. In Indian context, where unemployment is a major challenge being faced, it becomes necessary for HEIs to drive the youth towards a sustainable solution to it, wherein the youth is not only being trained for better employment opportunities but also for creating employment opportunities through entrepreneurship. This demands development of a sustainable entrepreneurial culture by HEIs that will motivate students to pursue for entrepreneurship. Developing a sustainable entrepreneurial culture requires complete involvement of HEIs into curriculum, co-curricular activities, conduct of training & motivation sessions and creation of specialised entrepreneurship development cell. The objective of HEIs should not be restricted to conduct of mere activities and sessions to develop an entrepreneurial culture, but it should extend to verifying its effectiveness and sustainability by customising the delivery of training sessions for the learners.*

*Keywords: Entrepreneurial culture, sustainable development, Higher Education Institutions (HEIs), learners, students.*

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**INTRODUCTION**

Education for sustainable development allows every human being to acquire the knowledge, skills, attitudes and values necessary to shape a sustainable future. It also requires participatory teaching and learning methods that motivate and empower learners to change their behaviour and take action for sustainable development. Education for sustainable development consequently promotes competencies like critical thinking, imagining future scenarios and making decisions in a collaborative way (UNESCO, 2014). Considering the rising unemployment level in India which is a great challenge for the Indian economy, education for sustainable development should direct critical thinking related to this challenge. If an individual is motivated towards entrepreneurship instead of only employment the challenge of unemployment faced could be dealt in a sustainable manner. Entrepreneurship acts as an effective solution as it not only creates self-employment but also creates employment opportunities for many.

Higher education institutions play a vital role in motivating the youth towards entrepreneurship through a sustainable education delivery. This includes well designed curriculum, conduct of entrepreneurial activities, motivation for higher education in entrepreneurship and developing an effective entrepreneurial culture. The educators are equally responsible to develop entrepreneurial skills in learners rather than mere development of employability skills. So, during the process of personality development and skill enhancement, the learners should be asked to focus on leadership, planning, creating employment opportunities and other skills required for being a successful entrepreneur. The educators should try to change the perception of entrepreneurship wherein taking risk should be seen as an opportunity rather than a threat. This could be achieved by simulating business situations, involving case study methods and focusing on risk management decisions which will prepare the youth to face the practical market.

**OBJECTIVES OF THE STUDY**

1. To study the concept of entrepreneurial culture in detail.
2. The study the scope of activities that would help to develop an entrepreneurial culture among undergraduate students.
3. To study the role of higher education institutions in developing a sustainable entrepreneurial culture for undergraduate students.

**HYPOTHESIS**

**H0:** Higher education institutions build a sustainable entrepreneurial culture for undergraduate students in Mumbai.

**H1:** Higher education institutions do not build a sustainable entrepreneurial culture for undergraduate students in Mumbai.

**RESEARCH METHODOLOGY**

Data is collected from both primary and secondary sources. Secondary data is collected through websites and reference research papers. Primary data is collected from 36 respondents through internet survey i.e. by using google form. Questionnaire has been used in collecting the data. Data is collected from the undergraduate students of first year, second year and third year. Sample respondents are commerce students from different courses like B. Com, B. Com (Accounting and Finance), B. Com (Banking and Insurance), B. Com (Financial Markets) and B.M.S. from around 10 colleges. Simple pie chart is used for data analysis and interpretation.

**SIGNIFICANCE OF THE STUDY**

1. The study helps in understanding the entrepreneurial activities conducted by higher education institutions for their students which could be adopted by institutions who have not yet practised entrepreneurial activities for developing an entrepreneurial culture.
2. The findings of the research paper convey whether the entrepreneurial activities conducted by higher education institutions develop a sustainable entrepreneurial culture or not, which provides scope for further research.

**LIMITATIONS OF THE STUDY**

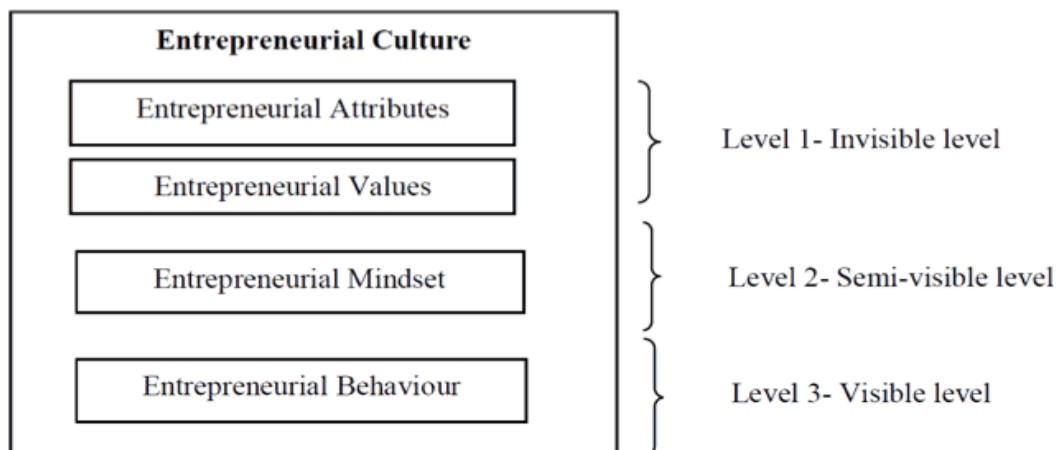
The paper does not include undergraduate students from all discipline, wherein the result of the research could be related only to commerce students and the entrepreneurial activities of higher education institutions offering commerce courses.

**ENTREPRENEURIAL CULTURE**

An entrepreneurial culture is an environment where someone is motivated to innovate, create and take risks. The direct actions of the entrepreneurial culture while spreading the set of values, beliefs, ideologies, habits, practices, customs and actions are directed to foster the entrepreneurial spirit and show the benefits of entrepreneurship in the population (Observatorio Nacional del Emprendedor, 2015). According to the OECD (2009 as cited in Sánchez & Martínez, 2017), it takes time to develop an entrepreneurial culture. It requires efforts between the actors that are involved, and particularly the entrepreneurial culture should aim to high impact businesses where the principal indicators to measure entrepreneurial culture are the entrepreneurs’ social image, their success and impact, and the motivation to start a business (Sánchez & Martínez, 2017).

**LEVELS OF AN ENTREPRENEURIAL CULTURE**

Kundu (2009 cited in Brownson, 2013) classified entrepreneurial culture in three different levels:



Level 1: The Invisible Level

**(a) Entrepreneurial Attributes:**

The entrepreneurial attributes are key natural and nurtured indicators that enable individuals to turn into an entrepreneur. This set of characteristics have been recognized to be a driver to understand and foster entrepreneurship. The importance of the entrepreneurial attributes relies on being a critical factor in influencing the individual to undertake and start a business. If it is desired to influence the number of people that can be turned into an entrepreneur, the focus should be done into their attributes. Nevertheless, the entrepreneur has to be also nurtured with the appropriate training and experience to encourage their entrepreneurial attributes (Brownson, 2013).

**(b) Entrepreneurial Values:**

Values are the driving force for decision making (Keeney, 1994). The entrepreneurial values are the conceptions, which could be explicit or implicit, and which in this case are distinctive of entrepreneurs, that shows the desires of selecting between the different course of actions. These values are the drivers to take decisions. They are the reflection of the entrepreneur's conscious view and make him move to decide towards an action. For entrepreneurs the values not only show what will be the decisions that they will make, but also, they show how they will approach a new venture. As academics have found, the existence of entrepreneurial values on an individual affect also the rate of the creation of new businesses, therefore for governments who are willing to increase the number of jobs, should also give importance to shape the individual values towards entrepreneurship (Brownson, 2013).

**Level 2: The Semi-invisible Level – Entrepreneurial Mindset**

The entrepreneurial mindset is the attitude an entrepreneur responds to a certain object in a favourable or unfavourable manner based on a learned predisposition. The entrepreneurial attitudes influence and have been influenced by the experiences that the individual has lived, and how he thinks and feel about what he went through. If individuals have participated into governmental programs and policies that try to foster cultural entrepreneurship, their experience on this event can have an effect on their mindset towards entrepreneurship (Brownson, 2013).

**Level 3: The Visible Level – Entrepreneurial Behaviour**

The entrepreneurial behaviour is the direct act of the individual to start a new business. As defined by Williams (2010), entrepreneurial behaviour is seen as the combination of actions made by the entrepreneur, that are constantly adjusted and defined to set the opportunity until it is positioned and accepted in the market. The result of this action is the creation of a new business.

**ROLE OF HIGHER EDUCATION INSTITUTIONS IN DEVELOPING AN ENTREPRENEURIAL CULTURE**

The levels of entrepreneurial culture discussed above could be achieved well by practising some of the following activities by the higher education institutions that could lead to a sustainable entrepreneurship development in students:

**1. Case Studies:**

Case studies are an effective method to spur students' curiosity, putting them face-to-face with real-life business situations. By studying past or present corporate success stories and operational hiccups, students can dig deeper into processes and procedures that executives follow to make decisions. And this is what a business degree should teach, the thinking patterns a manager formulates to analyse a situation, evaluate alternatives, choose a solution, and track progress over time. Business case studies are now part of curricula at the graduate level, but it would be beneficial for both students and universities to also make it an essential component of undergraduate programs. As per the Kundu model, this will help in building entrepreneurial attributes in students.

**2. Linking Curricula to Real-World Business Challenges:**

Universities can jumpstart their business degrees by linking their curricula to real-life business challenges. For example, when teaching social media marketing, a lecturer can point to how companies like Facebook and Twitter have become the promotional fulcrum for many businesses around the world. Similarly, a finance professor can use the 2008 mortgage crisis to instill in students' notions as diverse as quantitative easing, inflation and monetary policy.

**3. Participation in Entrepreneurship Contests:**

There is nothing more engaging and hands-on than letting students participate in some type of entrepreneurship contests. This includes both social entrepreneurship businesses that may focus more on a social cause and tech startup ventures. Ideally, an entrepreneurship contest can pit two or several student groups against each other, if the contest is sponsored by a single university. Alternatively, a group of institutions can get together and sponsor such contests.

**4. Partner with Businesses:**

Prominent universities already have partnership agreements with businesses, whereby they regularly send students to work temporarily as interns at specific organizations. Entrepreneurship-in-Residence is also an innovative way to foster practical knowledge and allow young professionals to rub elbows with established and experienced entrepreneurs. Entrepreneurship-in-Residence programs facilitate pairing of successful entrepreneurs and startup founders who serve as mentors and give lectures with campuses to offer students a real-world perspective of business and entrepreneurship.

**5. Invite Business Executives to Deliver Lectures:**

Some institutions, like the Kellogg School of Management, have found new ways to make entrepreneurship teaching more engaging, vibrant, and effective. They occasionally invite business executives and ask them to teach a full course, make a presentation, or share their experiences with students. Such initiatives have produced excellent results so far, because students can quickly learn and grasp real-world insight that tonnes and tonnes of business literature might not deliver so pointedly.

**6. Help Students Launch Their Own Businesses:**

In a global economy plagued by high levels of unemployment, nothing would be better than helping students launch their own businesses. Universities and HEIs can work in partnership with student-entrepreneurs and institutions to conduct market research, obtain finance, and create viable businesses. The student-entrepreneur learns in the process, and his or her classmates also expand their practical knowledge.

**7. Foster Global Exchange Programs with Other Institutions:**

Global exchange programs are nothing new, but the concept has not expanded as it should to business programs. For example, the Erasmus program in Europe allows students of Eurozone countries to start a degree program in one country and finish it in another. Similar programs, such as the one spearheaded by the New York Institute of Technology, also exist in the United States and elsewhere. The concept here is to broaden the exchange program to other institutions, inviting students with varied cultural and professional backgrounds.

**8. Encourage Student-in-Residence Programs**

Student-in-residence programs are comparable to internships, except that students get hands-on experience, work a specific number of hours at the host company say, 20 hours a week and complete coursework that ultimately is graded and counts towards the course’s final GPA. Similar to entrepreneur-in-residence programs, student-in-residence programs allow students and experienced professionals to learn from each other while discussing and solving real-world business challenges. To encourage entrepreneurship in students, whether it be social or for-profit, universities must offer more practical coursework, blending the theory in the traditional economic literature with the tangible needs of everyday business management. The education should be experiential, hands-on, and action-driven to give students a real-world experience.

**9. Starting a College Entrepreneurship Club:**

Every college must have a distinctive approach towards creating an entrepreneurial culture. Colleges should form active entrepreneurship development centres to provide a support mechanism for students by catering to financial and market support activities to encourage students in starting up with their own venture. Through their clubs they can also provide certificate programs, or simply conduct active meetings for fostering entrepreneurship in the learners.

**CHALLENGES FACED IN DEVELOPING A SUSTAINABLE ENTREPRENEURIAL CULTURE**

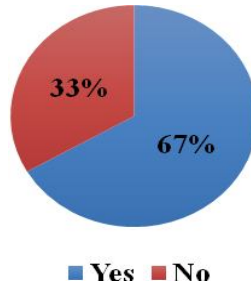
- Creating opportunities for students on a wide spectrum from those merely interested or curious (seeking exposure to the idea of entrepreneurship) to those serious about starting a company is a major challenge that many colleges face while designing a structure for creating an entrepreneurial culture in their institution. Colleges can offer a broad spectrum of courses to address this challenge, creating a funnel that narrows to capture those students most interested in putting their knowledge into practice.
- In many colleges it is a challenge to overcome stereotypes of entrepreneurship. Solutions to this can come from engaging faculty across the disciplines, encouraging different schools and departments to define entrepreneurship for themselves (often including language such as creativity, innovation, and problem solving).
- Another challenge involves finding meaningful ways to measure the impact of entrepreneurship programs. Engaging in thoughtful discussions about learning goals outcomes in the planning and design process can help to better assess the results of any educational program.

**ANALYSIS OF ROLE OF HIGHER EDUCATION INSTITUTIONS IN DEVELOPING SUSTAINABLE ENTREPRENEURIAL CULTURE AMONGST UNDERGRADUATE STUDENTS**

**A. Role of curriculum:**

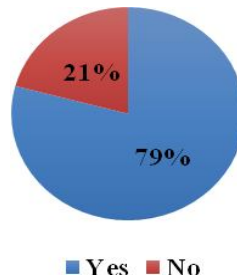
**Does your syllabus have any subject related to entrepreneurship?**

Yes	No	Total
24	12	36



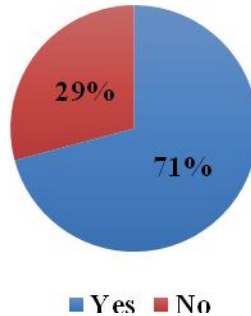
1. Do you get detailed knowledge about business planning, financial planning, model building, etc.?

Yes	No	Total
19	5	24



2. Do you feel that with the knowledge gained you would like to be an entrepreneur in future?

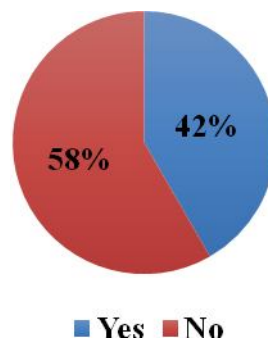
Yes	No	Total
17	7	24



**B. Role of Co-curricular activities:**

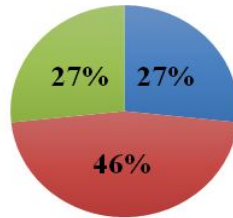
Does your college conduct any competitions or activities based on entrepreneurship?

Yes	No	Total
15	21	36



1. How often the activities are conducted?

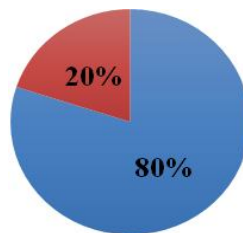
Very often	Periodic Intervals	Rarely	Total
4	7	4	15



■ Very often ■ Periodic Intervals ■ Rarely

2. Do you feel these activities help you in instilling skills required by entrepreneurs?

Yes	No	Total
12	3	15

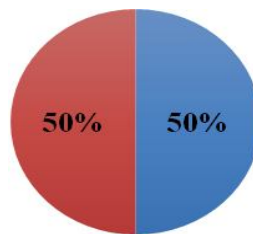


■ Yes ■ No

C. Role of specific entrepreneurial lectures by business executives:

Is your college conducting any guidance or guest lecture on entrepreneurship?

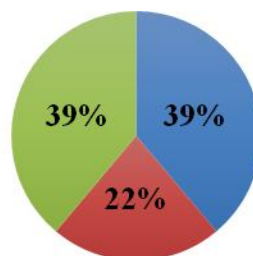
Yes	No	Total
18	18	36



■ Yes ■ No

1. How often these sessions are conducted?

Very often	Periodic Intervals	Rarely	Total
7	4	7	18

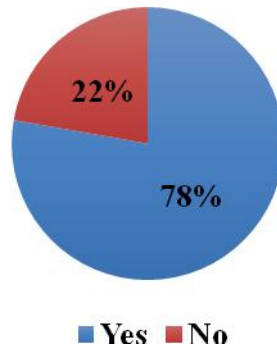


■ Very often ■ Periodic Intervals ■ Rarely

2. Do you feel these sessions help you in deciding to become future entrepreneurs?

Yes	No	Total
14	4	18

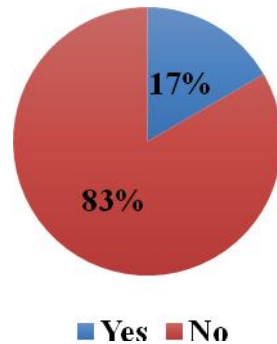




**D. Role of academic support:**

Does your college have any certificate course on entrepreneurship?

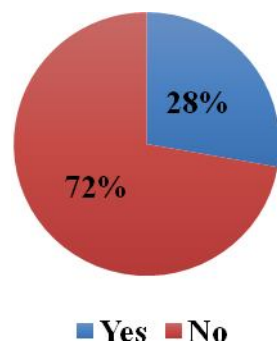
Yes	No	Total
6	30	36



**E. Role of entrepreneurial ecosystem:**

Does your college have any cell on entrepreneurship?

Yes	No	Total
10	26	36



**FINDINGS**

The research paper has helped in delving into the role of HEIs in creating and developing a sustainable entrepreneurial culture. The study has been conducted from the learners’ perspective to validate the role of HEIs. It is observed that the curriculum of the students surveyed is fairly supportive in developing an entrepreneurial culture as 71% of the students feel motivated for entrepreneurship, due to the content of curriculum. As far as conduct of co-curricular activities is concerned, not many colleges actively provide a platform to students, as only 42% of the students surveyed say that their college conducts competitions, seminars and workshops related to entrepreneurship. This needs to be noted by many colleges wherein they can incorporate as well as increase the number of activities related to entrepreneurship. The importance of these activities gets authenticated by the fact that 80% of the students feel motivated for entrepreneurship due to conduct of such activities. With regard to conduct of guidance and business executive lecture, there is a balance

as 50% of the students say that college organises such talks and lectures and another 50% of the students say that the college is not very active in conducting such sessions. So, this is another area which needs to be focused on by the HEIs for developing a sustainable entrepreneurial culture for their learners. Other areas that were included in the survey for gauging development of entrepreneurial culture were certificate course in entrepreneurship and entrepreneurial development cells in colleges. It was found that hardly any college is active in these areas as 83% of the students say that their college do not have a specified certificate course on entrepreneurship and 72% of the students say that their college do not have a specified cell on entrepreneurship development activities.

### CONCLUSION

HEIs in Mumbai have progressed towards entrepreneurial development activities compared to their past. However, still many colleges need to buckle up for practise of such activities. The colleges who are developing an entrepreneurial culture need to ensure its sustainability by practising customised conduct of entrepreneurial activities and verifying its results. The research findings lead to rejection of null hypothesis  $H_0$ : Higher education institutions build a sustainable entrepreneurial culture for undergraduate students in Mumbai and acceptance of alternate hypothesis  $H_1$ : Higher education institutions do not build a sustainable entrepreneurial culture for undergraduate students in Mumbai.

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**TRANSFORMATION THROUGH INNOVATION IN HIGHER EDUCATION**

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**Dr. B. T. Chavan**Assistant Professor, Dayanand College of Commerce, Latur, Dayanand College of Commerce, Barshi Road,  
Latur**ABSTRACT**

*Education plays a fundamental role in the development of the society and decides the direction in which it has to develop. It has been the salient driver for the achievement of various societal milestones. Since development and advancement is order of the day, education has caught the limelight and turned to be paramount significance. Providing quality education and producing employable output has been a major challenge faced by institutions of higher education. We survive in a society where education is base to go up in the hierarchy socially, politically, economically etc, in the society. The paper considers the innovations being added, pursued and followed in the wake of changing dimensions of education globally. Academicians and administrators have to think on serious initiatives to be followed to bring about desired changes. The curriculum and delivery mechanism has to be restructured and updated from time to time to meet the expectations of the society. The concentrated efforts should be initiated to bring desired quality results from the higher education. Thus, the present paper considers recent developments and advancements in the field of education by the government of India through digital revolution. Education ultimately should enable the society to attain and achieve the desired changes and enjoy the demographic dividend. Further it should contribute visibly in the development of productive social capital.*

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**INTRODUCTION**

India has been witnessing a consistently higher rate of economic growth in the recent times. It has now turned to be a major player in the global knowledge economy of the present time. Skill-based activities have made significant contribution to the growth. Such activities depend on the large pool of qualified manpower that is fed by its large higher education system. It is now widely accepted that higher education has been critical to India's emergence in the global knowledge economy. Yet, it is believed that a crisis is plaguing the Indian higher education system. Industries routinely point towards huge skill shortages and are of the opinion that growth momentum may not be sustained unless the problem of skill shortages is addressed. This appears to be endless problem with the Indian higher education. An unwieldy affiliating system, inflexible academic structure, uneven capacity across subjects, eroding autonomy of academic institutions, low level of public funding, dysfunctional regulatory environment are some of its many problems.

The economic success of any nation largely depends on the quality of education provided by its educational institutions. This is even more pertinent for India, where more than 50 percent of its 1.36 billion citizens are under the age of 25 and 65 percent are under 35 years of age. Consequently, this makes India's higher education system a third largest in the world (in terms of number of students). The problem is that we as a nation are not effectively able to utilize such a large pool of prospective employees and assimilate them into the workforce.

With the largest population in the world between the age bracket of 5 to 25, India requires hundred- thousands of universities, schools and colleges to reach out to the dynamic talent pool it has. The next gap comes when we see the quality education, especially at the higher level is limited only to a few institutes such as IITs, IIMs and some others. The conversion rate for IIMs itself is very low as only 1 out of 150 applicants manage to get admission there. This fact is partially due to the smaller number of seats available for candidates in the premier institutes of our nation. The good thing is now that IITs across the nations are providing online courses for those students who want to get knowledge from their place with the revolution and introduction of digitization in the higher education. This is saving time, money and efforts of reaching to the educational institutions because institutions are reaching to the students through online resources.

**INNOVATIONS & TRANSFORMATION INITIATED BY GOI**

1. Establishment of New Central Universities: Central Universities Act, 2009, which came into effect from 15.1.2009, has established 16 new Central Universities in each such States (except Goa) which did not have a Central University. Three State Universities which have been converted into Central University are Guru Ghasidas Vishwavidyalaya in the State of Chhattisgarh, Dr. Harisingh Gour Vishwavidyalaya in the State of Madhya Pradesh and Hemvati Nandan Bahuguna Garhwal University in the State of Uttarakhand.

2. **Indira Gandhi National Tribal University:** The Indira Gandhi National Tribal University (IGNTU), Amarkantak, Madhya Pradesh, has been established by an Act of Parliament. It commenced its academic activities from the Academic Session 2008-09. The University is running Undergraduate as well as Postgraduate courses in various disciplines. The University is a teaching and affiliating university for facilitating and promoting avenues of higher education and research facilities for the tribal population of the country.
3. **Setting up of 374 Degree Colleges in Educationally Backward Districts:** The Ministry has decided to set up Model Degree Colleges in those educationally backward districts of the country, where the GER or Gross Enrolment Ratio is less than the national average. In a survey, 374 such districts have been identified. Proposals are awaited from the respective State Governments for the establishment of such colleges. This scheme is a part of the Government policy for access, participation and expansion of higher education.
4. **Scheme for Incentivizing State Governments for Expansion of Higher Education Institutions:** A scheme is being introduced for incentivizing States for establishing new higher educational institutions/expanding existing higher educational institutions. This new Scheme will provide central assistance to the State Governments in the ratio of 1:2 (1:1 for Special Category States) for establishing new higher educational institutions/expanding existing higher educational institutions. The physical targets for XI Plan and XII Plan include new universities, colleges, engineering colleges as well as expansion of existing colleges.
5. **Supporting Uncovered State Universities and Colleges:** Affiliated colleges of State Universities are technically under the purview of UGC but do not get assistance as they do not meet the minimum eligibility norms in terms of physical facilities and human resources. The Ministry intends to strengthen those colleges and universities with focus on underserved areas to enable these institutions to fulfill the criteria for UGC assistance. In the XIth Plan period, it is envisaged to provide additional assistance to universities and colleges which are already declared fit to receive grants under Section 12B of the UGC Act.
6. **Strengthening Science Based Higher Education and Research in Universities:** Looking at the declining quality and quantum of scientific research in India, an Empowered Committee under the Chairmanship of Prof. M.M. Sharma was constituted for rejuvenation of Basic Scientific Research in Universities. Based on the recommendations of Task Force action for strengthening science based education and research in Universities has been initiated. The main objective of the scheme is to promote excellence in research in higher education by supporting research programmes of the University and College teachers in various disciplines.
7. **Establishment of NEW IIT's and IIM's:** The government has initiated for establishing new IIT's and IIM's as an expansion strategy of the higher education by giving representation to the states which do not possess existing IIT's and IIM's. The government has planned to start 5 new IIT's and half a dozen of IIM's which is announced in the budget and may be reality and operation from the academic year 2015-16.
8. **NISER (National Institute of science Education and Research):** The government of India has earmarked an initial outlay of 823.19 crore (US\$130 million) during the first seven years of this project, starting from September 2007. It is an autonomous institution which will be operated under the umbrella of department of atomic energy (DAE) of the Government of India. NISER will facilitate the synergy between research and higher education in the field of science. It will be categorically compared with the best institutions in India in terms of facilities and faculties. The atomic energy commission in its 182nd meeting approved the proposal of establishing the NISER at Bhubaneswar.
9. **IISER (Indian Institutes of science Education and Research):** The Scientific Advisory Council to the Prime Minister (SAC-PM) under the Chairmanship of Prof. C.N.R. Rao, recommended creation of five new institutions devoted to science education and research to be named "Indian Institutes of Science Education and Research" broadly on the lines of IISc, Bangalore. Five such Institutes have already been established at Kolkata, Pune, Mohali, Bhopal and Thiruvananthapuram. The vision of these institutes encompasses creation of research centers of the highest caliber in which teaching and education in basic sciences will be totally integrated with state-of-the-art research.
10. **Accreditation of higher learning institutions in India through NAAC (National Assessment and Accreditation Council):** It is the autonomous body of the university grants commission (UGC) which assess and accredits the universities and institutions in Indian. NAAC was established in the year 1994 with head quarters located in Bangalore-Karnataka in response to recommendations of National Policy in Education (1986). This policy was to "address the issues of deterioration in quality of education", and the Plan of

Action (POA-1992) laid out strategic plans for the policies including the establishment of an independent national accreditation body.

11. The Rashtriya Uchchatar Shiksha Abhiyan is the central government's contribution to further the promise held by the rich expanse of India's state universities. The country's future lies in empowering these campuses with all that it takes to enhance learning, better research and promote innovation. A centrally sponsored scheme, RUSA understands that sometimes the most important lessons of life are learnt outside the classroom. So whether it is upgrading libraries or computer laboratories, promoting autonomous colleges or clubbing them to consolidate their strength and forming cluster universities, this programme realizes that every institution holds the power to enrich lives through top-class education.
12. National Research Professorship: Government of India had instituted the scheme of National Research Professorship in 1949 to honour distinguished academics and scholars in recognition of their contribution to knowledge. Persons of real eminence, who have attained the age of 65 years and have made outstanding contributions in their respective fields and are still capable of productive research, are considered for appointment as National Research Professors.
13. Pandit Madan Mohan Malaviya National Mission on Teachers and Teaching: The proposed Mission is envisaged to address comprehensively all issues related to teachers, teaching, teacher preparation and professional development. The Mission would address, on the one hand, current and urgent issues such as supply of qualified teachers, attracting talent into teaching profession and raising the quality of teaching in schools and colleges. On the other, it is also envisaged that the Teacher Mission would pursue long term goal of building a strong professional cadre of teachers by setting performance standards and creating top class institutional facilities for innovative teaching and professional development of teachers.

#### INNOVATIONS AND TRANSFORMATION THROUGH TECHNOLOGY:

1. AI Presents Lucrative Positive Impact on Learning: AI enhances student's educational experience by leaps and bounds. Classrooms of the future will incorporate technological tools which are handpicked and carefully implemented by teachers to maximize benefits. This hybrid teaching style will lend itself to an adaptive learning ecosystem that responds to the individual progress of each student and accordingly personalize the experience for every child. Teachers will act as mentors who guide children through their educational journey, armed with AI tools that empower them to administer education in the most personalized manner possible so each student responds fully.
2. **Digital future:** AI, Virtual Reality (VR) and even mobile phone apps are taking over this burgeoning training market. The promising future of training using artificial learning and augmented reality is being aided by the growing technological interdependence and digital penetration. These high-tech advancements are disrupting the training content market and giving options of creating different levels of employee engagement and involvement at their own pace and leisure. It will not be completely wrong to say that AI is eating jobs but at the same time, it is creating a lot more where a lot of specialized skills are required to address the current industry requirements. That is why corporate training is of utmost importance now which is the only road for employee retention.
3. AICTE unveils policies on student internships and teachers' training: The **All India Council for Technical Education** (AICTE) has unveiled its policies on student internships, examination reforms and training of technical teachers. Laying down the roadmap for major changes in engineering courses, AICTE recommended that students pursuing bachelor's degree in engineering have to undergo at least 600 to 700 hours of internships which would earn them credits. The regulator also suggested testing a student's ability to apply knowledge rather than cram facts through examinations. It has also given the nod for open book exams. In its revised guidelines, AICTE directed that technical teachers have to undergo an induction course at the time of joining and also keep themselves updating as they progress.
4. MHRD establishes innovation cell at AICTE to encourage research: The MHRD has established an innovation cell at the AICTE. The cell is aimed to encourage and brainstorm new ideas about promoting innovation in all higher education institutions (HEIs) across the country. This will be a significant step in institutionalizing innovation and developing a scientific temperament in the country. The purpose of formation of network of **Institution's Innovation Councils (IICs)** is to encourage, inspire and nurture young students by exposing them to new ideas and processes resulting in innovative activities in their formative years."

5. MHRD likely to start job-oriented training for graduates: To enhance employability among graduates, the MHRD is likely to introduce three new professional programmes to impart industry-linked training to students. efforts are also being taken to reduce “curriculum overload”. “Today curriculum overload is so much so that there is little time left for life-skill education, physical education and experiential learning
6. Teaching in the Tech-zone: Education has been undergoing a profound metamorphosis. Technology has become a great disruptor in the sphere of education with classrooms turning into great adaptors of various tech trends and models. Gone are the days of the blackboards that were dusty and screechy. They have gradually been replaced by smart boards. Books and notebooks have to some extent found kindles, tablets or ipads taking over their presence too. Meticulous and colourful lesson plans and monthly planners now don’t find any place in notebooks or files. Teachers who are embracing and adapting to these changes and new classroom styles are enhancing their old methods of teaching with the use of growing technology.
7. SWAYAM-NPTEL Online Courses: National Programme on Technology Enhanced Learning (NPTEL) is a project of MHRD initiated by seven Indian Institutes of Technology (Bombay, Delhi, Kanpur, Kharagpur, Madras, Guwahati and Roorkee) along with the Indian Institute of Science, Bangalore in 2003, to provide quality education to anyone interested in learning from the IITs. Technology Enhanced Learning is a joint initiative of the IITs and IISC. The objective of this effort is to take the best teaching-learning resources to all, including poor people. This SWAYAM initiative seeks to prevent the problems of not seeking education for students who have remained untouched by the digital revolution. That is the students who have not been able to join the wave of knowledge.
8. MOOC Courses: A **massive open online course** is an online course aimed at unlimited participation and open access via the web. In addition to traditional course materials, such as filmed lectures, readings, and problem sets, many MOOCs provide interactive courses with user forums to support community interactions among students, professors, and teaching assistant as well as immediate feedback to quick quizzes and assignments. MOOCs are a recent and widely researched development in distance education first introduced in 2006 and emerged as a popular mode of learning in 2012.

## CONCLUSION

The current arena is going to be tough for Indian higher education system as government is thinking to globalize the higher education system for transformation and standards in the education system. This will pose a serious question on the existing standards that how well the Indian universities and institutes are meeting the global challenges in the sector. Few feel that globalizing education would lead to quality education and research at large which will enable to capture the current and future challenges and explore the opportunities to excel in getting employment. Today we are producing graduates at high rate but still lot of them are unemployable we need to change this mindset and transform it by making suitable efforts to employ and increase employability. So this is the time to transform, adapt change to impart high quality education. We understand that the present higher education is on the cross road and needs to bounce back on the right track so that it can be ray of hope for students of the nation.

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**ASSESSMENT OF HANDLOOM INDUSTRY AS A IMPORTANT SECTOR IN INDIA****Jaywanti Madhukar Adlikar<sup>1</sup>, Pranita Shivsagar Singh<sup>2</sup> and Pratiksha Shivsagar Singh<sup>3</sup>**Assistant Professor<sup>1</sup> and Tct's Dr. Shree Nanasaheb Dharmadhikari Arts, Commerce and Science College,  
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**ABSTRACT**

*Today, India is the second largest producer of textiles in the world, next to china. The Indian textiles industry is one of the largest and oldest and considering the availability of inexpensive skilled workers and technician along with in the recent past in terms of production and export.*

*In the world of textile market, countries like japan and south korea are becoming high cost economies. Therefore, it is expected that India could move into the positions occupied by these countries due to its strengths mentioned above. The Indian textile industry can do much better with the government policy backing the industry. In order to contribute substaintially to the growth of the Indian textile industry, It is necessary to identify the strengths.*

*The paper reflects that strength is by the handloom industry because it fulfils the requirements of making place India as a brand in global market. handloom industry contribute to export and GDP. It has now become the largest economic activity in the country after agriculture. This sector contributes nearly 22 percent of the total cloth produced in the country.*

*Even though, handloom industry is advantageous, healthier and attractive, the weavers and artisans are facing so many problems. The studies have been conducted on weavers of my area by random sampling to understand the problems which they are facing during their work or getting materials and machineries, etc. The paper also reflects the schemes launched by the government of India for this sector and those schemes are useful for them.*

*Keywords: issues regarding with handloom industry, government schemes, etc.*

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**AIM AND OBJECTIVES**

- To study the current Indian scenario of handloom Industry.
- To study problems face by weavers
- To study issues regarding with handloom Industry.
- To study the scheme launched by government for the development of handloom industry.

**METHODOLOGY AND LIMITATIONS**

The study is based on secondary data collected from various articles, books and research journals. Also the observations made are survey based. The survey has been conducted on the weavers of my area by random sampling.

**CURRENT INDIAN SCENARIO OF HANDLOOM INDUSTRY**

Handloom fabrics and weavers are a part of the tradition of India. It fulfils the basic requirements of human being and also make sizeable contribution to export and GDP. This industry provides directly as well as indirectly employment in rural as well as urban areas. It is the largest employment generator after sectors such as agriculture in India. Currently handloom sector provides employment to 43.31 lakh persons engaged for 23.77 lakh handlooms. 10% from SC, 18% from ST and 45% from the OBC in the employment demographics for the handloom sector in India.

Production in the handloom sector recorded a massive figure of 7116 million square meters in 2013 -14. Apart from being productive, this sector is also labour intensive. During 2014-15, production in the around 3547 million square meters. This sector contributes close to 22 % of the production of cloths in the country. It also contribute to the export an income of the country close to 5% of global hand woven fabric is from India. Here in handloom sector, the one and only one most important thing is skill and these skills are transferred from one generation to another. That's why this sector can never fade away.

Handloom sector is lauded for its uniqueness, ease of production, openness to innovations, adaptability for suppliers requirement and support for traditions.

Apart from this, handloom sector facing lot of challenges. It must reorient itself given rapid economic changes. Societal changes, technological changes are also impacting on this sector. Nowadays, defect free high quality

handlooms are in demand over the markets. This sector also needs to provide ways that are sufficient to induce younger persons to accept employment here. It is vital to produce quality fabrics with fresh designs.

#### **MAJOR SCHEMES AND PROGRAMMES RELATED TO THE HANDLOOM INDUSTRY**

Different schemes have been implemented for the promotion and development of the handloom sector and providing assistance to the handloom weavers in different ways. The schemes are weaver oriented and aim at meeting the objectives enshrined in the Directive Principles of State Policy for the growth of decentralized handloom sector. Some of the schemes are mentioned here under.

- **Deen Dayal Hathkargha Protsahan Yojana (DDHPY)**

This has been launched to provide assistance to the handloom weavers in an integrated and comprehensive manner. The scheme was launched on 01.04.2000. Prior to the introduction of DDHPY, most of the schemes were framed to benefit the weavers under the cooperative fold only. However, DDHPY has been framed to cover weavers under both cooperative and non-cooperative folds. National and state-level organizations, primary societies, self help groups etc. are eligible to get benefits from this scheme. DDHPY emphasizes on purchase and modification of looms, design support and product diversification like production of shirtings, dress materials, table cloth, curtains etc., increase production and marketing facilities of handloom products. Apex handloom organizations at the state level are strengthened and restructured under this scheme. To improve the quality of the finished products, financial assistances are made available to the handloom agencies. The sharing of the grant portion of this centrally sponsored scheme, between the centre and the state, is in the ratio of 50:50, except in the case of North Eastern States, Sikkim, Jammu and Kashmir, Uttaranchal and Himachal Pradesh, where the funding pattern is in the ratio of 90:10. Agencies, where 100% members are from SC/ST/Minorities/Women, the funding pattern is in the ratio of 75:25. The committed liabilities towards the projects sanctioned under PPS, IHVD, MMDW, and HDC/QDU schemes are also met out of the budget provision under the DDHPY head.

- **Scheme under National Centre for Textile Design (NCTD)**

This was set up in January, 2001 at New Delhi, to promote traditional and contemporary designs and enable the textile industry, especially the handloom sector, to be responsive to the rapidly changing market demand. The major objectives include:

- Link weavers to the market and provide them with adequate tools to respond to the rapidly changing market situation and demands.
- Link people belonging to the textile industry with the development in other fields.
- Provide weavers, workers and designers greater exposure and access to national and international market.

These objectives are achieved through:

- a. On-line activities via its website [www.designdiary.com](http://www.designdiary.com) where information is furnished about national and international trends, colour forecasts, design pools, linkages etc
- b. Off-line activities, which include holding of special exhibitions on a sustained basis.

- **Mill Gate Price Scheme:**

This was introduced in 1992-93 with the aim to provide all types of yarn to the handloom weavers' organizations at a price which is available at Mill Gate. The National Handloom Development Corporation is the only agency authorized to implement the scheme. The scheme benefits the following organizations and their members.

- All handloom organizations of National, State and Regional level;
- Handloom Development Centres; 127
- Handloom producers/ exporters/ manufacturers registered with the Handloom Export Promotion Council (HEPC) or any such organizations under the Ministry of Textiles, or with the State Directors of Industries, as the case may be;
- All approved Export Houses/ Trading Houses engaged in production of handloom items;
- Members of recognized handloom associations;
- NGOs fulfilling CAPART norms;
- Any other agency approved by Development Commissioner of Handlooms.



Cotton yarn is major input for handloom weaving. In recent years, there has been a phenomenal rise in price of yarn due to increase in prize of cotton. To solve this problem, government launched this scheme so hat weavers can buy yarn at the price by which it comes out from mills. There is no middlemen to eat commission.

- **Scheme for Reimbursement of CENVAT on Hank Yarn:**

Consequent to the introduction of excise duty on cotton and cellulosic spun yarn packed in plain reel hank form, the Government of India has formulated this scheme on hank yarn to save the handloom weavers from adverse effects. This scheme came into effect from 01.03.2002. Under this scheme, the Government of India reimburses the excise duty paid by the handloom organizations while purchasing the cotton and cellulosic spun yarn packed in plain reel hank form plus 0.5% of the cost of yarn net of excise duty as administrative charges.

- **Schemes for Training of Handloom Personnel and Product Upgradation:**

- 1) Weavers' Service Centre:

These centres play a vital role in conducting research and development and imparting training to weavers to upgrade their skill and productivity. These organizations have been instrumental in evolving new designs and also reviving traditional designs.

- 2) Project Package Scheme:

This was introduced in the early nineties with the objective to meet the diversified need of the weavers. The scheme covered under its ambit, provisions for purchase of new looms, modernization of existing looms, provision of accessories, margin money, training, design input and infrastructural benefits including construction of worksheds and dwellings.

- 3) Indian Institute of Handloom Technology:

This provides qualified and trained manpower to the handloom sector and undertakes experimental and research programmes on all aspects of the handloom industry.

- 4) Design Development and Training Programme:

This aims to have a holistic and integrated approach to design development and skill upgradation in the handloom sector, by merging various schemes.

- 5) Design Exhibition-cum-Dyeing Workshop:

These are organized by the WSCs to create awareness in the weavers' clusters about their services and impart training in dyeing techniques and design development. The exhibitions also promote and propagate modern dyeing techniques and designs at the door steps of the weavers.

- 6) Integrated Handloom Training Project:

This has been primarily introduced in 2002 for comprehensive skill upgradation of weavers and workers of the handloom sector through extensive training facilities

- 7) Handloom Development Centre and Quality Dyeing Unit Scheme:

This was introduced with the view to ensure timely supply of required yarn and provide training in improved dyeing practices to the workers of the handloom sector. Its objectives also included proper marketing of the products and arrange supply of adequate capital to sustain long term production.

- 8) Workshed-cum-Housing Scheme:

This has been introduced by the Central Government in the mid eighties for handloom weavers to provide suitable work place and dwelling units for better working environment. The State Handloom Development Corporations are primarily responsible for proper execution and implementation of the projects under this scheme.

- **Weavers' Welfare Schemes:**

1. Health Package Scheme for Handloom Weavers:

This was introduced in March 1993 to provide the weavers with financial assistance for the treatment of diseases like asthma, tuberculosis, infections and diseases of eyes, and also ensuring supply of drinking water, maternity benefits to women weavers, payment of additional compensation for permanent measures of family planning and infrastructure for primary health care.

2. Thrift Fund Scheme for Handloom Weavers (C.P.F. Scheme):

This was introduced in the 7th Five Year Plan as one of the special welfare measures from the Indian Government. This scheme envisages creation of a fund like provided fund to meet expenses towards children's education, marriage, religious ceremonies etc. At present, 8% of the wages are contributed by the weavers.

3. New Insurance Scheme for Handloom Weavers:

It was introduced in 1997-98 for providing coverage against loss or damage to dwelling and other related properties due to flood, fire, earthquake etc.

**4. Janashree Bima Yojana and others:**

Under the coverage of Janashree Bima Yojana, scholarships would be provided to the children of Rs. 300 per quarter per child to students studying in classes IX to XII for a 130 maximum period of four years or till they complete the class XII standard, whichever event occurs earlier. The benefit is restricted to two children per member family. In 2002, the Bunkar Bima Yojana was introduced which was a combination of the Janashree Bima Yojana and add on Group Insurance, in collaboration with the LIC. Group Savings Linked Insurance Scheme (GSLI) was another popular welfare scheme adopted for overall socio economic development of the handloom weavers’ community. Old Age Pension Scheme was also introduced to provide financial assistances to the weavers who were no longer able to work on a full time basis.

**RESEARCH FINDING**

The study was conducted in my area of tehsil roha at different weavers (including male and female) and artisans. From the analysis it can be observed that

**Table no. 1 : Analysis of weavers**

Particulars	No. of respondents	In percent ( % )
1) Gender		
Male	10	20%
Female	40	80%
Total	50	100%
2) working experience		
Less than 5 years	13	26%
More than 5 years	37	74%
Total	50	100%
3) Age		
Below 30 years	13	26%
Above 30 years	37	74%
Total	50	100%

**Table no. 2 : responses of weavers**

Question asked	Options given	No of responses	In percent
1) Do you know the government policies has been launched for development of handloom industry ?	In short	15	30%
	Briefly	4	8%
	Don't now	31	62%
2) Are you facing unaffordable problems for getting raw materials?	Yes	45	90%
	No	5	10%
3) Do you have healthier market linkage for selling your products ?	Yes	24	48%
	No	26	52%
4) have you ever got opportunity to export your product in large quantities ?	Yes	8	16%
	No	42	84%
5) Are you getting satisfactory profit from this bussiness ?	Yes	31	62%
	No	19	38%

**CONCLUSION**

From my research findings, I found lot of governments schemes are there for handloom weavers even some of them I didn't know. So, government should implement some programmes or some ideas so that each weaver can know these schemes and can take benefits of the same.

It is important to mention that, the female responses are more than male responses i.e.80%. It means females of this rural area are greatly inter-connected with this industry. As the females do not go outside, the schemes should go upto them and help them develop their business. Due to these schemes, handloom sector will get

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great potential so that its contribution over textile industry will be strong . This will greatly help to India to place itself in the largest textile producing countries.

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**EFFECT OF EMPLOYEE ENGAGEMENT ON ORGANIZATION GROWTH: A STUDY IN RNS MOTORS LTD VIJAYAPURA, KARNATAKA**

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**ABSTRACT**

*An organizational success in achieving its objectives entirely depend on its employees performance Employee engagement practices have become highly recommended pills for employee or labor oriented units to perform better A fully engaged employee is high intellectual and emotionally bound with organization, feels passionately about his goal: and is committed to live by its values.*

*This research study carried to know the outcome of employee engagement on overall performance of an organization as a research task in order to benchmark the employee engagement program for RNS Motors Ltd Vijayapur Its observed that degree of employees' enthusiasm to add for overall growth of organization and their eagerness to affect flexible effort to achieve responsibilities which are important to the accomplishment of organizational goals. Particularly the focal point is on employee engagement and overall performance of organization discovers the managing role to create an encouraging environment to improve employee engagement. The distinct inclusion in their work motivates improved individual act which leads to better overall performance of an organization.*

*Even though the importance for employee engagement is rising, a lot of managers stay behind with limited knowledge on employee engagement measurement a factors which has resulted in limited engagement of employees in their work. The research covered with methodological approach that analyzed factors of employee engagement and overall performance of organization using a descriptive research design. A structured questionnaire was used to take the responses from 72 employees to find out the factors enabling a environment for unleashing employee engagement and measure retention factors through which they commit to encourage themselves.*

*So, finding the need and urgency in having employee engagement practices in industries, this research aims to study and analysis the employee engagement practices in large scale organizations and the impact of employee engagement practices on the performance of the organization and the performance of its employees*

*Keywords: Employee Performance, Retention Strategy, performance, and organization.*

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**INTRODUCTION**

For several years, now employee engagement has been a hot topic in corporate circles Employee engagement has captured the attention of work place observers and HR manager; as well as the executive suite. It is a topic that employee and employers at like think the): understand, yet can't articulate very easily.

The meaning of the term employee engagement, its drivers and measurement remains elusive among scholars and practitioners of the business contemporary society. In an attempt to develop common demonstrable concepts, theories, experiences and transformers both the academic community and commercial consulting firms have explored employee engagement at length without reaching an agreement.

Employee engagement Programs have become highly recommended pills for employee based units to perform better. Employee engagement practices have changed the whole organizational behavior, which, nobody could have anticipated and have built a healthy organizational conditions employee performance and his behavior and lastly a great success in organization in achieving ultimate organizational objectives.

In the corporate world employee engagement is observed as an advantageous circumstance, which has a purpose for organizations betterment and indicates concern, commitment, enthusiasm, interest, focused effort, and positive spirit.

Usually organizations now a day's make every effort to encourage a positive working environment typified with team effort, freedom of expression, participation of employees in major organizational decisions, supportive attitudes and many other vigor or positive behavior which are believed essential for organizational growth. On the other hand, it does not separate from other factors such as leadership style and social status and in addition to human resource management applications that not only have an effect on the personnel and processes but also the environment.

Even though employee engagement now a day is calculated all the way through annual staff appraisals, performance analysis and strategic/human resource planning, the framework of compensation policies plays a vital role.

### **REVIEW OF LITERATURE**

For several years now, employee engagement has been a hot topic in corporate circles. It's a buzz phrase that has captured the attention of workplace observers and HR managers, as well as the executive in a highly competitive market for both customers and talented Staff, employee engagement is the current Holy Grail. Many organizations realize that maximum productivity doesn't come from just a "satisfied" or "happy" employee. They know that the most productive and loyal employee is known as an engaged employee.

VenkateswarluKarumuri (2016), Organizational achievement mainly rests on its well planned, formulated and executed employee engagement strategy. Researches seek to establish different employee engagement tools, impact of and need for improving employee engagement and understanding complexities associated with employee engagement.

TejaswiBhuvanaiah and R. P. Raya (2014), suggest six work life areas that need much consideration in this perspective; workload, control, reward, fairness, community and values. They contend that individual integration is vested in assigned tasks (self-employment) and engagement through conversations, communicating thoughts or opinions or ideas (self-expression).

Thiagarajan B andRenugadevi V (2011), researched and studied on "An empirical investigation on Employee Engagement Practices in Indian BPO Industries", and the author here interviewed 126 executives and concluded as well informed leaders on employee engagement are in need to achieve overall growth and career development performance appraisal and work life balance also plays an vital role.

SakariTaipale, KirsikkaSelander, TimoAnttila, JoukoNätti (2011), conducted research on "Work engagement in eight European countries: The role of job demands, autonomy, and social support" aim of this paper was to built upon established theories about job demands and autonomy, it uses a newer work engagement approach, produces cross-national knowledge about work engagement and its predictors. Cross-national approaches to work engagement are still rare.

Rehman Muhammad Safdar&WaheedAjmal (2011), conducted research on "An Empirical Study of Impact of Job Satisfaction on job Performance in the Public Sector Organizations". The purpose of this descriptive-correlational study was to test link between job satisfaction, job retention and job performance. Sample of 568 employees from public sector regulatory authorities was selected for this study.

Purcell et al. (2003) accurately argues that significant employee engagement is merely achievable in genuine shared responsibilities in essential matters among organization and employees. In quintessence this requires participatory decision making for issues directly or indirectly affecting the job or environment in which it is performed.

### **OBJECTIVES OF THE STUDY**

1. To know out the level of employee commitment in RNS Motors Ltd Vijayapur.
2. To find out what employees consider being the best actions for employee engagement

With special emphasis on what encourages an employee to engage him to do work and how mission or purpose of an organization fits their work as to achieve overall growth of an organization.

### **RESEARCH METHODOLOGY**

The research methodology includes research design, study population, sampling design and size as well as data collection and analysis.

### **RESEARCH DESIGN**

The research was intended for Employees of RNS Motors Ltd Vijayapur to study employee engagement parameters in relation to evaluate performance of organization. Descriptive analysis has been adopted, and thematic analysis on theme of the research has been discussed. Thematic research heavily collected through secondary data, descriptive and qualitative analysis has been done through a structured questionnaire. To examine the connection between the variables of study this research used inferential statistics.

**STUDY POPULATION**

The study population for employee engagement includes of the whole organization of RNS Motors Ltd Vijayapur with 82 employees the main focus was on three major categories; services staff, Sales & Management staff and Administrative staff stationed in the RNS Motors Ltd Vijayapur

**SAMPLING DESIGN AND SAMPLE SIZE**

Sample Selection of the size was the balanced as to make sure that each group is appropriately represented. Service (after sale service) staff has huge numbers, a bit less Sales and Management staff and very little Administrative staff. It seems rational comparative representation of every group be made and the selections were made randomly of the 72 employees.

**Table 1 Showing Targeted sample size selection**

Group	Total employees	% of the Employees	Sample size (87%)
Administrative staff	18	22%	09
Sales and management staff	27	33%	26
Services(after sales services) staff	37	45%	37
Total	82	100%	72

**DATA COLLECTION**

The data has been collected through the structured questionnaire, filled up by the every group of employees.

**ANALYSIS AND INTERPRETATION**

For evaluating effect on growth of an organization by an employees opinions were calculated by the Net Promoter Score of a scale of 1 to 10. by means of the tool NPS Respondents for organizational performance were grouped into three major categories.

- Promoters (score 9-10) trusty supporters with lasting commitment and attract others stimulating growth.
- Passives (score 7-8) satisfied but apathetic customers vulnerable to competitive offerings.
- Detractors ( score 0-6) unhappy customers who can damage your brand and impede growth through negative word-of-mouth

Responses are used to calculate the percentages out of all respondents that are the promoters, passives and detractors. The Net Promotion Score is calculated by subtracting the percentage of detractors from the percentage of promoters.

**Table 2 Showing expectation of an employee at work**

Engagement factors	Scale with scores					
	1	2	3	4	5	6
	Result scale 1	Result scale 2	Result scale 3	Result scale 4	Result scale 5	Total
1. Do you know what you are expected to accomplish during your work?	16 (22%)	14 (19.1%)	13 (18.2%)	9 (12.7%)	20 (28%)	72 (100%)

(Figures in brackets are % & the other figures are frequencies)

**INTERPRETATION**

When employees were asked if they know what they are expected to Accomplish during their work as the findings in Table 1 show 28% extremely disagreed with knowing what they are expected to accomplish during their work, 22% of the respondents extremely agreed that the expectations are well defined and clarified, 19.1% very much agreed with having clear expectations, 18.2% remained indifferent and 12.7% disagreed very much. Extreme disparity for the expectations' identification and clarity suggests some level of uncertainty about what expectations the employees need to accomplish. In other words 40.7% of the respondents do not understand their expectations, 41.1% understand their expectations whereas 18.2% are indifferent. This implies that 41.1% are expected to perform highly since they have clear goals and expectations and are accountable for meeting these expectations and 40.7% may underperform as they do not understand their expectation which is often a source of their frustrations. The 18% are equally unreliable as various circumstances may influence their engagement.

**Table 3 Showing means to enable to accomplish work**

Engagement factors	Scale with scores					
	1	2	3	4	5	6
	Result scale 1	Result scale2	Result scale3	Result scale 4	Result scale5	Total
2. Do you have sufficient means to enable you accomplish your work?	21 (29.8%)	21 (29.2%)	09 (13%)	12 (17.2%)	9 (10.8%)	72 (100%)

(Figures in brackets are % & the other figures are frequencies)

**INTERPRETATION**

With the intents to establish whether employees have sufficient means to enable them accomplish their work 29.8% extremely agreed with having sufficient means, 29.2% very much agreed with having sufficient means, 10.8% disagreed very much with having sufficient means, 17.2% very much disagreed to having sufficient means and 13% remained indifferent. The high level of satisfaction 59% (29.8% extremely agreed and 29.2% very much agreed) with the provided means to undertake their roles reflects a high level of contentment. Other factors remaining constant, this organization possess sufficient means to enable it accomplish its mission and vision. 28% felt uncontented with the means they have to perform their roles. Implicitly this means that the minority of employees survives other than concentrating on how to help the organization to succeed and the majority is active in helping it to flourish. Negative emotions such as boredom or resentment may result prompting to those that are frustrated and constructive sentiments may result from the happy employees.

**Table 4 Showing Employee engagement Opportunity to practice skills**

Engagement factor	Scale with scores					
	1	2	3	4	5	6
	Result scale 1	Result scale2	Result scale3	Result scale 4	Result scale5	Total
3. Do you have a chance to practice your best skills at work every day?	10 (14.6%)	15 (20.5%)	11 (15%)	13 (18%)	23 (32%)	72 (100%)

(Figures in brackets are % & the other figures are frequencies)

**INTERPRETATION**

Asked about having a chance to practice their best skills at work every day, 32% of the survey employees expressed extreme dissatisfaction that they had an opportunity to do what they do best, 20.4% conveyed very much satisfaction, 18% are very much unappreciative of the opportunity to do what they can do best at work, 15% are not decided on whether they have an opportunity to do what they can do best at work and 14.6% were extremely satisfied. In total 50% feel they did not have a chance to practice what they were good at and 35% believe there is an opportunity to practice what they can do best and 15% are not sure if they had a chance or not. Generally a half of the employees did not feel they have had a chance to offer their best which generates negative results for their organizations and 35% have this space rendering them effective. The interpretation is that 50% of the respondents did not feel that their roles match with the inherent capacities and 35% do feel it matches their capacity whereas 15% are unresponsive.

**Table 5 Showing appreciation and reward**

Engagement factors	Scale with scores					
	1	2	3	4	5	6
	Result scale 1	Result scale2	Result scale3	Result scale 4	Result scale5	Total
4. Within the last seven days have you received an appreciation or reward for the work well done?	12 (16.7%)	10 (13.1%)	07 (9.2%)	16 (21.7%)	27 (39%)	72 (100%)

(Figures in brackets are % & the other figures are frequencies)

**INTERPRETATION**

Another aspect of employees' assessment on appreciation or reward for the work well done in the last seven days. 39.2% of those surveyed felt extremely unappreciated or unrewarded, 21.7% expressed very much unappreciated or unrewarded, 16.7% felt extremely appreciated or rewarded for work in the last seven days, 13.2% have the impression that the gratitude with their work is very much and 9.2% were not sure. What this

means for management is that there is necessity for more efforts to respond to the 60.9% employee performance needs and this may be derived from the factors that facilitated the 29.9% employees that expressed satisfaction to feel recognized. The feedback helps both the employee to improve and the organization to perform better.

**Table 6 Showing care of an engaged employee**

Engagement factors	Scale with scores					
	1	2	3	4	5	6
	Result scale 1	Result scale 2	Result scale 3	Result scale 4	Result scale 5	Total
5. Does your supervisor or any other colleague seem to care about you at work?	7 (10%)	6 (8%)	12 (17%)	21 (29.2%)	26 (35.8%)	72 (100%)

(Figures in brackets are % & the other figures are frequencies)

**INTERPRETATION**

Responses on whether the employee supervisor or any other colleague seems to care about them at work revealed an amazing trend. 35.8% of the respondents extremely felt uncared for at work and 29.2% expressed very much discontentedness with the care received from someone at work, 17% were not decided on this, only 10% expressed that they were extremely happy with the care received, 8% felt very much cared for. The high percentage of displeasure with the care provided depicts an unsupportive atmosphere that implicitly will affect the trust and communication levels. A sense of belonging may yield the engagement levels.

**Table 7 Showing inspiration at work and development**

Engagement factors	Scale with scores					
	1	2	3	4	5	6
	Result scale 1	Result scale 2	Result scale 3	Result scale 4	Result scale 5	Total
6. Are there colleagues that inspire your development at work?	8 (11%)	17 (23%)	19 (26%)	12 (16.7%)	16 (22.7%)	72 (100%)

(Figures in brackets are % & the other figures are frequencies)

**INTERPRETATION**

For the existence of colleagues that inspire their development at work, 26% of the respondents were undecided, 23% extremely uninspired, 23 very much inspired, 16.7% very much uninspired and 11.3% expressed extreme inspiration. Opinions on development inspiration seem very much diversified as almost equal percentages are spread on the different scales. 39.7% think their development is discouraged, 34.3% consider their development encouraged and 26% are silent. Apparently there is no certainty on whether individual development is encouraged and under such circumstance the hearts and minds of employees are not won since guarantee for the future may be at stake. Here, the management is required to investigate the causes of the bias in encouraging employee development.

**Table 8 Showing importance of opinion of an employee at work**

Engagement factors	Scale with scores					
	1	2	3	4	5	6
	Result scale 1	Result scale 2	Result scale 3	Result scale 4	Result scale 5	Total
7. How is your opinion rated at work?	15 (21%)	14 (19.1%)	10 (14.2%)	14 (20%)	19 (25%)	72 (100%)

(Figures in brackets are % & the other figures are frequencies)

**INTERPRETATION**

In a desire to know how their opinion is rated at work, 25.7 % indicated that their opinion does not count at all, 21% believed that their opinion extremely counts, 20% expressed very much discontent with the manner in which their opinion, 19% responded with an idea that their opinion very much counts and 14.3% were not sure if their opinion counts or not. 45.7% of the respondents considered their opinion not to be counting and more or less the same margin, 41% felt their opinion counting. Implications are that the employees think they have minimal input in the decision making mechanism and this may demand for management response.



**Table 9 Showing employee engagement mission or purpose fit**

Engagement factors	Scale with scores					
	1	2	3	4	5	6
	Result scale 1	Result scale2	Result scale3	Result scale 4	Result scale5	Total
8. Does the mission or purpose of RNS motors Vijayapur make you feel you're your job is important?	12 (16%)	20 (28%)	15 (21%)	13 (18.6%)	12 (16.2%)	72 (100%)

(Figures in brackets are % & the other figures are frequencies)

**INTERPRETATION**

Asked if the mission or purpose of AEE make them feel that their job is important, 28% of the respondents were impression that the purpose of their work very much influence and relate to the organization mission and purpose, 21.1% were undecided in relation to this, 18.6% very much do not consider the purpose of their work to match the organization mission or purpose, 16.3% extremely felt their work purpose not fitting in the organization mission and purpose. A more consolidated analysis clearly shows that 34% of the employees think their work relate to and influence the organization mission and purpose and 34.9% do not think it fits. Aligning individual purpose of work, with organization purpose or mission, yields tremendously in terms of individual and organizational gains. Management would as such benefit if the low percentages are increased and would best yield results if the organization purpose or mission is well understood.

**Table 10 Showing employee engagement colleagues devotion at work**

Engagement factors	Scale with scores					
	1	2	3	4	5	6
	Result scale 1	Result scale2	Result scale3	Result scale 4	Result scale5	Total
9. Are your colleagues devoted for quality work?	11 (15%)	18 (25%)	14 (19%)	10 (14%)	19 (27%)	72 (100%)

(Figures in brackets are % & the other figures are frequencies)

**INTERPRETATION**

In a response as to whether their colleagues are devoted to quality work, 27% revealed an extreme disbelief in the colleagues' commitment to quality work, 25% expressed very much commitment, 19% were indifferent, 15% extremely felt colleagues are devoted to quality work and 14% very much thought colleagues are not committed to quality work. Whereas 40% showed that colleagues are committed to quality work, 41% indicated that they are not committed. The divergent views held over how colleagues are committed toward work reveal that employees do not work towards common shared goals. In the event that there is no common aspiration for the bigger picture, the individual or departmental interventions would be fragmented. Communication lines need be clear enough for mutual desire to attain organizational purpose or mission.

**Table 11 Showing employee engagement friendship at work**

Engagement factors	Scale with scores					
	1	2	3	4	5	6
	Result scale 1	Result scale2	Result scale3	Result scale 4	Result scale5	Total
10. How Do your friendship at work?	15 (20.2%)	16 (22.8%)	12 (17%)	13 (18%)	16 (22%)	72 (100%)

(Figures in brackets are % & the other figures are frequencies)

**INTERPRETATION**

Asked how they rate their friendship at work, 22.8% of the interviewed employees very much acknowledge having a best friend at work, 22% extremely acknowledged not having a best friend at work, 20.2% extremely feel they have a best friend at work, 18% felt very much not having a best friend at work and 17% were indifferent. Generally, 43% had best friends at work and 40% never had best friends at work. Divergent opinions in this case depict a working environment devoid of the opportunity to interact with trust, confidence, communication and other positive attributes resulting from friendship.

**Table 12 Showing employee engagement progress at work**

Engagement factors	Scale with scores					
	1	2	3	4	5	6
	Result scale 1	Result scale2	Result scale3	Result scale 4	Result scale5	Total
11. Has somebody at work talked to you about your progress in the last six months?	09 (12%)	23 (32%)	11 (15%)	16 (22%)	14 (19%)	72 (100%)

(Figures in brackets are % & the other figures are frequencies)

**INTERPRETATION**

Views were sought on whether somebody at work has talked to respondents about their progress in the last six months. Responses indicated that 32% very much acknowledge being engaged by someone at work about their progress in a period of six months, 22% felt they were very much neglected pertaining to discussions about their progress at work, 19% felt the neglect to an extreme extent, 15% were unresponsive on this and 12% extremely felt there is overwhelming opportunities to discuss with somebody about their progress at work. With 44% positive with the measurement of progress and 41% against the idea that progress is measured, the varied opinions reveal that the feedback medium is not active. Measuring progress may not only indicate areas to improve but also benefits the individuals and the organization.

**Table 13 Showing employee engagement opportunity to learn and grow**

Engagement factors	Scale with scores					
	1	2	3	4	5	6
	Result scale 1	Result scale2	Result scale3	Result scale 4	Result scale5	Total
12. Within last year did you have an opportunity to learn and grow?	16 (22%)	24 (33%)	07 (10%)	08 (11%)	17 (24%)	72 (100%)

(Figures in brackets are % & the other figures are frequencies)

**INTERPRETATION**

We also desired to know if within last year, respondents had an opportunity to learn and grow. 33% expressed having very many opportunities, 24% extremely felt the absence of opportunities to learn and grow, 22% saw extreme opportunities to learn and grow, 11% very much felt not having opportunities and 10% were not sure if they had opportunities to learn and grow or not. Out of the 90% employees that had an inclination, 55% feel they had the opportunity to learn and grow and 45% felt they did not have the opportunity to learn and grow. Apparently there are minimal opportunities to learn and grow and the management is required to improve the opportunities for learning and growing to those feeling uncontented.

**Table 14 Showing employee engagement overall**

Engagement factors	Scale with scores					
	1	2	3	4	5	6
	Result scale 1	Result scale2	Result scale3	Result scale 4	Result scale5	Total
13. Overall	18 (25%)	13 (18%)	12 (16%)	17 (23%)	12 (16%)	72 (100%)

(Figures in brackets are % & the other figures are frequencies)

**INTERPRETATION**

Generally in all the questions 25% feel extremely engaged, 23% feel very much disengaged, 18% extremely disengaged, 18% very much disengaged and 16% indifferent. This implies that 39% are passive, 25% highly engaged, 18% moderately engaged, and 18% actively disengaged. Such an engagement level seems favorable compared to the contemporary standards though differing from location to location.

**FINDINGS**

- Employees extremely disagreed with knowing what they are expected to accomplish during their work at a level of 28%.
- With having sufficient means to enable accomplishment of work respondents agreed at 29.8%.
- For having a best opportunity to practice best skills at work there was an extreme disagreement at a level of 32%.

- Also responses on receiving an appreciation or reward for the work well done within the last seven days registered an extreme disagreement with 39.2%.
- For the supervisor or any other colleague caring at work there was an extreme disagreement of 35.8%.
- On whether colleagues inspire development at work respondents were indifferent at a scale of 26%.
- There was also an extreme disagreement on how opinions are rated at work at 25.7%.
- Responses on whether the mission or purpose of RNS Motors Ltd make employees feel that their job is important very much agreed with this with 28%
- Around the question of colleagues' commitment to quality work there was extreme disagreement at 27%.
- Friendship at work was very much valued with 22.8%.
- On whether somebody at work discussed about employee progress in the last six months, 32% of the respondents very much agreed with this.
- 25% of the employees are extremely engaged

### **SUGGESTIONS AND CONCLUSIONS**

The RNS motors Ltd Vijayapur have to show interest in implementing the better performance appraisal and career development related policies as to engage employees as to get a better performance vigor measures have to take place employees should feel motivated while working for organization to get utmost performance from employees, vertical and horizontal communications have to be open and clear that the flow of information or order have to be efficient. enthusiastically initiating communication by employees is a clear sign of an developing labor force in the engagement procedure, as to work to fulfill the mission of company employees needs to be get an lively environment during work, periodical appraisal or recognition of an employee should be done to have an overall growth of organization.

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**INNOVATION IN TEACHING-LEARNING PROCESS A NEED OF HOUR.**

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**ABSTRACT**

*Teaching plays credential role for nurturing a child into an adult, it significantly impacts the personality of a persons. The Objective of the research is to find the effect of innovative teaching methods in making the teaching learning process apt-ful and quick, as per the student's perspective. The method of study will be questionnaire method on the students of Degree College. The research is an attempt to highlight the usage of innovation in the field of education, to make learning even more fruitful for the pupil. The research is conducted on a tiny stage to enlighten upon need of innovation in teaching process.*

*Keywords: Teaching, Learning, Innovation, Students, Knowledge, Education.*

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**INTRODUCTION**

Teaching is a process of influencing the behaviour of individual, for their better tomorrow. From time immemorial teaching has been an inculcating force to help students learn new concepts. With the modernization and innovation teaching has become very challenging. From the earlier *GURUKUL* system to today's current system has multiple ways and means through which knowledge can be shared among pupils.

Innovation means doing regular things in an irregular way. While Innovation seems synonymous to Technology, yet innovation can bring great impact in almost all the fields of life. Innovation in the field of education, can create a better understanding for the students, can have a longer retention of concepts and build a greater learning experience.

There are many new innovative ideas that will help reinvent teaching methods.

1. **Audio-Visual tools:** Visuals always leave a better impact on the brain of individuals. Now days there are many mobile apps too, to make learning a fun loving experience. They not just make learning a source of amusement but also a great source of knowledge. Also audio tools develop the listening skills of individuals.
2. **Real-world learning:** relating the examples from the world, activates the inner instinct, creates a spark among the students. Example role playing in case of commerce teaching to explain the role of business man can create better understanding among the pupils.
3. **Creative teaching:** Encouraging creative ideas from students and also giving them Ideas to thing in an innovative way stimulate the students to explore new concepts. Creative teaching involves learning through game playing.
4. **Brainstorming:** Brainstorming is a process of generating ideas in solving any problem. When a teacher tries to explain any concept by giving questions to the students to hunt for some answer, it enlightens their thinking ability.
5. **Learning through hobby:** Under this method a teacher, clarifies a concept by generating interest through hobby building among the pupils, hobby building helps learning better and makes it a fun loving experience.
6. **Team learning:** it has been rightly said that one plus one is equal to eleven, if the students are given team work that will build their skill of collective learning and generate team spirit among them self.
7. **Story telling:** Under this method topics are introduced by narrating a story, any concept becomes interesting if explained in the form of a story. This method is used time in memorial to help students to memorize topics.
8. **Outdoor teaching:** In this method teachers take the students outside for some activities, to make them families to the real world, e.g. taking commerce students for bank visits or a visit to National stock exchange to make them understand and learn how stock market works.
9. **Z to A Approach:** under this approach the application is explained before the concept , e.g. balance sheet is first explained as a position statement and them the entire accounting process is explained in order to make the concept clear.

Adoption of Innovative in education means to design such methods that can encourage better learning for the pupils.

#### **ADVANTAGES OF INNOVATIVE LEARNING**

1. Learning by Doing
2. Better retention
3. Practical exposure
4. adaption in real life
5. Motivation for gaining knowledge

#### **SOME OF THE SHORTCOMING WHILE ADOPTING INNOVATION IN EDUCATION**

1. Costly affair
2. Time constrain
3. teaching becomes a challenging task
4. Difficulty in dealing with Assignments submission and marks allocation
5. replacing books learning with e-learning

#### **LITERATURE REVIEW**

**1. Damodharan et al:** under the research paper titled :'Innovative Methods of Teaching ' the researcher has enlightened the traditional methods of teaching , and also highlighted the modern approach of using multimedia into teaching methodology making teaching learning a better experience for the students. The writer has focused on the flow of communication between the sender and the recipient to make transparency in approach. They also concluded that in the present era the role of teacher and students has changed drastically due to introduction of Internet and there is a need for interactive teaching to meet the need of the hour.

**2. Subramani (2018),**in the research paper titled, "Innovative methods of teaching and learning", as per the researcher every method is innovative as long as it fulfils the objectives of teaching. The objective of education is not just to make the student literate but also to add to his knowledge and thinking ability. Innovative methods of teaching are useful both for the pupil and the inculcation.

**3. Jayashree (2017),** in the research paper,'A Study on Innovative Teaching Learning Methods for Undergraduate Students'. The objective of the research was to suggest innovative methods in teaching and learning. The

**4. Helena (2017)** in the research article titled, "Learning and teaching in innovation: why is it important in 21<sup>st</sup> century", the research as emphasized the fact that today world of innovation has put a question on the teacher's own way of practicing teaching-learning process. There is an incredible need for adoption of latest methods of teaching, so as to generate better results from pupil and also to create a better society.

#### **RESEARCH OBJECTIVES**

1. To understand the importance of innovation in education
2. To find the adoption of innovative teaching-learning among students.

#### **RESEARCH METHODOLOGY**

Primary data was collected through Google questionnaire from 126 students. The research was conducted on the students of KES Shroff College from self-finance section pursuing various professional courses like BMS, BAF, BBI, etc.

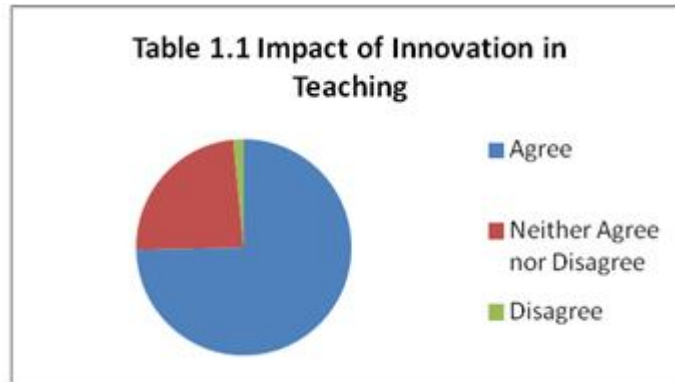
#### **TECHNIQUE OF DATA COLLECTION**

1. Questionnaire
2. Personal Interview

#### **ANALYSIS OF STUDY**

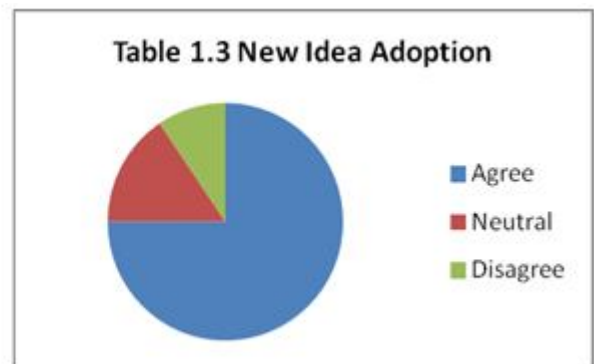
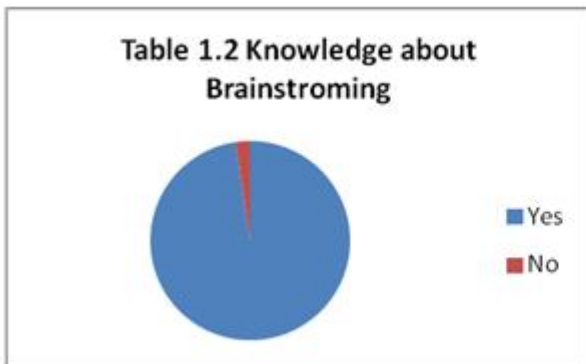
• **Does innovative teaching has an impact in teaching- learning process:**

From the survey on 126 students 94 students strongly agree, 30 agree and 2 students neither agree nor disagree that innovation has something to do with new ways of learning.



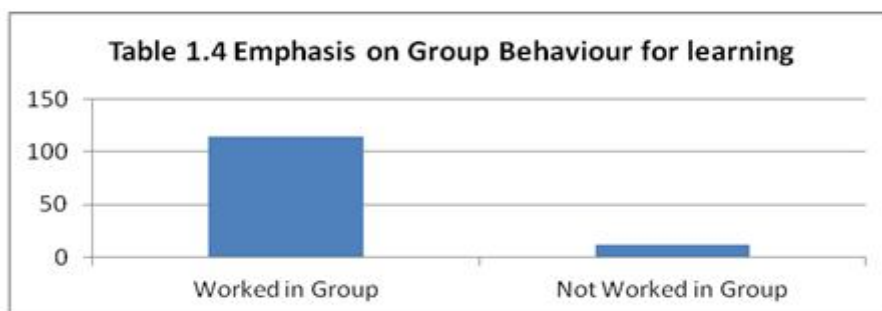
- **When spoken about brainstorming, and if teachers encourage new ideas in class for better understanding:**

Out of 126 students 122 have heard about brainstorming, and 75% of them agree with the facts that their teachers encourage new Ideas in classes while doing discussions, however only 3 of them were not aware of brainstorming and 9.4% of them have a negative approach for new idea adoption among teachers. While rest 15.6% were neutral for it.



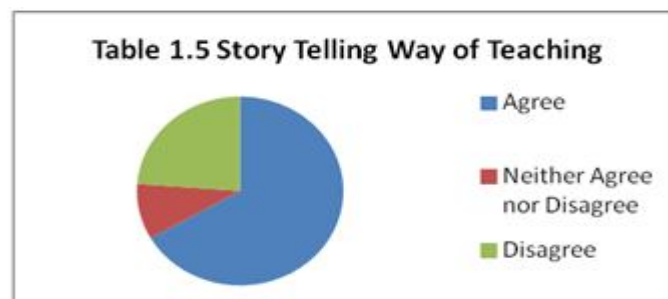
- **When spoken of team learning : Emphasis on group behaviour for encouraging learning process:**

Out of the total strength of 126 students, 114 students have worked in group while 12 of them were not in favour.



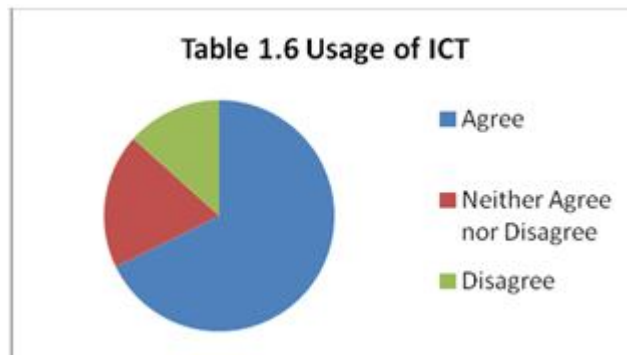
- **When spoken of story narrative methodology of teaching:**

84 students agree, while 12 students disagree and 30 of them neither agree nor disagree that their learning is encouraged through story narrative process.



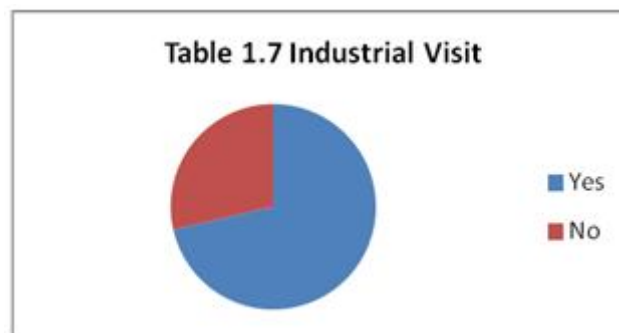
- When the students were inquired of usage of ICT (Information and communication technology) in their learning.

Out of total 126 responses 86 students agree upon the usage of ICT in the teaching process, while 17 don't agree and 24 of them neither agree nor disagree for the same.



- When asked for the industrial visits for, practical experience bases learning :

90 students agree that they are taken for industrial visits, while 36 of them don't agree to the fact that they are encouraged for industrial visits for practical knowledge of things.



## CONCLUSION

From the above research it can be concluded that innovation is in the infant stage in the teaching-learning process. The students though are aware about the brainstorming yet, its practical implementation is at the beginning stage.

## FUTURE SCOPE OF STUDY

This research paper could cover only selected group of Students for a college, similar research can be conducted on a large scale, covering Mumbai region. Further research can be conducted on the innovative methods a better learning experience among students in India.

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**IMPACT OF INFORMATION AND COMMUNICATION TECHNOLOGY ON LIBRARY AND ITS SERVICES**

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**ABSTRACT**

*The emergence of Information and Communication Technology (ICT) is one of the wonderful reward of modern science and technology which has brought great changes in the history of Library and information science. Application of ICT to library and information work hand-in-hand. It has revolutionized the traditional concept of Libraries from a store house of books to an intellectual information Centre. It has opened up a new chapter in Library communication and encouraged global access to information crossing the geographical limitations. Using ICT, Libraries are also playing a very important role in facilitating access to global information and knowledge resources. As now the power of information technology has been realized and widely accepted. The experts say that the positive changes and impacts of information technology would be visualized across the globe out there are some negative trends too. As this era has witnessed the fast development of tools and techniques of information and some may fear that human would also be come like a machine. But here we have to remember that our aim is not in the next millennium to have human in service of machine and information in stand we would like to have the components of machine and information in the service of human being.*

*Keywords- ICT, Library, Information, Technology*

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**1. INTRODUCTION**

Information has emerged as the prime in the 21st century. ICT has exerted a profound influence on traditional academic libraries. They have no option but adapt themselves to new developments, especially due to cuts in budget allocation. Hence, networking of information centers is inevitable. The prime objectives of the library is pooling information resources and information related infrastructure and sharing them. In this process, many library have reexamined their traditional methods and services to overcome inadequacies trough automation and computerization. The use of computers for library operation avoids respectively jobs and saves considerable amount of time, resources and labour. It also speeds up technical processing and information services. ICT has been a means to bring quality services. Systematic planning of its introduction and application will assure that the technology based information services are sustainable, and enhances the ability of library. In the present scenario, the library and information centers at global level are able to provide access to;

- Online databases across the country and worldwide
- Comprehensive statistical databases and content page services
- Full text information sources with key word searching

The academic libraries in Indian setup have been preparing themselves on a corporate basis; a platform for ICT based information services. Internet has transformed the ways and means of information service. Breaking the distance barrier, internet has emerged as a boon to the information seekers as well as libraries. It has become popular, easy to use and inexpensive teaching and research tool. Internet, in fact is changing the way the librarian view information sources. Professional associations, research organizations publisher is treated as the speedy, accurate and effective way of communication among academic, research, executives and business communities. Hence, internet for information service/ current awareness service in the library is gaining momentum and becoming popular too. It is also true that internet has become a part of library environment today.

**2. RESEARCH DESIGN AND METHODOLOGY****2.1. SELECTION OF RESEARCH TOPIC**

Now a day, too much discussion is going on technology upgradation digitalization in India. This paper focuses on impact of ICT on Library.

**2.2. SIGNIFICANCE OF THE STUDY:**

The research paper will help to know the impact of Information Communication Technology on Library. Present study tells how the proper impact of digitalization.

**2.3. OBJECTIVES OF THE STUDY**

1. To study the need of Information Communication Technology in Library.
2. To examine the impact of Information Communication Technology on Library and its users.
3. To evaluate the Challenges in applying Information Communication Technology in Library.



**2.4. RESEARCH METHODOLOGY**

The paper is based on secondary data. The data has been collected from internet, reference books, Journal, Research Paper, Discuss with knowledgeable persons and so on. Graph and percentile method has been used to analyze the data.

**2.5. LIMITATIONS OF THE STUDY**

1. The study has been conducted on secondary data.
2. The study focuses on impact of ICT on Library.

**3. REVIEW OF LITERATURE**

The discovery of computers and the subsequent development of information technology is one of the most significant achievements of the present country. The role of this new technology as an instrument of progress and development is also now widely recognized all over the world. Information and communication technologies (ICTs) as tools: - This explosive effort on educational and excellence in the professional course raise the problem now do we tackle so many numbers. How do we tackle so many numbers? How do we ensure that the instruction and lecturers are of excellence and in abundance? It is here that the information and communication technologies (ICTs) come in to profoundly and promote the efforts required for spread of education and for attainment of excellence in teaching and learning to global standard. First is the extension of the internet to all cities, towns and villages to contact all schools, colleges and libraries, primary health center institutions engaged in development. The for most is the necessity for a high speed broadband, digital information infrastructure based on optical fiber cables capable of using ultra dense wave division multiplexing (UP-WDM) so that we can have limitless band width and therefore in expensive for users. If the transport of information is not in expensive, then the mass use of ICTs for development can be forgotten. ICT incorporates a range of technologies used to support communication and information. ICT includes both networks as well as applications. A holistic understanding of ICT necessarily includes consideration of telecommunication policy, information policy and human development resources policies by implication. ICTs are the technologies that enable the handling of information and facilitate different forms of communications. These include capturing technologies, storage technologies, processing technologies and communication technologies. Hence, ICT can be defined as use and application of computers, telecommunication and micro-electronics in the acquisition, storage, retrieval, transfer and dissemination of information. Since, 1960s Libraries worldwide have been using technology in general and in computers. Every face of Library work in academic, school, public and in special Libraries are being transform as a result of technological advances. The World Wide Web became a significant vehicle for distributing information. Internal brought a tremendous change in Libraries as 1990s saw the rapidly increasing availability of access to computers. Libraries in India have struggled with many problems but recent govt. Support for research has provided a golden opportunity for the development of Library services and increased access to information for the users. Information Library Network has played a major role in bringing the ICT culture and establishing ICT infrastructure.

**4. NEED OF ICT IN LIBRARIES**

After the Second World War, a huge amount of information in the form of books and other printed material has been produced, which has resulted in an exponential growth of information. There is now information pollution instead of information explosion. The libraries have found it very difficult to acquire, arrange and disseminate the information in traditional ways. So libraries are compelled to plan, organize and communicate the huge information according to the needs of users with the help of information and communication technology (ICT) the information is no longer confined to books and document in the custody of individual or educational institutions, now it has embraced audio-visual, digital, multimedia with color motion and three dimensions features etc. Application of modern technology viz computer and communication are bringing all these to the doorstep of the people. There are various electronics/digital/computer-based information which is available for the libraries like online and offline resources e-journals, e-books, e-databases, compact disk (CDs/DVDs), and the Internet and due to this development in current scenario application of information and communication technology (ICT) seems must for libraries. Creation of databases is the foremost step in the application of ICT in libraries. For creation of the databases, library has to suitable software package, keeping in mind the day to day activities of libraries viz, acquisition, cataloguing, circulation, serials control, OPAC, administration, indexing, abstracting, e-book, e-journals, e-databases, current activities services (CAS) and selective dissemination of information (SDI) etc. to cope up with the current technological development and fulfilling the thirst of the users.

## 5. FACTORS CONTRIBUTED THE APPLICATION/USE OF ICT IN LIBRARIES

Rapid growth in the information output and its usage has made it impossible to store and organize information using conventional methods. Now a day's most of the information or documents are available in machine-readable format, therefore, the application of information and communication technology (ICT) is necessary.

- It is no longer possible for any library to collect all the published information or documents. So with the help of information and communication technology (ICT), resource sharing can be done easily.
- By using modern information and communication technology (ICT) in the libraries, the efficiency of the staff can be increased and better-advanced services may be provided to the to the user's
- Implementation of barcodes and RFID based services; libraries can satisfy maximum no of users in the very short span of time.
- Due to information, a literature search using manual methods is a difficult, tedious and time-consuming job whereas computerized storage and retrieval of information make it faster and efficient.
- Now in libraries, it is very difficult to provide, interlibrary loan, translation, anticipatory services, including preparation and annotated lists, abstract, bulletin board, news summaries, employment alert, and other information retrieval services manually. Whereas with the help of information and communication technology (ICT) above mentioned library services can be provided in very less time.

## 6. IMPACT OF INFORMATION COMMUNICATION TECHNOLOGY ON LIBRARY AND USERS

### 6.1. IMPACT of ICT:

ICT has changed the nature of academic libraries. A variety of terms such as hybrid, digital and virtual library are used to refer to the academic library. A digital library can be defined as a "Managed collection of information with associated services where the information is stored in digital format and accessible over a network". The virtual library has been defined as "Remote access to the content and services of libraries and other information resources, combining an on-site collection of current heavily used materials both print and in electronic form with an electronic network which provides access to and delivers from the external worldwide library and commercial information and knowledge sources. Hybrid libraries are libraries that provide access to both electronic resources and paper-based resources". From the definitions, it is clear that most of today's academic libraries fall in the hybrid category. The internet has made information access and retrieval both simple and complex. Information retrieval systems are being designed to suit the need of end users and therefore try to simplify the process. Simultaneously however the user is overwhelmed with so much information resources and choices that the process becomes complex.

- ICT made information creation in digital format possible.
- ICT made online access and file transfer possible.
- ICT made networking and sharing of information resources possible.



**6.2. SHIFT from print to digital information:**

The shift from print to digital information has a high impact on libraries, information centers and other institutions directly involved in processing information. This shift is generally attributed to the merging of computing, telecommunications technologies, and other industries. Computers have permeated society because of their ability to perform high volume error-free repetitive tasks at speeds much faster than human beings, while recent and emerging developments in the area of computing; telecommunications, networking and resource sharing made access to information anytime, anywhere possible.

With the developments and application of ICT, the whole scenario of libraries has changed. There is a shift from traditional libraries to hybrid libraries. We see the emergence of libraries with different nomenclatures operating in the universe of knowledge. These libraries are automated libraries, electronic libraries, digital libraries or ubiquitous virtual libraries. In the web environment there has emerged the concept of Library 2.0. All these libraries are using different information technology applications for performing activities ranging from the acquisition of materials to the dissemination of information.

**6.3. LIBRARY COLLECTION MANAGEMENT:**

In this age of information explosion electronic resources has made collection management a very complex and challenging task. There is a budgetary constraint, numerous formats, ever changing user needs. Collection management implies involvement in tasks such as analysis of needs, negotiation of contracts and evaluation of resources:

- **E-Resources:** ICT has fundamentally changed academic/college library collections. Forever gone is the era when academic library's physical collection determined its stature. In the modern networked technological era, the emphasis is shifted from ownership of physical resources to access electronic resources that are globally accessible.
- **E-Journals:** The e-journal can be defined as a version of the traditional print or paper-based journal which is disseminated electronically in some form or other directly to the user. Since it's inception in 1665 the printed journal remained the primary vehicle for communication among academics and researchers but there had been major increases in the cost of journal subscription during the last decades. Between 1986 and 1996 the average increase per journal subscription had been 147%. The advent of the internet transformed publishing radically made it possible to publish cheaply. The Internet also made access universally available.
- **E-Books:** E-Books are essentially published books and reference materials that were digitized and are distributed electronically. From a library point of view, e-books are cost saving in terms of shelving, binding, circulation, overdue notices and management of fines. Other advantages are on-line availability, keyword searching capability, etc.

**6.4. Library Users:**

Academic library staff has a good understanding of the tremendous value of printed and electronic resources available to students at academic libraries. Users do not necessarily the insight. New generation library users have a preference for electronic resources rather than print resources. They want

- All resources should be available in full text and printable
- The library service should be fast and easily accessible
- 24\*7 hours availability of library services
- All library transaction should be online

**EFFECTS OF THESE DEVELOPMENTS ON THE USER COMMUNITY**

- Increases the level of technology literacy
- Increases demand for better and faster access to information
- Aggravates discrepancies between the information rich and information poor.

Exposed to different applications of technology in their life, users nowadays are more adept at its use and are expecting to have access to it in their times of need. In libraries, users that are knowledgeable in using computers and the Internet for their research demand nothing less than a computer with Internet access. However, this may not be true and not applicable to those who have no access to such technologies due to financial difficulties. Thus, two different kinds of users have emerged that libraries must cater for: the "haves" and "have-nots". Ideally, a balance must be maintained in providing services for both groups so that all users

will have equal access to information. This can be effectively done through the use of powerful and appropriate technologies.

#### **6.5. PROFESSIONALS OR LIBRARIANS AND ICT:**

The computer and IT has brought in a new impact on the library services and information usage. In libraries, ICT has assisted library and information science professionals to provide value-added services and give more remote access to available information resources. Information and communication technologies provide faster retrieval of stored information and reform our traditional library to a modern library. Recent ICT is impacting on various facets of libraries and the information profession. Advancements in ICT and the widespread use of ICT are resulting in digital information sources and digital media replacing and becoming the dominant form of information storage and retrieval. Information and communication technology also survives and makes true rules of Library Science “Every reader his/her book/information”, “Save the time of the reader”, “Library is a growing organism”. Information and communication technology with its great information sources, fast transmission speed, and easy access guarantees the satisfaction of the user with multifaceted demand, overcome the distance barrier and reduced the time required and guarantee the right information to the right reader at the right time. It also rises and resolves the library’s demand for collection development. It is really an outstanding tool for information centers or libraries.

ICT has created complex challenges for Librarian professional they have to redesign their positions to meet evolving needs. Librarians Professionals have to manage the change by adopting the latest ICT, thereby improving performance. They need to improve the skills and knowledge of new information and communication technologies to provide quality library services.

#### **6.6. CHANGING ROLE OF THE LIBRARIAN IN THE ICT WORLD:**

At present dynamic turbulent World, the role of the librarian is accepting to new information & communication technologies, information resources, and users’ demands. Librarian is responsible not only to provide traditional library information services but also to fast deliver online/offline information services according to the actual user’s needs. The librarian needs to keep up with their users’ demands to survive and service them. The librarian needs to become information knowledge navigators who distill data into usable information. Today, the Librarian has to play multiple evolving and expanding roles to face many new challenges in the dynamic ICT environment.

- Librarian as a leader
- Librarian as a two-way communicator
- Librarian as a identifier
- Librarian as a information collector
- Librarian as a information organizer
- Librarian role of information retrieval
- Librarian as a website designer
- Librarian as a information analyst
- Librarian as a researcher
- Librarian as a knowledge manager
- Librarian as a information scientists in electronic/digital libraries
- Librarian as a e-resource managers
- Librarian as a information disseminator

### **7. CHALLENGES IN ADOPTING INFORMATION TECHNOLOGY IN LIBRARY**

#### **7.1. ACCESSIBILITY:**

This challenge involves addressing how technological advances can negatively impact disabled persons. For example, while content is increasingly digitalized, the producers of that content are not necessarily concerned with accessibility. In response, ARLs are ensuring assistive technologies such as text-to-voice are available to their patrons and they are working with content producers to develop products designed to take advantage of current and future accessibility technologies. Likewise, ARLs are working with educators to ensure accessibility issues are considered during curriculum development.

**7.2. DIGITAL LITERACY**

With the advent of the digital data environment, students, researchers and educators need to understand more than how to utilize digital tools and platforms. Rather, they need to understand the fundamental nature of the digital environment to enable them to creatively apply new technologies and to work in newly-enabled collaborative creation efforts. In addition, they need to comprehend the pitfalls digital technology can create (such as the uncritical acceptance of misinformation posted online). To address such challenges, ARLs are participating in digital literacy initiatives with business, academic and other governmental agencies to define and develop the needed competencies as well as related training programs.

**7.3. ADAPTING ORGANIZATIONAL DESIGNS TO THE FUTURE OF WORK**

Rapid technological advances are changing the way we work. Jobs increasingly require higher social and analytical skills than in the past. This reality has revealed a need to reconsider traditional organizational structures. Just as in the business world, library organizational structures have traditionally been largely hierarchical with decision-making being made at the top. The new reality, however, calls for more flexible, team-based decision-making to enable organizations to be more responsive to customer/patron needs. While such changes offer the promise of more seamless exchanges of information and higher technical competence of staff, what makes this challenge difficult is that as ARLs seek to redefine traditional roles, their staff members face steep learning curves and consequently often resist needed changes.

**7.4. MAINTAINING ONGOING INTEGRATION, INTEROPERABILITY, AND COLLABORATIVE PROJECTS**

This challenge involves research funding initiatives and coordinating research information management systems and digital repositories. Much research funding is obtained in the form of competitive grants and awards, so it is critical that ARLs achieve and maintain high profiles and reputations in the eyes of funding agencies. To achieve this, it is incumbent on ARLs to establish strong partnerships with other research institutions. The proliferation of various research data storage and accessibility platforms require the development of interoperability methodologies. What makes these challenges especially difficult is a continually evolving research environment in which is difficult to develop universal standards which, in turn, allow ARLs to efficiently share their findings with funding sources.

**7.5. ECONOMIC AND POLITICAL PRESSURES**

Academic and research libraries face mounting economic challenges as the pace of research generation and publication increases. In addition, falling student enrollment, rising subscription costs, and diminishing government funding add to the need for more efficient operations. In response, ARLs have prioritized adopting technologies that cut costs through efficiencies. The problem is that the adoption of new technologies can be costly in itself: to gain efficiencies, you have to spend money up front. On top of this, the political climate can at times create challenges to ARL's core principles of intellectual freedom.

**7.6. EMBRACING THE NEED FOR RADICAL CHANGE**

With data increasingly stored in digital form in the Cloud, ARLs are reassessing their acquisition strategies and the nature of the services they provide. In this new reality they must determine how best to utilize their physical space and what services they should provide going forward to maximize their value propositions. This highlights the need for ARLs to work with educators and others to find ways to integrate their offerings into academic programs.

**8. CONCLUSION**

Today computers are related to technologies. It has brought revolutionary changes in the whole world of information. Perhaps, this is the most exciting period in the history of Human race, when World's most population is shifting from techno illiterate to techno-literate. The society is undergoing a kind of transformation. We find that information and communication Technology has affected almost every part of our life. This revolutionary change is also true in the case of libraries and information centers. Today, Library and information centre cannot function without computer and information Technology. In the modern world the library and information professions have been changed and adopted itself to the development of ICT based library. These technologies have required the do-or-die prominence. Those who go with the advance will survive and other will become obsolete. A well equipped library with the facilities of modern information technologies could satisfy the maximum numbers of library users, who have kept the demand of the present technology. So, the libraries are using information technology to automate a wide range of technical process, build data bases, network and provide better services to their users. As now the power of information technology has been realized and widely accepted. The experts say that the positive changes and impacts of information technology would be visualized across the globe out there are some negative trends too. As this era

has witnessed the fast development of tools and techniques of information and some may fear that human would also be come like a machine. But here we have to remember that our aim is not in the next millennium to have human in service of machine and information in stand. We would like to have the components of machine and information in the service of human being.

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**LATEST ECONOMIC TREND AND DEVELOPMENT**

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**ABSTRACT**

*Economic development' is a term that economists, politicians, and others have used frequently in the 20th century. The concept, however, has been in existence in the West for centuries. Modernization, Westernisation, and especially Industrialisation are other terms people have used while discussing economic development. Economic development has a direct relationship with the environment. Though the concept's origin is uncertain, some scholars argue that development is closely bound up with the evolution of capitalism and the demise of feudalism. Mansell and Wehn also state that economic development has been understood since the World War II to involve economic growth, namely the increases in per capita income, and (if currently absent) the attainment of a standard of living equivalent to that of industrialized countries. Economic development can also be considered as a static theory that documents the state of an economy at a certain time. According to Schumpeter and Backhaus (2003), the changes in this equilibrium state to document in economic theory can only be caused by intervening factors coming from the outside.*

*Economic development originated in the post-war period of reconstruction initiated by the United States. In 1949, during his inaugural speech, President Harry Truman identified the development of undeveloped areas as a priority for the west.*

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**INTRODUCTION**

Economic development' is a term that economists, politicians, and others have used frequently in the 20th century. The concept, however, has been in existence in the West for centuries. Modernization, Westernisation, and especially Industrialisation are other terms people have used while discussing economic development. Economic development has a direct relationship with the environment. Though the concept's origin is uncertain, some scholars argue that development is closely bound up with the evolution of capitalism and the demise of feudalism. Mansell and Wehn also state that economic development has been understood since the World War II to involve economic growth, namely the increases in per capita income, and (if currently absent) the attainment of a standard of living equivalent to that of industrialized countries. Economic development can also be considered as a static theory that documents the state of an economy at a certain time. According to Schumpeter and Backhaus (2003), the changes in this equilibrium state to document in economic theory can only be caused by intervening factors coming from the outside.

Economic development originated in the post-war period of reconstruction initiated by the United States. In 1949, during his inaugural speech, President Harry Truman identified the development of undeveloped areas as a priority for the west.

“More than half the people of the world are living in conditions approaching misery. Their food is inadequate, they are victims of disease. Their economic life is primitive and stagnant. Their poverty is a handicap and a threat both to them and to more prosperous areas. For the first time in history humanity possesses the knowledge and the skill to relieve the suffering from these people ... I believe that we should make available to peace-loving peoples the benefits of our store of technical knowledge in order to help them realize their aspirations for a better life... What we envisage is a program of development based on the concepts of democratic fair dealing ... Greater production is the key to prosperity and peace. And the key to greater production is a wider and more vigorous application of modern scientific and technical knowledge.”

In economics, the study of economic development was borne out of an extension to traditional economics that focused entirely on national product, or the aggregate output of goods and services. Economic development was concerned with the expansion of people's entitlements and their corresponding capabilities, morbidity, nourishment, literacy, education, and other socio-economic indicators. Borne out of the backdrop of Keynesian economics (advocating government intervention), and neoclassical economics (stressing reduced intervention), with the rise of high-growth countries (Singapore, South Korea, Hong Kong) and planned governments (Argentina, Chile, Sudan, Uganda), economic development and more generally development economics emerged amidst these mid-20th century theoretical interpretations of how economies prosper. Also, economist Albert O. Hirschman, a major contributor to development economics, asserted that economic development grew to concentrate on the poor regions of the world, primarily in Africa, Asia and Latin America yet on the outpouring of fundamental ideas and models.

**REVIEW OF LITERATURE**

**Myrdal (1956)** advocated that the forces of convergence and divergence can be neutralised through spread and backwash effects.<sup>104</sup> **Kaldor (1966)**<sup>105</sup> and **Thrillwall (1983)** examined this issue in the context of growth in mature capitalist economy and came to the conclusion that the growth of the industrial sector acted as the engine of growth in an economy.

**Fedorov (2002)** studied the regional inequality and regional polarisation in Russia of 1990s. The result has shown that the transition period due to economic reform has been characterised by rapid growth of economic inequality among regions.

**Mathur (2003)** examined a few key facets of national and regional economic growth in India like growth of NSDP and PCI with special focus on the 1980s and 1990s. From the study, it emerged that the growth trend had been fluctuating indicating that declining growth momentum of the seventies was broken and that the pace of overall growth in the eighties was marginally improved, which continued till nineties.

**RESEARCH METHODOLOGY**

A qualitative approach was selected for this study because the research needs more understanding with individual's perceptions. It also useful in getting story from a respondent experience. Since not many people know about the existing of latest economic trend and development. Besides that, the using of secondary data is needed in order to compare with the primary data. The data has been collected by others for their own purposes.

**FINDINGS**

India has emerged as the fastest growing major economy in the world and is expected to be one of the top three economic powers of the world over the next 10-15 years, backed by its strong democracy and partnerships. India's nominal GDP growth rate is estimated at 12 per cent in 2019-20.

**RECENT DEVELOPMENTS**

- Exports from India increased 1.60 per cent year-on-year to US\$ 356.96 billion in April-November 2019.
- Nikkei India Manufacturing Purchasing Managers' Index (PMI) stood at 52.7 in December 2019, showing expansion in the sector.
- Mergers and Acquisitions (M&A) activity in the country has reached US\$ 48 billion during Jan-Sept 2019.
- The gross tax revenue stood at Rs 11.74 lakh crore (US\$ 168 billion) out of which Income tax collection contributed Rs 2.67 lakh crore (US\$ 38.34 billion) between April-November 2019.
- Companies in India have raised around US\$ 114.1 billion through 768 Initial Public Offers (IPO) first nine months of 2019.
- India's Foreign Direct Investment (FDI) equity inflows reached US\$ 436.47 billion between April 2000 and June 2019, with maximum contribution from services, computer software and hardware, telecommunications, construction, trading and automobiles.
- India's cumulative growth of Index of Industrial Production (IIP) with base 2011-12 for the period April-September 2019 stands at 1.3 per cent, with September 2019 stands at 123.3.
- Consumer Price Index (CPI) – Combined inflation 3.3 per cent in April-September 2019.
- Around 12 million jobs in a year were created in India during 2015-19.
- India improved its ranking in the World Bank's Doing Business Report by 14 spots over last year and is ranked 63rd among 190 countries in 2020 edition of the report.
- India is expected to have 100,000 startups by 2025, which will create employment for 3.25 million people and US\$ 500 billion in value, as per Mr. T V Mohan Das Pai, Chairman, Manipal Global Education.
- The World Bank has stated that private investments in India is expected to grow by 8.8 per cent in FY 2018-19 to overtake private consumption growth of 7.4 per cent, and thereby drive the growth in India's gross domestic product (GDP) in FY 2018-19.
- India is expected to retain its position as the world's leading recipient of remittances in 2018, with total remittances touching US\$ 80 billion, according to World Bank's Migration and Development Brief.

**CONCLUSION**

Economic growth can definitely help economic development e.g. creating more money for



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- Public services like health care, education.
  - Improving incomes source, so that people can have better living standards.
  - Are the proceeds of growth used to improve living standard.
  - Does everyone benefit from the higher GDP or are the proceeds kept by a small %?
  - Might be useful to use statistics like the Human Development Index which look at real GDP, but also education and health care indexes.

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**"AWARENESS OF WOMEN LAWS AMONG THE FEMALE STUDENTS OF COMMERCE  
STREAM: A STUDY"****Dr. Hema Pranav Mehta**Assistant Professor (Business Law), Tolani College of Commerce, Andheri-East, Mumbai

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**ABSTRACTS**

*Atrocities and crimes happening against women in India is very common. Women are hardly protected, irrespective of the fact whether it's in their homes, open places or at the working environment. Your security in your hands seems like to do something again without adding new ideas or without changing it. Given the quantity of violations that are committed against women, it is quite clear that women know less about the laws that are framed to secure them. Recall information is control. As a parent, spouse, little girl, worker and a lady these are rights set up to secure herself and it is highly important that women should be made ware about these.*

*A study on this was conducted by collecting data from the 203 female students studying in commerce programme through properly structured questionnaire in the form of google form. The study was done to understand and acknowledge whether the female students were having proper awareness of the ten important women laws which are as follows:*

- 1. The Prohibition of Child Marriage Act, 2006*
- 2. Special Marriage Act, 1954.*
- 3. Dowry Prohibition Act, 1961*
- 4. Indian Divorce Act, 1869*
- 5. Maternity Benefit Act, 1861*
- 6. Medical Termination of Pregnancy Act, 1971*
- 7. Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013*
- 8. Indecent Representation of Women (Prevention) Act, 1986*
- 9. National Commission for Women Act, 1990*
- 10. Equal Remuneration Act, 1976.*

*( Source : <http://bigwire.in/2018/03/10/10-laws-for-women-every-indian-should-know/>)*

*Keywords: Women's rights, awareness, crimes, protection*

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**INTRODUCTION**

Life for women across boundaries seems to be very slowly improving as they struggle to safeguard and enjoy their rights. It is vital need to continue to bring awareness to the global human rights issues which women are still facing. By throwing light on gender inequality and creating empowerment through knowledge, basic resources, women's lives can continue to improve. Effective coverage of the benefits should be publicized and celebrated globally. This can directly change the way societies and communities treat women by promoting gender equality.

There is every acceptable reason to be positive and affirmative regarding the upcoming future of deprived women. Today's world is acknowledging a dramatical & Geographical shift in the promotion of women's rights, and by working on co-operative basis, other women are able to achieve what was once considered to be impossible. Today there is a drastic increase in the number of women entrepreneurs, company founders, and CEOs. More and more women show up with unique ideas, empowering societies which leads to improving lives of other women. Moreover, we see men helping and supporting women through the important strategic steps that helps them to achieve their dreams. We see women, encouraging her children to be strong and independent which is completing the vicious circle of care for the next generation just like the generations of women who did before them. Slowly and steadily, women are beginning to realize their dream of enjoying human rights and gender equality. Progress is slow yet visible and remarkably acceptable to an extent. (Source: <https://www.theguardian.com/artanddesign/2017/jul/05/what-if-women-ruled-the-world>)

Women today are suffering more because of issues like rapes and domestic violence. The future for women will change by highlighting the issues, encouraging education, and improving resources. Together we can teach

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women in a better, prospective and positive way to prepare so as to face the disasters bravely, how to identify unexpected abusive behaviours, and how to protect against sexual assaults. Essential requirements include education, counselling, awareness and safe lodging. An easy way to remember how at-risk women need would be to the acronym "SEEK" which means Safety, Empowerment, Empathy, and Knowledge, to be adopted in life for remaining free from the evil practices of present times.

### **RESEARCH OBJECTIVES**

The study has been conducted mainly to:

1. To study and understand whether the women have heard about their various related laws.
2. To study and understand whether the women have knowledge and understanding of various acts for them.
3. To study and understand whether the women would like to join a short term course for upgrading their knowledge of the various related laws.

### **SIGNIFICANCE OF THE STUDY**

The present study deals with the awareness level amongst women emphasising on their legal rights. It is clearly evident in this study that knowledge and awareness of women is highly dependent to their level of education. This study also revealed that the women have heard about the various laws but don't have proper or thorough understanding in depth of the same. Educated women are found to be more alert and keen to know about their rights and opportunities. It is not that they have failed to realise the significance of empowerment and do not want to move forward. Education is the strong instrument for ensuring women empowerment. It helps in imparting important knowledge and information necessary for transforming socio-economic-political status of women particularly in positive direction which ultimately leads to growth. The study shows that more or less awareness of various constitutional and legal rights are existing. Awareness can lead these women towards upward direction, capable of planning, sorting, making decisions, organizing, implementing, managing and carrying out activities, to deal with situations. It is truly said that empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power, control and to transformative action. (Source : [https://healthdocbox.com/amp/94169311-Womens\\_Health/A-comparative-study-on-the-level-of-awareness-about-constitutional-and-legal-rights-among-working-and-non-working-women-of-kokrajhar-town.html](https://healthdocbox.com/amp/94169311-Womens_Health/A-comparative-study-on-the-level-of-awareness-about-constitutional-and-legal-rights-among-working-and-non-working-women-of-kokrajhar-town.html)). Therefore, various welfare programmes meant for women should aim at creating awareness as well as development of skill and attitude. The mind-set of the women folk can be changed for a conducive and judicious environment essential for their empowerment. (Source: [https://healthdocbox.com/94169311-Womens\\_Health/A-comparative-study-on-the-level-of-awareness-about-constitutional-and-legal-rights-among-working-and-non-working-women-of-kokrajhar-town.html](https://healthdocbox.com/94169311-Womens_Health/A-comparative-study-on-the-level-of-awareness-about-constitutional-and-legal-rights-among-working-and-non-working-women-of-kokrajhar-town.html)).

### **LIMITATIONS OF THE STUDY**

This examination does not address fundamental rights, it endeavours to totally perceive how the 10 essential beneficial women laws and their fundamentals are well understood to empower themselves and to be proactive in the uncertain world. The study is restricted to the B.Com undergraduates' only- female students from our own Institution, Tolani College of Commerce, Andheri-East.

### **REVIEW OF LITERATURE**

H. Subrahmanyam (2011) analysed women training in India at present and in past. He featured that there has a decent progress in by and large enrolment of young women learners in schools. The term enable intends to give legal power or position to act. It is the way toward obtaining a few exercises of women.

M. Bhavani Sankara Rao (2011) has featured that wellbeing of women individuals from SHG have unquestionably taken a go to better. It plainly shows that health of women individuals examine among themselves about wellbeing related issues of different individuals and their youngsters and make them mindful of different Government arrangements uncommonly implied for them. This means they should be made aware various laws that are beneficial to them. (Source: <http://www.iosrjournals.org/iosr-jhss/papers/Vol.%2021%20Issue10/Version-4/J2110045056.pdf>)

#### **1. The Prohibition of Child Marriage Act, 2006 (PCM)**

The object of the Act is to prohibit performing of child marriage and related and incidental matters. To ensure that child marriage system is eliminated from within the society, the Government of India enacted Prevention of Child marriage Act 2006 by replacing the earlier legislation of Child Marriage Restraint Act 1929. This new Act is equipped with enabling provisions for prohibiting child marriage, protecting and providing relief to victim and enhancing punishment for those who promote or perform or abet such marriage.

**WHO IS CHILD?**

The act clearly states that a child refers to a male who has not completed 21 years of age and a female who has not completed 18 years of age. Therefore, if both or either of the contracting parties to a marriage is a child as per this definition the marriage is considered as a child marriage.

**SALIENT FEATURES OF THE ACT**

1. Advancing, allowing or taking part in child marriage is culpable.
2. Child Marriage Prohibition officials (CMPOs) have been designated to manage the instance of youngster relationships.
3. Child marriage can be pronounced invalid and void at the choice of the contracting party.
4. The Child after two years of their accomplishing greater part.
5. The court can arrange support for and home to the female contracting party.
6. On the off chance that there are youngsters out of child marriage, at that point their wellbeing ought to be of central importance.
7. The court has capacity to give directive for prohibiting child marriage from happening.

**2. Special Marriage Act, 1954**

In India, all marriages can either be enlisted under the particular individual law (Hindu Marriage Act, 1955/Muslim Marriage Act, 1954) or under the Special Marriage Act, 1954. A marriage under the Special Marriage Act, 1954 permits individuals from two distinctive strict foundations to meet up in the obligation of marriage. In contrast to the individual laws, the pertinence of the Special Marriage Act reaches out to all residents of India regardless of their religion. In spite of the fact that the marriage laws under the individual laws permit just for the enlistment of a previously solemnized marriage, the Special Marriage Act accommodates the two solemnizations just as legitimate enrolment. Special Marriage Act has cut a basic way to legitimately enlist a marriage between two individuals from various religion, anyway regardless of whether both of the expecting parties have a place with a similar religion, they can decide to enrol the marriage under this Act. Here is a stepwise method to apply for a Special Marriage Act in India.

**3. Dowry Prohibition Act, 1961**

Dowry Prohibition Act, Indian law, sanctioned on May 1, 1961, expected to avert the giving or accepting of an endowment. Under the Dowry Prohibition Act, Dowry incorporates property, products, or cash given by either gathering to the marriage, by the guardians of either party, or by any other individual regarding the marriage. The Dowry Prohibition Act applies to people of all religions in India. One of the essential elements of an endowment has been to fill in as a type of insurance for the spouse against the genuine probability of abuse by her better half and his family. A Dowry utilized along these lines is really a contingent blessing that should be re-established to the spouse or her family if the husband separations, manhandles, or submits other grave offenses against her.

**4. Indian Divorce Act, 1869**

The Indian Divorce Act permits the disintegration of marriage, shared assent, nullity of marriage, legal division and compensation of matrimonial rights. Family Courts are set up to record, hear, and discard such cases.

**5. Maternity Benefit Act, 1861**

The object of maternity leave and advantage is to ensure the respect of parenthood by accommodating the full and sound upkeep of women and her youngster when she isn't working. With the coming of current age, as the quantity of women workers is developing, the maternity leave and other maternity benefits are getting progressively normal. Be that as it may, there was no valuable bit of enactment in the skyline which is planned to accomplish the object of doing social equity to women labourers utilized in industrial facilities, mines and ranch. It is an Act to control the work of women in specific foundations for certain period when labour and to accommodate maternity advantage and certain different advantages.

**6. Medical Termination of Pregnancy Act, 1971**

The preface of the Medical Termination of Pregnancy Act, 1971 read as pursues "An Act to accommodate the end of specific pregnancies by enrolled medicinal specialists and for issues associated therewith or accidental thereto". Introduction plainly demonstrates the target of the MTP demonstration. That solitary certain pregnancy will be permitted to end under MTP Act by the enrolled therapeutic professionals. Additionally the primary target of the demonstration is to improve the maternal soundness of Indian ladies and to control the death pace

of the women because of dangerous and illicit premature birth. It was simply after this demonstration; safe foetus removal was accessible to ladies however that too under certain conditions. The conditions where a woman can end her pregnancy under section 3 of the said Act.

### **7. Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013**

The Act is sanctioned by the Indian Parliament to give security against lewd behaviour of women at work environment and aversion and redressal of protests of inappropriate behaviour and for issues associated therewith or accidental thereto. Inappropriate behaviour is named as an infringement of the essential privileges of a woman to fairness under Articles 14 and 15 of the Constitution of India and right to life and to live with respect under Article 21 of the Constitution of India. Inappropriate behaviour is likewise viewed as an infringement of a privilege to rehearse any calling or to continue any occupation, exchange or business which incorporates a privilege to a protected domain free from lewd behaviour. The Act has received the meaning of 'lewd behaviour' from Vishaka Judgment and the term inappropriate behaviour incorporates any unwelcome demonstrations or conduct (regardless of whether straightforwardly or by suggestion, for example, physical contact and advances, request or solicitation for sexual favours, making explicitly shaded comments, indicating sex entertainment or some other unwelcome physical, verbal or non-verbal direct of sexual nature.)

### **8. Indecent Representation of Women(Prevention) Act,1986**

The Indecent Representation of Women (Prohibition) Amendment Bill, 2012 looks to correct the Indecent Representation of Women (Prohibition) Act, 1986 to give progressively successful insurance to ladies against their revolting portrayal. Since the authorization of the 1986 Act, new types of correspondence, for example, web and satellite based correspondence, multi-media informing, digital TV, and so on have created and it has gotten important to cover the media structures. The Bill additionally tries to make discipline stringent and make the ability to enter any premises and lead search and seizure of any material increasingly powerful.

### **9. National Commission for Women Act, 1990**

The National Commission for women started different strides to improve the status of women and worked for their financial strengthening during the year under report. The Commission finished its visits to every one of the States/UTs aside from Lakshadweep and arranged Gender Profiles to evaluate the status of women and their strengthening. It got countless grievances and acted suo-moto in a few cases to give fast equity. It took up the issue of child marriage, supported lawful mindfulness programs, Parivarik Mahila Lok Adalats and looked into laws, for example, Dowry Prohibition Act, 1961, PNDDT Act 1994, Indian Penal Code 1860 and the National Commission for Women Act, 1990 to make them progressively stringent and viable. It sorted out workshops/discussions, established master boards of trustees on monetary strengthening of women, directed workshops/classes for sexual orientation mindfulness and took up exposure battle against female foeticide, brutality against women and so forth so as to create mindfulness in the general public against these social wrongs.

### **10. Equal Remuneration Act, 1976.**

The Equal Remuneration Act in India was ordered to avoid separation between labourers on grounds of sexual orientation. The introduction to the demonstration portrays it as:

An Act to accommodate the instalment of equivalent compensation to people labourers and for the aversion of separation, on the ground of sex, against women in the matter of business and for issues associated therewith or accidental thereto. The reason for the demonstration is to ensure that businesses don't separate on the premise of sexual orientation, in issues of pay fixing, moves, preparing and advancement. It accommodates instalment of equivalent compensation to people labourers, for same work or work of comparative nature and for the avoidance of oppression women in the matters of work.

## **METHODOLOGY**

Data was collected using primary and secondary methods. A structured close ended Questionnaire of 22 questions was distributed and 203 valid questionnaires were returned. The source of the data is questionnaires filled by and were received from respondents who were female students of class second year of B.Com.

## **HYPOTHESES**

(1)  $H_{01}$  = Women have not heard about various laws for them

$H_{11}$  = Women have heard about various laws for them.

(2)  $H_{02}$  = Women don't have knowledge and understanding about various law related to them.

$H_{12}$  = Women have knowledge and understanding about various law related to them.

(3)  $H_{03}$  = Women are not keen to join a short term course for upgrading their knowledge of the various related laws.

$H_{13}$  = Women are keen to join a short term course for upgrading their knowledge of the various related laws.

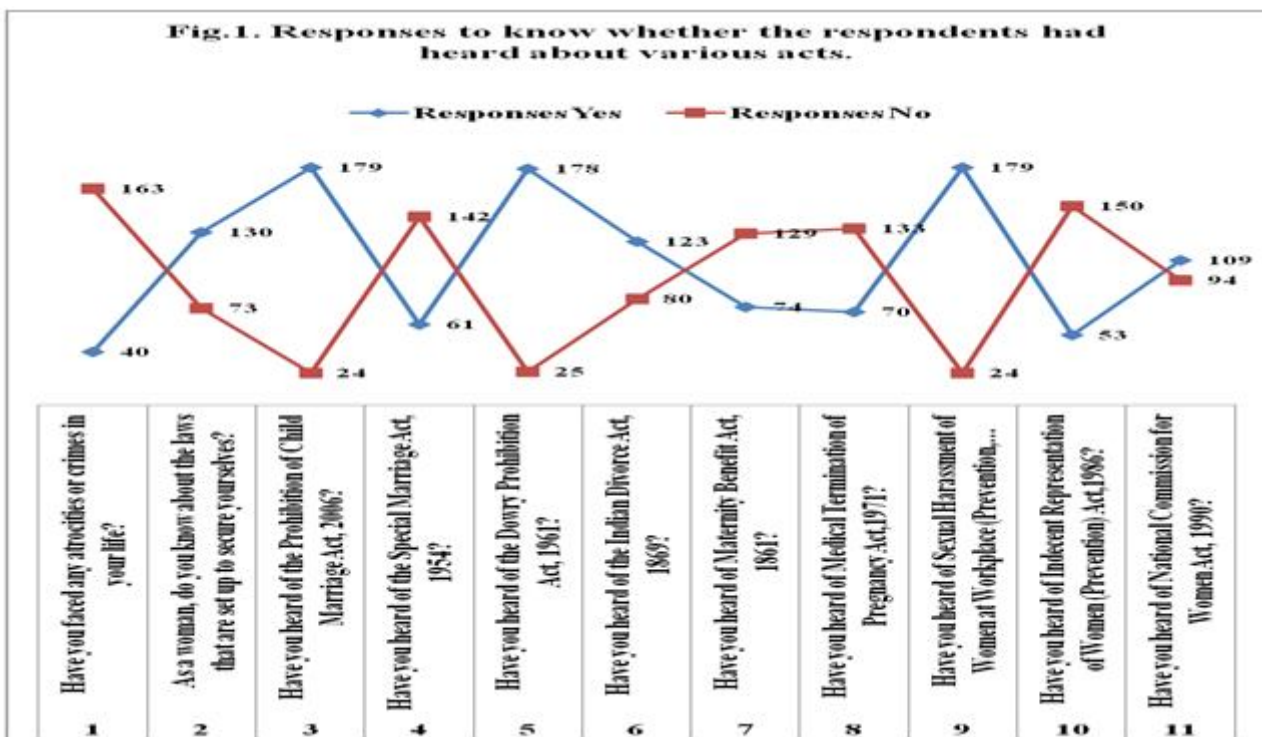
**DATA AND SOURCE OF DATA COLLECTION**

The study is focusing on primary data, secondary data and the research approach is quantitative research approach. The research is used to analyse the data for understanding whether the women’s have heard and have knowledge and understanding of various acts for women. The source of the data was questionnaire filled by B.Com undergraduates to analyse the objectives of the research. Google form of questionnaire was shared and 203 duly forms were received from respondents who were female students of class second year of B.Com. This study took a period of 1 month from October 2019 to November 2019.

**ANALYSIS:**

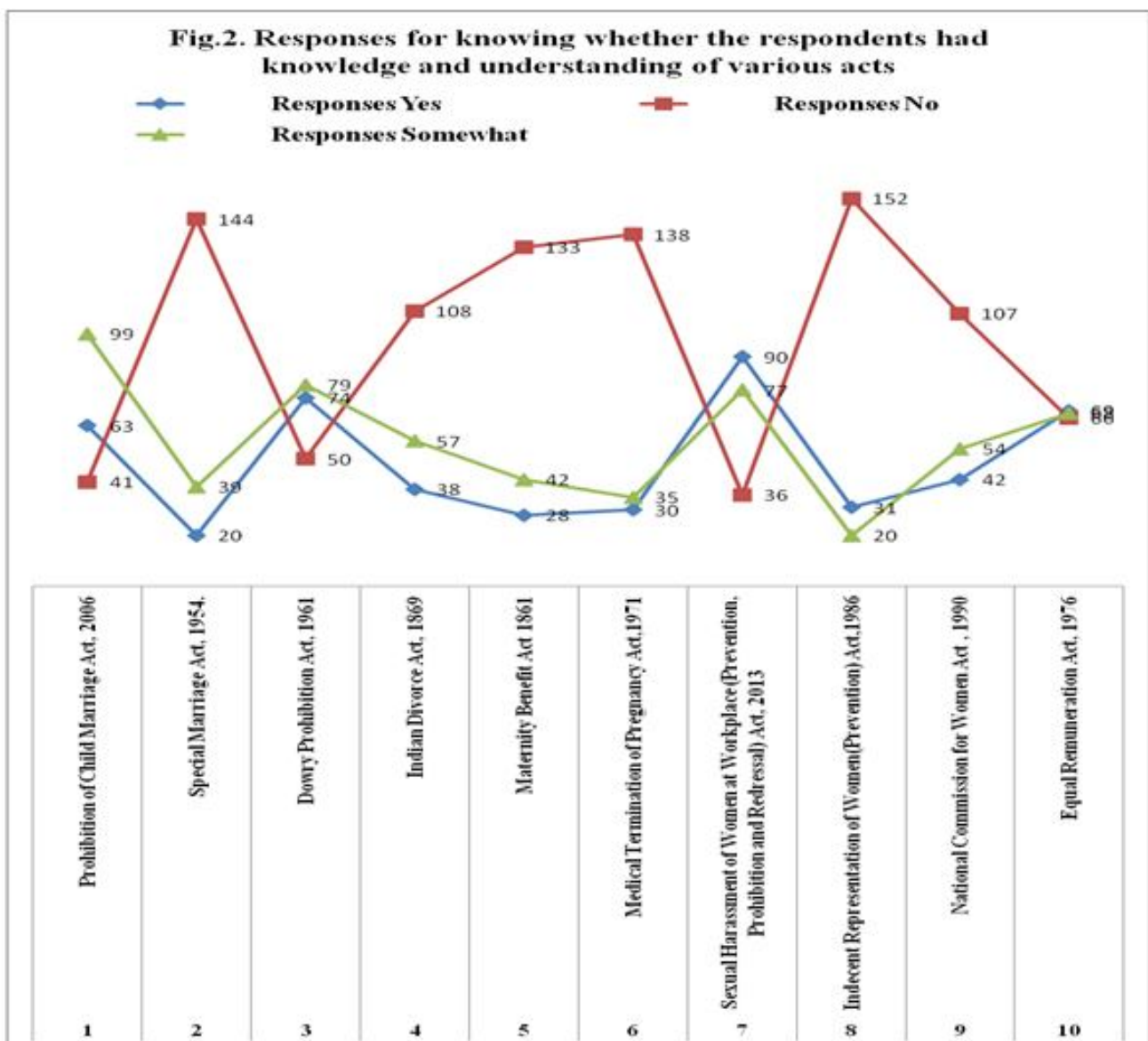
**Table.1 : Responses to know whether the respondents had heard about various acts.**

Sr. No	Questions	Responses		Percentage	
		Yes	No	Yes	No
1.	Have you faced any atrocities or crimes in your life?	40	163	19.7%	80.3%
2.	As a woman, do you know about the laws that are set up to secure yourselves?	130	73	64.04%	35.96%
3.	Have you heard of the Prohibition of Child Marriage Act, 2006?	179	24	88.18%	11.82%
4.	Have you heard of the Special Marriage Act, 1954?	61	142	30.05%	69.95%
5.	Have you heard of the Dowry Prohibition Act, 1961?	178	25	87.68%	12.32%
6.	Have you heard of the Indian Divorce Act, 1869?	123	80	60.59%	39.41%
7.	Have you heard of Maternity Benefit Act, 1861?	74	129	36.45%	63.55%
8.	Have you heard of Medical Termination of Pregnancy Act,1971?	70	133	34.48%	65.52%
9.	Have you heard of Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013?	179	24	88.17%	11.82%
10.	Have you heard of Indecent Representation of Women (Prevention) Act,1986?	53	150	26.11%	73.89%
11.	Have you heard of National Commission for Women Act, 1990?	109	94	53.69%	46.31%



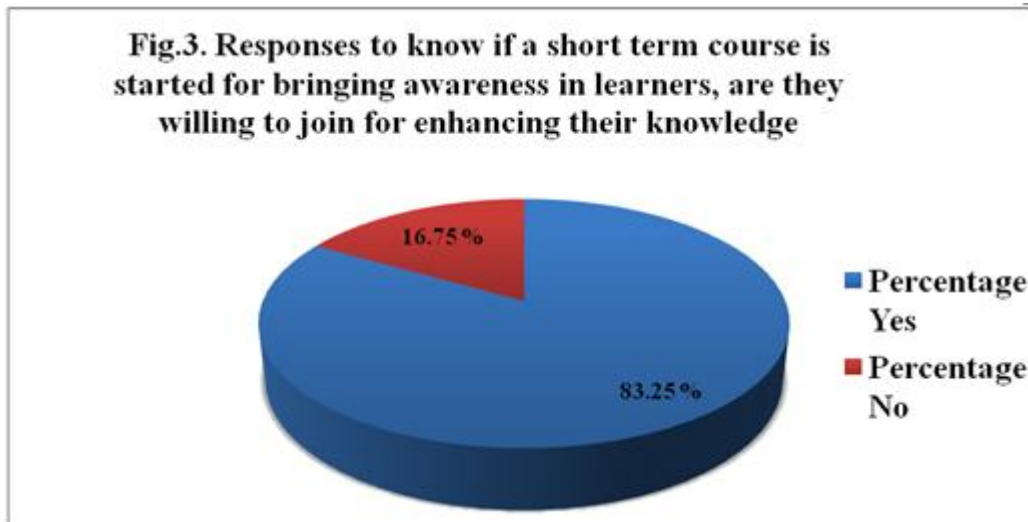
**Table 2. Responses for knowing whether the respondents had knowledge and understanding of various acts**

Sr. No	Question on whether they had knowledge and understanding of	Responses			Percentage		
		Yes	No	Somewhat	Yes	No	Somewhat
1.	Prohibition of Child Marriage Act, 2006	63	41	99	31.03%	20.2%	48.77%
2.	Special Marriage Act, 1954.	20	144	39	9.85%	70.94%	19.21%
3.	Dowry Prohibition Act, 1961	74	50	79	36.45%	24.63%	38.92%
4.	Indian Divorce Act, 1869	38	108	57	18.72%	53.2%	28.08%
5.	Maternity Benefit Act 1861	28	133	42	13.79%	65.52%	20.69%
6.	Medical Termination of Pregnancy Act,1971	30	138	35	14.78%	67.98%	17.24%
7.	Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013	90	36	77	44.33%	17.73%	37.93%
8.	Indecent Representation of Women(Prevention) Act,1986	31	152	20	15.27%	74.88%	9.85%
9.	National Commission for Women Act , 1990	42	107	54	20.69%	52.71%	26.6%
10.	Equal Remuneration Act, 1976	69	66	68	33.99%	32.51%	33.5%



**Table.3. Responses to know if a short term course is started for bringing awareness in learners, are they willing to join for enhancing their knowledge**

Sr. no	Question	Responses		Percentage	
		Yes	No	Yes	No
1.	If a short term course is started for bringing awareness in yourself, are you willing to join for enhancing your knowledge	169	34	83.25%	16.75%



**FINDINGS**

Sr. No	Hypotheses	Conclusion
1.	Ho <sub>1</sub> = Women have not heard about various laws for them	Rejected
	H <sub>11</sub> = Women have heard about various laws for them.	Accepted
2.	H <sub>02</sub> = Women don't have knowledge and understanding about various law related to them.	Accepted
	H <sub>12</sub> = Women have knowledge and understanding about various law related to them.	Rejected
3.	H <sub>03</sub> = Women are not keen to join a short term course for upgrading their knowledge of the various related laws.	Rejected
	H <sub>13</sub> = Women are keen to join a short term course for upgrading their knowledge of the various related laws	Accepted

**CONCLUSIONS**

The best need of great importance is change of social frame of mind to women and to make her mindful of her privileges. "At the point when women is actively involved, the family moves, the town moves and the country moves". It is fundamental as their idea and their worth frameworks lead to the improvement of a decent family, great society and at last a decent country. The most ideal method for strengthening is maybe through enlisting women in the standard of improvement. Women strengthening will be genuine and powerful just when they are enriched with salary and property with the goal that they may remain on their feet and develop their personality in the general public. The Empowerment of Women has gotten one of the most significant worries of 21st century at national level as well as at the universal level. Government activities alone would not be sufficient to reach towards this objective. Society must step up to the plate and make an atmosphere where there is no sex separation and women have full chances of self-basic leadership and taking part in social, political and financial existence of the nation with a feeling of fairness and by being completely mindful of her different rights and lawful mindfulness.

**SUGGESTIONS**

1. As a matter of fact emphasising on delivering training of women, which forms the grassroots issue. Consequently, training and education for women must be given extraordinary consideration along with the deep awareness of their various rights.
2. Mindfulness programs should be sorted out for educating and updating women about particularly having a place with flimsier areas about their privileges.



3. Women have to be permitted to work and must be given enough wellbeing and backing to work. They ought to be furnished with appropriate wages and work at standard with men so their status can be raised in the general public.
4. Severe execution of Programs and Acts ought to be there to control the mal-rehearses common in the general public.
5. Short term courses to create awareness on the above act can be started for women.

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**COMMERCE EDUCATION IN INDIA: IMPORTANCE, CHALLENGES AND OPPORTUNITIES****Swapnaja Savalaram Chandekar**

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**ABSTRACT**

Commerce education is an integral part and activity related to entire business world as it cannot be segregated from Human and business life. The Commerce education plays an essential role in today's dynamic business environment. The rapid trend of globalization and technological changes have made difficult for organizations to survive in the competitive world. As a result the importance of Commerce education has been increased many folds. Business executives need to update their skills due to sudden changes in the external environment.. At current ever changing scenario Commerce education acts as the backbone of our Country's economy. Commerce education have a very bright future and for this it have to link with Trade, Commerce, Management and Industry as a whole to meet the needed skills of Industries .This paper is a concentration on the Commerce education in India. It has covered the importance, challenges, opportunities and Suggestions for the improvement of education in India. The study is purely conducted on secondary data, assembled from sources such as Journal Articles.

*Keywords: Commerce Education, E-Commerce, M.Commerce*

**1. INTRODUCTION**

Commerce education is an integral part and activity related to entire business world as it cannot be segregated from Human and business life. It is the school of business world according to thinker says, 'commerce education is the practical education of life' Commerce is one of the three fundamental academic streams, the other two being humanities and science. Commerce is a division of traded or production which deals with the exchange of goods and services from producer to final consumer. It comprises the trading of something of economic value such as goods, services, information or money between two or more entities. While pursuing a course in the field of commerce, one acquire the knowledge of business or trade, nature and market of fluctuation, basic of economics, industrial policies, fiscal policies etc.

Commerce has grown from subject to fully fledge faculty in most of the universities and has a acquired a pride of a place. The technological revolution has further provided new dimensions E-banking, E-marketing, E-commerce, E-investment, E-trade word become a village commerce education is education it's required and develop knowledge skills an attitudes for the handing of trade commerce and industry the recent commerce education has emerged accountant cost works accounts company secretary and business administrator. Commerce education is totally different from other disciplines it must create new routes to nation commerce is dedicated to developing tomorrow's leaders managers, professionals

**2. OBJECTIVES OF THE STUDY**

1. To study the concept of commerce education
2. To review the challenges of commerce education
3. To analyze the opportunities of commerce education

**3. RESEARCH METHODOLOGY**

The research paper is based on secondary sources M.of data such as books, journals, periodicals, newspaper, etc. the analytical methods of study is used by the researcher to make certain analysis.

**4. REVIEW OF LITERATURE**

Poe and Viator (1990) examined US University administrator's perceptions of the relative importance attached to research, teaching and other services in evaluating accounting faculties. Peel et al (1991) analyzed the perceptions of two groups of accounting students in a British university regarding the understanding of accounting concepts.

McLanen (1990) examined practicing accountants and accounting academics in New Zealand regarding communication skills needed by accountants.

A study by Rehman and Saha (1996) pointed out that the number of accounting researches in comparison to researches conducted in other allied areas of Commerce or business studies in India is far less.

(Chaluvaiah, 2015) Commerce education in the new millennium: Prospects and challenges in India” This study has highlighted the various prospects in terms of Commerce and Business education in India.

(Ranjitha, 2016) “Trends, Issues and Challenges in Management education in India” In the study it has identified some of the current trends including increased focus on International partnership, internship students etc.

## **5. CONCEPTUAL FRAMEWORK EDUCATION**

Education is the movement which brings the students, people and the whole society from darkness to light. Education is a natural melodious and enlightened development of man’s instinctive supremacies. Education is the dynamic process which activates the inbuilt traits and develops the child according to the needy situation and time. It always urges individual towards progress and thereby helps in the reconstruction of society and the whole nation. Education has no end, it is a continuous process.

### **COMMERCE**

Commerce is the exchange of items of value between persons or companies. Any exchange of money for a product, service or information is considered a deal of commerce. The internet and an efficient postal system have made international commerce postal system have made international commerce convenient for business as well as individuals.

### **COMMERCE EDUCATION**

As a branch of knowledge, Commerce imparts experience of business world at large in all its manifestations. It prepares its learners for personally fruitful and socially desirable careers in the field of business. Chesse man defined Commerce Education As - "Commerce education is that form of instruction which both directly and indirectly prepare the business man for his calling." Fredrik G. Nichols defined as - "Commerce education is a type of training which, while playing its part in the achievement of the general aims of education of any given level, has for its primary objective the preparation of people to enter upon a business career, or having entered upon such a career, to render more efficient service therein and to advance from their present levels of employment to higher levels.”

#### **5.1. OBJECTIVES OF COMMERCE EDUCATION :**

- To impart recent knowledge of students
- To bring the self sufficiency and self reliance among the students
- To encourage the student to invent and innovate
- To import skill and practical oriented courses for students and entrepreneurs
- To produce entrepreneurs and industrialists etc.

#### **5.2. IMPORTANCE OF COMMERCE EDUCATION IN INDIA**

The Commerce education plays an essential role in today's dynamic business environment. The rapid trend of globalization and technological changes have made difficult for organizations to survive in the competitive world. As a result the importance of Commerce education has been increased many folds. Business executives need to update their skills due to sudden changes in the external environment. Due to the increasingly complex nature of organizations and businesses, there is a need that the business schools impart relevant, current, and cutting edge knowledge to the students. The School of commerce should play pivotal role in equipping our future dynamic managers with the emerging trends of Commerce skills to face the challenges of dynamic business world.

Commerce education is the platform for any common man to conduct the various business activities smoothly and progressively. Commerce education is basically that form of instruction which directly and indirectly prepares the businessman for his work. It is the Madras in Chennai, the pioneer State where it started first Commerce Higher education with Book Keeping Course in 1886. At present scenario due to the desirable and significant implications of Commerce education, it had gained a prominent place in academic disciplines of India. In anticipation of technological advancement Commerce education has woke up the phase of industrial development and Growth in India. Further the breed and revolution of technology has also given the birth to many other dimensions of Commerce including E-Banking, E Marketing, E-Finance, e-Commerce etc. Commerce is considered as one of the most popular career options in India. The below points signifies the importance and need of Commerce Education in India.

- Commerce education develops the relationship of people with one another.
- Commerce education covers wide area of business and society.
- Commerce education provides to the business and society that how to use it for the betterment of self and oneself.
- Commerce education gives to the people for democratic living, good citizenship and proper utilization of resources. It provides skill oriented education to students and society.
- Commerce education is the backbone of the business and serial development of the nation. This education stresses on developing the people and making effective use of available resources
- Only one thing gives the sound of education and that is all about life in all its manifestations. At present, Commerce education constitutes a vital part in our life's activities.
- The growing trends of business and Commerce Organisation in the present situation with an immense and increasing complexities, call for the core need of Commerce education in India. It is very important that Commerce education should be Industry linked to meet the needs of challenging scenario.
- At the post reforms stage with the opening up of doors in the form of LPG and continuous trends in technological advancement, had made it difficult for the smooth Survival of Business Organisations. Thus it is very important the need of Commerce education in India with the updated and in the regular revised form.
- Along with Industry need, Commerce education is also needed for one's day-to-day survival life and even to improve the standard of living of the Society.

### **5.3. SCOPE OF COMMERCE EDUCATION**

Commerce offers foundation for many professional careers like Finance, Planning, Accountancy, Tax Practitioners, Banking and Broking etc, besides academics, research, and many more. Persons having flair for accounting, finance, commodities, marketing and trading etc. generally choose Commerce. As a stream of study, Commerce can be studied the Higher Secondary level. This paves the way for higher studies in commerce related subjects. The undergraduate and postgraduate Education in Commerce is offered at University departments and colleges spread all across the country. Specializations are offered at post graduate and at research levels. A number of subjects can be studied under disciplines of Commerce in conjugation like; Accountancy, Economics, Mathematics, Business, Finance, Marketing, etc. Most commerce colleges in India offer the following subjects in their curriculum:

- **Business Economics:** This would cover concepts like the laws of demand and supply, law of returns, elasticity, theory of pricing under different market forms etc.
- **Financial Accounting:** This subject would deal with the preparation of financial statements like – Profit and Loss statements, Balance Sheets and Final accounts of a company, knowledge of Indian and international accounting standards, calculation of depreciation and valuation of shares and goodwill of a company.
- **Cost Accounting:** This would include process, job and contract costing, costing of overheads, standard and variance costing and budgetary control.
- **Income Tax:** This would encompass the nature and basis of charge of income tax, tax planning, tax deduction, incomes not taxable etc.
- **Auditing:** This would deal with vouching, valuation and verification of transactions, assets and liabilities. It will also include studying the auditing of different organizations like clubs, hospitals and charitable concerns.
- **Business Finance:** This would include in its scope financial analysis as a diagnostic tool, the management of working capital and its components as well as capital structure leverages.
- **Business Law:** This subject would discuss the different laws in India relating to, among others, the Companies Act and the Consumer Protection Act
- **Marketing:** This subject would deal with products, pricing methods, promotion, channels of distribution, logistics etc.

**5.4. CURRENT TRENDS IN COMMERCE EDUCATION**

- **E-Commerce:-** E-Commerce involves conducting business using modern communication instrument like Internet, Fax, Telephone, E-data interchange, E-payment, Money transfer system. E-Commerce provides multiple benefits to the consumers in the form of availability of goods at lower cost, wider choice and save times. People or Consumer can buy goods with a click of mouse button without moving out of their house or offices. Similarly, online services such as Internet Banking, Tickets includes Airlines, Railway, Bus Bill Payment, Hotel Booking etc. have been tremendous benefit for the customers. E-Commerce education has been phenomenal in making a deep impact on higher education.
- **M-Commerce:** - M-Commerce is the Force of E-Commerce's future. Both the telecommunications industry and the business world are starting to see M-Commerce as a major focus for the future scope of commerce education.
- **Online Education:** - It has become an important mode of education. Since the regular courses in India are getting very expensive and highly competitive, distance and online education is fast developing as an amazing option for the students E-learning opportunities are immense in India. Even the distance education programs are serving wonderfully.

**6. CHALLENGES IN COMMERCE EDUCATION**

- Challenges and Strategies for controlling inflation and promoting growth.
- Emerging issue in global Economy, Commerce and Management.
- Internationalization of Financial Market in the World.
- Role of Foreign Direct Investment and Foreign Institutional Investment.
- Reform in Indian and International Economic Sectors
- Challenges and Strategies of IMF and WORLD BANK for International competition.
- Challenges and Strategies merger and acquisition strategies for Trade, Commerce and Industry in World.
- Challenges and Strategies for commodities markets in the world and in currency market in International scenario.
- Challenges and Strategies for export and import of Trade, Commerce and Industries in global scenario.
- Challenges and Strategies for Stock Market and Investors for International competition.
- Challenges and Strategies in Currency Market in International scenario.

**7. OPPORTUNITIES IN COMMERCE EDUCATION**

- Bachelor of Commerce ( B.Com), a three year full time course.
- Master of Commerce (M.Com) at the postgraduate level.
- After completing course in the field of Commerce, a student can join any private institute or government organization as a specialist in any of the Commerce stream and they can also pursue professional courses such as Company Secretary, Chartered Accountant, and ICWA.
- A graduate in Commerce can also option careers in financial services as a Financial Consultants, Stock Brokers, Merchant Bankers, Budget Consultant, Financial Portfolio Manager, Project Formulation Manager, Tax Consultants. Careers in Management are also available in the field of Personnel Management, Production Management, Financial Management, Marketing Management, and Material Management, other areas of Management such as Hotel Management, Hospital Management, Tourism Management, Event Management, Office Management Export and Import Management.
- In the Bank, call for Commerce graduates and post graduates with specialization of Banking Insurance Companies can also call for Commerce graduates and post graduates with Specialization of Insurance.
- Industrial segment are also call for Commerce graduates and post graduates with Specialization of accounting skill including Computer Technology
- The Derivatives Market is of recent Origin of India. Commerce students can be a part of this in the area of Consultancy and other related activities.

- The implementation of GST has also opened up an ample of opportunities to the Commerce and Management students in India.
- The Post Graduate having a minimum teaching qualification in terms of NET/SET and Ph.D. can join for teaching profession across the Indian Colleges and Universities.

## **8. CONCLUSION**

At current ever changing scenario Commerce education acts as the backbone of our Country's economy. The quality of Commerce Education has become a major marketing issue in the changing environment. As per specialization, a practical training should be provided to the students. By making relevant and practical oriented Commerce Education, we may impact global competitiveness to our students. As a part of the society the social awareness among commerce students. Commerce education have a very bright future and for this it have to link with Trade, Commerce, Management and Industry as a whole to meet the needed skills of Industries. At both UG and PG level Commerce Education should be make more rich in terms of quality of contents, skills and further the more emphasis should be put on practical aspects of Accounting, Management and Finance. Further all the Indian Unreached areas in the Commerce Education i.e. all the challenges should be improved.

## **9. SUGGESTIONS TO GOVERNMENT OF INDIA**

- To start new job oriented and regional needy courses with vocational education
- The syllabus of Commerce education should be designed by relating it to the other professional courses such as Certified Management Accountant, Chartered Accountant, Business Accounting and Taxation etc. Also it should be more practical rather mere theoretical. The syllabus should hold the different aspects such as Project work, Project report preparation, Discussion and Demonstration etc.
- Re-engineering of educational framework of Commerce by emphasizing on effectiveness and practicality.
- Development in Infrastructure and valuable learning resources: To compete and to face the global competitive challenges Commerce education should be installed more effectively with proper Internet and Network facility, digital library, overhead projector should be fixed in each classroom.
- Commerce Educational Institutions should be linked with industries: To meet the standard of Businesses and the challenges of the same, it is very important that Industrial skills should be linked with Educational Institutions. So that from this students will be build the skills within them and ready to face the arriving challenges.

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**CHALLENGES AND OPPORTUNITIES OF COMMERCE EDUCATION IN INDIA**

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**ABSTRACT**

*The higher education system in India has grown in a remarkable way, mainly in the past-independence period, to become one of the largest organizations of its kind in the world. As a result today India's 70 million student population is a force to reckon with. Among them are potential thought leaders-researches and academics-positioned at the helm of knowledge creation. Among them are entrepreneurs and executives of the future industry-ready and highly sought after. From among them emerges India's massive workforce, the engine of its US\$13trillion economy. Our universities today don't face a shortage of academics ready to be recruited a faculty, just as our industries find adequate talent that can be inducted with minimal on-boarding. These issues are significant for the country, as it is now engaged in the use of higher education as a power full tool to build knowledge based information society of the 21st century. The paper is an outcome of a review of a substantial number of secondary sources on the current issues and challenges of higher education in India. The following are the two major areas, for the higher education in India and commerce education opportunities for the society and challenges of commerce education present completion world.*

*Keywords: Higher Education, Commerce Education, E-commerce, E-banking*

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**2. INTRODUCTION**

The higher education system in India has grown in a remarkable way, mainly in the past-independence period, to become one of the largest organisations of its kind in the world. There was been considerable improvement in the higher education scenario of India in both quantitative and qualitative terms. Higher education in India is seen as one of the ways to upward social mobility. however, the system has many issues of concern at present, like financing and management including access, quality and relevance, re-orientation of programmers by laying importance on health consciousness, values and ethics and quality of higher education together with the assessment of institutions and their education. These issues are significant for the country, as it is now engaged in the use of higher education as a power full tool to build knowledge based information society of the 21st century. As a result today India's 70 million student population is a force to reckon with. Among them are potential thought leaders-researches and academics-positioned at the helm of knowledge creation. Among them are entrepreneurs and executives of the future industry-ready and highly sought after. From among them emerges India's massive workforce, the engine of its US\$13trillion economy. Our universities today don't face a shortage of academics ready to be recruited a faculty, just as our industries find adequate talent that can be inducted with minimal on-boarding. The first commerce school was established in Chennai in 1886 by trustees of pachiyapps charities. Commerce classes started in the presidency college, Kolkata in 1903. In post-independence period, commerce education has emerged as one of the techno managerial revolution. Commerce has grown from a subject to a fully fledged faculty in most of the universities and had acquired a pride of place amongst different academic disciplines.

**2. RESEARCH DESIGN AND METHODOLOGY****2.1. SELECTION OF RESEARCH TOPIC**

Now a day, too much discussion is going on education in India. This paper focuses on challenges and opportunities in commerce education.

**2.2. SIGNIFICANCE OF THE STUDY:**

The research paper will help to know the challenges and opportunities in commerce education .

**2.3. OBJECTIVES OF THE STUDY**

1. To study commerce education in India.
2. To analyse the Trends in Commerce education in India.
2. To evaluate the challenges faced by commerce education in India.
3. To observe the opportunities accessible to commerce education in India.

**2.4. RESEARCH METHODOLOGY**

The paper is based on secondary data. The data has been collected from internet, Journal, reference books, experts. Graph and percentile method has been used to analyze the data.



## 2.5. LIMITATIONS OF THE STUDY

9. The study has been conducted on secondary data.
10. The study focuses on challenges and opportunities in commerce education.

## 11. REVIEW OF LITERATURE

Commerce and Management Education is an essential part and all the activities of such are related to the world of Corporate Business. It cannot be separated from human and business life. According to the many thinkers, Commerce and Management Education is the reality and practical education of day-to-day running life. Commerce and Management education has given a strong value as it is going on attracting a large number of Students enrolment (i.e. students are usually encouraging and motivating due to the valuable outcome of this education).

In India both Commerce and Management education growing at a rapid speed due to the strength, capacity of students and growing number of educational Institutions. Institutions which are providing such Commerce and Management education are usually treated as a School of Business in today's era. The Commerce and Management education plays a crucial role in the unpredictable and rapid changing business environment. The growing trends of LPG (Liberalization, Privatization and Globalization) and technological advancement at present era, it had brought many positive as well as Critical challenges before the business Organisation. Thus due to this, the significance of Commerce and Management education felt a need of and it continues to enlarged. The ever rising complexity in the nature of business world has increased the need of Commerce and Management education in India and had forced it to concentrate in imparting the upgraded Knowledge and skills to the Students. Thus to meet these growing challenges, the Commerce and Management education should be always one step advance to that of developing technology.

India's education system is often cited as one of the main contributions to the economic rise of India. In India commerce education is very important part of education which is called as Business Education. It is a living and evergreen discipline and it is totally different from other disciplines. Commerce Education is the area of education which develops the required knowledge, attitudes and skills for successful heading of Trade, Commerce and Industry. The first Commerce school was established in Chennai in 1886 by Trustees of Pachiyappa's Charities. Commerce classes started in the Presidency College, Kolkata in 1903. The Sydenham College of Commerce and Economics was established in 1913 as the first institution for higher education in Commerce. Commerce has grown from a subject to a full-fledged faculty in most of the universities and had acquired a pride of place amongst different academic disciplines. The growing phenomenon of globalization, liberalization and privatization has been influencing the Commerce education. The demand for Commerce education has spiraled over the last decade. Today students of Commerce at the graduate level could opt for a range of courses and options. For instance, a student could either opt for Bachelor of Commerce, Commerce (Honours), Investment and Financial Accounting, Banking & Insurance, Business Studies and Foreign Trade. Similarly at the post graduate level he can opt for Masters in Commerce, International Business and Human Resource and Organizational Development, Finance and Control, Banking & Insurance etc. To meet the growing needs of the business society, there is greater demand for sound development of commerce education.

## 12. COMMERCE EDUCATION IN INDIA

1. **Commerce education:** Commerce education is the area of education which develops the required knowledge, skills and attitude for the success handling of trade, commerce and industry. according to the needs of the business and society independent professions have emerge in the form of chartered accountant, cost and work accountant, company secretary and business administrator.
2. **Status of commerce education:** The Sydenham College of commerce and economics was established in 1913 as the first institution for higher education in commerce. Since then it has experienced tremendous growth. Commerce faculties are established in many universities. The main objectives of education are to develop human resources to face any challenges of the life. The role of commerce education is to develop human resources to overcome the challenges in the field of commerce and business. To archive this goal the commerce education must be focus on linkage with business and industries. It should be more practical and as like on hob training and hands on experience.
3. **Role of Commerce Education** Webster defines education as the process of education as the process of educating or teaching. Education is the further defined as to develop the knowledge, skill or character of students. The principle purpose of education is to educate all students and give everyone equal opportunity as a means to succeed in life the important factors of education includes providing the

necessary knowledge and skill. **Trends in Commerce Education and Research** Commerce is the exchange of items of value between persons or companies. Any exchange of money for a product, service or information is considered a deal of commerce convenient for business as well as individuals. Education is developing inherent abilities and power of students. It's the process by which society deliberately transmits its accumulated knowledge, skill and values from one generation to another. Education inherent sense is any act or experience that has a formative effect on the mind, character or physical ability of an individual.

## 5. TRENDS IN COMMERCE EDUCATION IN INDIA

1. **E-commerce:** e-commerce involves conducting business using modern communication instrument like internet, fax, telephone, e-data interchange, e-payment, money transfer system. E-commerce provides multiple benefits to the consumers in the form of availability of goods at lower cost, wider choice and save timers. similarly, online services such as internet banking, tickets includes airlines, railways, bus bill payment, hotel booking etc. have been tremendous benefit for the customers. E-commerce education has been phenomenal in making a deep impact on higher education. Growth in the internet over the last few decades has led to great impact on communication and research in the institutes.
2. **E-governance:** E-governance is the future; many countries are looking to for a corruption free government. E-government is one-way communication protocol whereas e-governance is two-way communication protocol. The essence of e-governance is to reach the beneficiary and ensure that the services intended to reach the desired individual has been met with. There should be an auto-response system to support the essence of e-governance, whereby the government realises the efficiency of its governance.
3. **E-learning:** It has become an important mode of education. Since the regular courses in India are getting very expensive and highly competitive, distance and online educating is fast developing as an amazing option for the students e-learning opportunities are immense in India. Even the distance education programs are saving wonderfully. Distance learning can be availed through various types such as interactive CD-ROM programmes, mobile learning programs, Telecourses or broadcast course via television or radio, postal correspondence programs and many more.
4. **E-marketing:** electronic marketing is directly marketing a commercial message to a group of people using email. In its broadest sense, every email sent to a potential or current customer could be considered email marketing. It usually involves using email to send ads, request business, or solicit sales or donations, and is meant to build loyalty, trust, or brand awareness. Email marketing can be done to either sold lists or current customer database.
5. **E-banking:** Online banking (internet banking or e-banking) allows customers of financial institutions to conduct financial transactions on a secured website operated by the institutions which can be a retail bank, virtual bank, credit union or building society. Telemarketing: the number of manufacturers of various barands is using various television channels to sale their products all over the world. The targeted customers are the viewers of the television spread all over the world. The targeted sales are achieved by saving time, cost of sales and avoiding total chain of distribution. An effective telemarketing process often involves two or more calls. The first call (or series of calls) determines the customers' needs. The final call (or series) prospective customers are identified by various means, including past purchase history, previous requests for information, credit limit, competition entry forms and application forms.

## 6. CHALLENGES OF COMMERCE EDUCATION IN INDIA

- 6.1. **Scant Infrastructure and Learning Resources:** Although India is on the ladder of progressive stage but still it has failed to meet the basic infrastructure facility needed in Commerce and Management education in India. It has been seen that most of the Institutions in India are facing challenges of lack of well ventilated classroom, inadequate Computer, Internet and Network facility, lack of well-resourced and first rated library facility. Further along with this it has also seen that the Institutions located in a remote area do not have a proper transport facility.
- 6.2. **Poor Financial Support:** The initiatives and Steps of GOI (Govt. of India) are continued to build the well class improvement and development in every nook and corner of the India. But still GOI had failed to grant the enough financial support to the most of the Commerce and Management educational Institutions which are solely depended on Govt. Funds. This in turn gives negative trends in the Development of such education in India.

- 6.3. Linkages between such educational Institutions and Industries:** In India it has been seen that with an exception of Indian Institute of management (IIM's), Department of Commerce and Management and other related Institutions are failed to link with the Indian Industries. This has led a severe drawback in the field of development of Industrial skills amongst the students.
- 6.4. Classroom Facility:** The various classroom problems with poor Multi-media facility and Overhead Projector, Uncomfortable teaching and seating arrangement continues to acts as a severe challenges in Indian Commerce and Management education (at Graduation and Post-Graduation level).
- 6.5. Unsatisfactory:** Courses and Programmes: Although there are many Commerce and Management Education courses run in various Institutions but it fails to acquaint Commerce and Management students with the real situation of Markets. Further the Courses materials and Business Organisations should be linked to each other.
- 6.6. Academic standard of teaching and Faculty:** In order to fulfil the teaching criteria at UG and PG level, the State Govt. UGC/MHRD has fixed the minimum qualification up to NET/SET and Ph.D. Further it has also seen that some of the institutions are appointing the faculty which are not even qualified for the above minimum qualification. Thus it requires a higher academic Faculty standard in Commerce and Management teaching field to generate a better output of Education.
- 6.7. Theory and merely syllabus oriented:** There is an absent of revised and latest syllabus in the Commerce and Management education in India. Further this has also made a mere mirror look of theory in the classroom rather than practise oriented. Also the designed syllabus does not help to demonstrate the students to identify and face the competitive challenges of business environment.
- 6.8. Lack of updating in Knowledge and Information amongst Faculty:** Some of the faculty in Indian Commerce and Management Institutions are lack in updated knowledge and other skills which in turn posing a negative challenge on the quality education of India.
- 6.9. Lack of Governance and no answerability:** In India it has been see that some of the ineligible teachers are handling the courses just in the form of syllabus and theory oriented and they are even least accountable for their performance.
- 6.10. Lack of Autonomy:** The Commerce and Management Institutions in India need to have autonomy. The various Colleges affiliated to different Universities across India are lack due to financial and academic freedom. Further institutions are also depended on Indian Govt. for Funds. Thus autonomy is very crucial to Indian Institutions to upgrade their competencies.
- 6. OPPORTUNITIES IN COMMERCE EDUCATION IN INDIA**
1. Commerce and Management students are the Administrators and Controller of whole Commerce and Management Industry in India.
  2. Having a completion of Master degree in Commerce and Management field, students can aspires their further aim in the whole heart of Financial Services such as in Merchant Banking, Taxation, Stock Broking, Portfolio Management, Financial and Capital Budgeting , Project Expertise etc.
  3. Along with various jobs after the completion of UG and PG in such education field, the students can even pursue their further courses in CA, ICWA and even in other related specialisation.
  4. To handle Banking Industry (in terms of Cashier, Accountant, Financer) it calls for Commerce UG and PG students with specialisation in other required competitive exams qualifications.
  5. To been an Insurance Agents and even to sell the Insurance Policies there is widened scope to Commerce students.
  6. Commerce and Management students can opt for various Management areas such as Marketing Management, Export-Import Management, Personnel and Production Management, Tourism Management etc.
  7. The Handling of any Accounting and Finance work across all Industries there is a sole need of Commerce students.
  8. To manage and administers the body of businesses, Management students can focus.

9. The Derivatives Market is of recent Origin of India. Commerce and Management students can be a part of this in the area of Consultancy and other related activities.
10. The implementation of GST has also opened up an ample of opportunities to the Commerce and Management students in India.
11. The Post Graduate having a minimum teaching qualification in terms of NET/SET and Ph.D. can join for teaching profession across the Indian Colleges and Universities.

## **8. CONCLUSION**

The new challenges before the country at the beginning of the twenty first century is to become a developed society by the year 2020, which requires that not only a vibrant economy driven by knowledge has to be ushered in soon, but also a new society where justice and human values prevail has to be created. Moreover challenges in higher education are no longer only nation centric. With growing emphasis on information technology, higher education was viewed as increasingly essential for the world population. Information technology and mobile technology is now forcing education sector to change according to the need of the time the most emerging dimension of the business and commerce education in the 21st century is the need for business school to use technology and make it integral part of course contents. Education now becomes and industry, there is explosion of technologies and knowledge in all sphere. The quality of commerce education has become a major marketing issue in the changing environment. The present economy requires the type of skills and knowledge that our courses offer. The changes are very fast and our courses also must keep pace with the changes.

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**INTELLECTUAL PROPERTY RIGHTS IN INDIA****Yogita Satyavijay Wairkar**Research Scholar, Mahavidyalaya, Kudal, Sindhudurg (MS), Sant Rawool Maharaj

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**ABSTRACT**

*Intellectual property rights are the legal rights given to persons over the creations of human minds. They usually give the creator an exclusive legal rights over the use of his/her creation for a certain period of time. The social purpose is to provide protection of investment in the development of new technology, thus giving the incentive and means to finance research and development activities. A functioning intellectual property regime should also facilitate the transfer of technology in the form of foreign direct investment, joint ventures and licensing. While the basic social objectives of intellectual property protection are as outlined above, it should also be noted that the exclusive rights given are generally subject to a number of limitations and exceptions, aimed at fine-tuning the balance that has to be found between the legitimate interests of right holders and of users.*

*Keywords: Intellectual Property, Patents, Copyrights, Trademarks*

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**1. INTRODUCTION**

**Intellectual property (IP)** is a category of property that includes intangible creations of the human intellect. There are many types of intellectual property. The most popular types are copyrights, patents, trademarks, and trade secrets. Early precursors to some types of intellectual property existed in societies such as Ancient Rome, but the modern concept of intellectual property developed in England in the 17th and 18th centuries. The term "intellectual property" began to be used in the 19th century, though it was not until the late 20th century that intellectual property became common place in the majority of the world's legal systems. Intellectual Property refers to creations of the mind, such as inventions, concerning the writing and artistic works, designs and symbols, names and images used in commerce.

The main purpose of intellectual property law is to encourage the creation of a wide variety of intellectual goods. To achieve this, the law gives people and businesses property rights to the information and intellectual goods they create, usually for a limited time period. This gives economic incentive for their creation, because it allows people to profit from the information and intellectual goods they create.

The intangible nature of intellectual property presents difficulties when compared with traditional property like land or goods. Investments in intellectual goods suffer from problems of appropriation so that they are strong enough to encourage the creation of intellectual goods but not so strong that they prevent the goods' wide use is the primary focus of modern intellectual property law.

Intellectual Property Right (IPR) in India was imported from the west. The Indian Trade and Merchandise Marks Act 1884, was the first Indian Law regarding IPR. The first Indian Patent Law was enacted in 1856 followed by a series of Acts being passed. They are Indian Patents and Designs Act in 1911 and Indian Copyright Act in 1914. Indian Trade and Merchandise Marks Act and Indian Copyright Act have been replaced by Trade and Merchandise Marks Act 1958 and Copyright Act 1957 respectively.

**2. OBJECTIVES OF THE STUDY:**

- 1) To study concept of Intellectual Property Rights in India.
- 2) To know the various types of Intellectual Property Rights.
- 3) To Review the impact of Intellectual Property Rights in India.

**3. RESEARCH METHODOLOGY:**

The study involves the data collected from the secondary sources. The secondary data has been collected from journals, Research paper, Newspapers, Literature review, Websites

**4. CONCEPTUAL FRAMEWORK****4.1. INTELLECTUAL PROPERTY RIGHTS**

Intellectual property rights are the legal rights given to persons over the creations of human minds. They usually give the creator an exclusive legal rights over the use of his/her creation for a certain period of time. The social purpose is to provide protection of investment in the development of new technology, thus giving the incentive and means to finance research and development activities.

**4.2. PURPOSES OF INTELLECTUAL PROPERTY RIGHTS:**

The main purpose of intellectual property law is to encourage the creation of a wide variety of intellectual goods for consumers. To achieve this, the law gives people and businesses property rights to the information and intellectual goods they create, usually for a limited time period.

**FINANCIAL INCENTIVE**

These exclusive rights allow owners of intellectual property to benefit from the property they have created, providing a financial incentive for the creation of an investment in intellectual property, and, in case of patents, pay associated research and development costs.

**ECONOMIC GROWTH**

The WIPO treaty and several related international agreements underline that the protection of intellectual property rights is essential to maintaining economic growth.

**MORALITY**

According to Article 27 of the Universal Declaration of Human Rights, "everyone has the right to the protection of the moral and material interests resulting from any scientific, literary or artistic production of which he is the author". Although the relationship between intellectual property and human rights is a complex one, there are moral arguments for intellectual property.

**5. TYPES OF INTELLECTUAL PROPERTY RIGHTS:**

Intellectual property rights include patents, copyright, industrial design rights, trademarks, plant variety rights, trade dress, geographical indications, and in some jurisdictions trade secrets. The term "industrial property" is sometimes used to refer to a large subset of intellectual property rights including patents, trademarks, industrial designs, utility models, service marks, trade names, and geographical indications.

**5.1 .PATENTS**

A patent is a form of right granted by the government to an inventor or their successor-in-title, giving the owner the right to exclude others from making, using, selling, offering to sell, and importing an invention for a limited period of time, in exchange for the public disclosure of the invention. An invention is a solution to a specific technological problem, which may be a product or a process and generally has to fulfill three main requirements: it has to be new, not obvious and there needs to be an industrial applicability. To enrich the body of knowledge and stimulate innovation, it is an obligation for patent owners to disclose valuable information about their inventions to the public.

The Patents Act, 1970 were brought into the force on 20 April 1972, and further amendments were carried in 1999, 2002 and 2005. The Patent Rules, 2003 were introduced along with the Patent Act (amendment), 2002 on 20 May 2003, and recent amendments were carried in 2016, and 2017. The Patents (Amendment) Rules 2016 mainly focused on expediting the grant process, benefits to startup, and increase in official fees.

**5.2. COPYRIGHT**

A copyright gives the creator of an original work exclusive rights to it, usually for a limited time. Copyright may apply to a wide range of creative, intellectual, or artistic forms, or "works". Copyright does not cover ideas and information themselves, only the form or manner in which they are expressed.

The "Copyright Act, 1957" (as amended by the Copyright Amendment Act 2012) governs the subject of copyright law in India. The history of copyright law in India can be traced back to its colonial era under the British Empire. The Copyright Act, 1957 was the first post-independence copyright legislation in India and the law has been amended six times since 1957. The most recent amendment was in the year 2012, through the Copyright (Amendment) Act 2012.

**5.3. INDUSTRIAL DESIGN RIGHTS:**

An industrial design right (sometimes called "design right" or *design patent*) protects the visual design of objects that are not purely utilitarian. An industrial design consists of the creation of a shape, configuration or composition of pattern or color, or combination of pattern and color in three-dimensional form containing aesthetic value. An industrial design can be a two- or three-dimensional pattern used to produce a product, industrial commodity or handicraft. Generally speaking, it is what makes a product look appealing, and as such, it increases the commercial value of goods.

**5.4. PLANT VARIETIES:**

Plant breeders' rights or plant variety rights are the rights to commercially use a new variety of a plant. The variety must amongst others be novel and distinct and for registration the evaluation of propagating material of the variety is considered.

**5.5. TRADEMARKS:**

A Trademark is a recognizable sign, design or expression which distinguishes products or services of a trader from similar products or services of other traders.

"Indian trademark law" statutorily protects trademarks as per the Trademark Act, 1999 and also under the common law remedy of passing off. Statutory protection of trademark is administered by the Controller General of Patents, Designs and Trade Marks, a government agency which reports to the Department of Industrial Policy and Promotion (DIPP), under the Ministry of Commerce and Industry.

**5.6. TRADE DRESS:**

Trade dress is a legal term of art that generally refers to characteristics of the visual and aesthetic appearance of a product or its packaging (or even the design of a building) that signify the source of the product to consumers.

**5.7. TRADE SECRETS:**

A trade secret is a formula, practice, process, design, instrument, pattern, or compilation of information which is not generally known or reasonably ascertainable, by which a business can obtain an economic advantage over competitors and customers. There is no formal government protection granted; each business must take measures to guard its own trade secrets (e.g., Formula of its soft drinks is a trade secret for Coca-Cola.)

**6. IMPACT OF INTELLECTUAL PROPERTY RIGHTS IN INDIA:**

Violation of intellectual property rights, called "infringement" with respect to patents, copyright, and trademarks, and "misappropriation" with respect to trade secrets, may be a breach of civil law or criminal law, depending on the type of intellectual property involved, jurisdiction, and the nature of the action.

As of 2011 trade in counterfeit copyrighted and trademarked works was a \$600 billion industry worldwide and accounted for 5–7% of global trade.

**6.1. PATENT INFRINGEMENT:**

Patent infringement typically is caused by using or selling a patented invention without permission from the patent holder. The scope of the patented invention or the extent of protection is defined in the claims of the granted patent. There is safe harbor in many jurisdictions to use a patented invention for research. This safe harbor does not exist in the US unless the research is done for purely philosophical purposes, or in order to gather data in order to prepare an application for regulatory approval of a drug. In general, patent infringement cases are handled under civil law (e.g., in the United States) but several jurisdictions incorporate infringement in criminal law also (for example, Argentina, China, France, Japan, Russia, South Korea).

**6.2. COPYRIGHT INFRINGEMENT:**

Copyright infringement is reproducing, distributing, displaying or performing a work, or to make derivative works, without permission from the copyright holder, which is typically a publisher or other business representing or assigned by the work's creator. It is often called "piracy". While copyright is created the instant a work is fixed, generally the copyright holder can only get money damages if the owner registers the copyright. Enforcement of copyright is generally the responsibility of the copyright holder. The ACTA trade agreement, signed in May 2011 by the United States, Japan, Switzerland, and the EU, and which has not entered into force, requires that its parties add criminal penalties, including incarceration and fines, for copyright and trademark infringement, and obligated the parties to actively police for infringement. There are limitations and exceptions to copyright, allowing limited use of copyrighted works, which does not constitute infringement. Examples of such doctrines are the fair use and fair dealing doctrine.

**6.3. TRADEMARK INFRINGEMENT:**

Trademark infringement occurs when one party uses a trademark that is identical or confusingly similar to a trademark owned by another party, in relation to products or services which are identical or similar to the products or services of the other party. In many countries, a trademark receives protection without registration, but registering a trademark provides legal advantages for enforcement. Infringement can be addressed by civil litigation and, in several jurisdictions, under criminal law.

**6.4. TRADE SECRET MISAPPROPRIATION:**

Trade secret misappropriation is different from violations of other intellectual property laws, since by definition trade secrets are secret, while patents and registered copyrights and trademarks are publicly available. In the United States, trade secrets are protected under state law, and states have nearly universally adopted the Uniform Trade Secrets Act. In Commonwealth common law jurisdictions, confidentiality and trade secrets are regarded as an equitable right rather than a property right but penalties for theft are roughly the same as in the United States.

**7. CONCLUSION:**

Indian economy is rise due to clear impact Intellectual Property Rights influencing in the county. IPR are considered to achieve social and technological economic advancement that protects the idea, innovations, design and helps to the creation of new technology. The various types of IPR provide the formal basis of ownership of developed knowledge sharing in innovation to create a position of themselves. It also useful for wealth creation. The function of IPR is also to facilitate the transfer of technology in the form of joint ventures and licensing. The social purpose of IPR is protection for investment in the development of new technology, thus giving the incentive and means of finance for further research and development of knowledge base. Intellectual Property Rights India provide guidance on how to apply various principles in Indian market. It describes the issues face with IP infringement in India and provides links to sources of further help.

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**ROLE OF INCUBATION CENTRES IN PROMOTING ENTREPRENEURIAL SPIRIT AMONG YOUTH IN GOA**

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**ABSTRACT**

*An institution which is particularly designed in order to accelerate the success and growth of entrepreneurs is an incubation centre. By providing finance, technical services and support they aim to help new businesses to grow especially in the initial stages. Incubators provide technical facilities, initial growth funds, network and linkages, monitoring and advisory services. Goa being the smallest state and also a consuming state Centre of Incubation and Business Acceleration (CIBA) is the only incubation centre in Goa, which was established with the support of Central Government, Science and Technology Department and Government of Goa. The creative, innovative and friendly start-up culture is created by CIBA. A whole new start-up ecosystem is provided by CIBA for the new business and to transform innovative ideas into the profitable business. The study mainly focuses to study the concept of incubation centre and to understand the role of incubation centre in promoting entrepreneurial spirit among youth and also to analyse the involvement and role played by selected incubation centres in Goa to inculcate entrepreneurial spirit in youth.*

*Keywords: incubation, incubates, encourage, youth*

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**INCUBATION CENTRE**

A business incubator is an organization that helps new and start-up companies to develop by providing assistance in management training or office space. The concept of business incubation began in the USA in 1959, Incubation expanded in the U.S. in the 1980s and spread to the UK and Europe through various related forms.

In Goa start-up refers to the businesses being generated out of technology and innovations. Start-ups have gained momentum as a movement since 2012

Entrepreneurs who wish to go into a business incubation program must apply for registration. Acceptance criteria vary from program to program, but in general only those with feasible business ideas and a workable business plan are admitted, and then they become incubatees of that particular incubation centre. Most incubators offer their incubatees, office space and shared administrative services. The heart of a true business incubation program are the services it provides to the start-up.

**CENTRE FOR INCUBATION AND BUSINESS ACCELERATION (CIBA)**

In Goa start-up refers to the businesses being generated out of technology and innovations. Start-ups have gained momentum as a movement since 2012. In Goa CIBA has two incubation centres located at Assagao (North Goa) and Verna (South Goa). It has recently opened its 3rd incubation centre at Vashi in Mumbai. It is a technology business incubator established with support of Government of India, Department of Science and Technology and Government of Goa.

CIBA is a government funded, privately run organization that acts as a platform to facilitate the commitment and alliance with domain experts, stakeholders and key participants to create an innovation movement in Goa. A strong supporter of entrepreneurship, CIBA few key thrust areas of incubation are Information and Communication Technologies, Solid Waste Management and Food Processing.

CIBA is a technology based incubator (TBI) established to inculcate culture of innovation and entrepreneurship in the society and also to support development of technology based start-ups. It is Goa's solitary premiere institute which promote entrepreneurship and help innovative ideas by providing incubation, mentoring and networking support and seed funding, it is a non-profit making organization.

CIBA has a selection technique via which it admits incubatees and takes them through a yearlong process after which the decision lies on the company whether they want to continue. CIBA doesn't take a stake in the company incubated by them. CIBA offers services like independent air conditioned offices, conference rooms, library, cafeteria, internet and communications which is available twenty-four hours and seven days a week. CIBA also delivers mentorship, legal help, and other facilities that are vital to run a business.

**THE LIST OF SUCCESSFUL COMPANIES THAT ARE CURRENTLY BEING INCUBATED BY CIBA**

- **Kreative Carafe** developed 'AUXIDIN', an Electronic Health Recording System (EHRS). Mr. Cicero Silva and Mr. Kennedy Pereira are the founders and they as well provide professional services related to marketing, brand and product development.
- **Longtail Data Analytics** is founded by an IIT-Mumbai Alumnus, Ravi Aranke and the company succors customers in deriving actionable insights from raw data.
- **Fresh n Nice** is an entrepreneurial undertaking manufacturing milk based drinks in Goa. It has been founded by Tom Santosh.
- **Bosco Engineering** works on generating electric power through action of vehicular mass, its movement and compressed air. Bosco is founded by Avelino Carvalho, a diploma holder in production engineering.
- **Non-Conventional Power Devices Pvt. Ltd** promotes its technologies with the brand name Energy XS headed by Mr. Orlando V. Fernandes. They have advanced hybrid products to use solar and wind energy to find sustainable solutions for power generation.
- **Armada**, a company founded by Oscar de Sequeira Nazaret aims to commercialize an old Portuguese family recipe for spice liqueur. Goa born Oscar was educated in Portugal and United Kingdom and gained professional qualification in the areas of securities trading, finance, insurance and investments. After working in the UK for a few years, Oscar returned to his ancestries to start Armada.
- **Transerve Technologies Pvt Ltd** is a geospatial product company. Founded in December 2009. Transerve Technologies is developing an ingenious engineering survey solution based on GPS technology and a weather product using the same platform. Transerve has also developed geo-enabled decision making tools for non-conventional energy.

**LITERATURE REVIEW**

- 1) **Joshua Mutambi, Joseph K. Byaruhanga, Lena Trojer, and Kariko B. Buhwezi** in (2015) research paper titled "Research on the State of Business Incubation Systems in Different Countries: Lessons for Uganda" Business incubation has been identified as an effective growth mechanism for such entrepreneurial firms. This paper mainly looked at the concept and description of business incubation, development process and contribution of incubators to startup firms. It examined the impact to regional entrepreneurship and economic development globally. The paper concluded by highlighting the existing incubators in Uganda and identified recommendations for strengthening the business incubation in Uganda.
- 2) **Aimal Mirza, Meena Rahmani (2016)** research paper titled "Role of Incubation Center in Growth of Small Business in Afghanistan". It is vitally important to uncover the differences, if any, between the perceived and actual services rendered by them. Improving the quality of services is central for enhancing their role in promoting entrepreneurship and, therefore, a comparison of practices followed by business incubation centers in Afghanistan and abroad is critical. Accordingly, to achieve the focused purpose of the research, objectives are to evaluate the role of Business Incubation Centers in promoting entrepreneurship, job creation and economic development, to analyze the gap between the practices followed by business incubation centers to promote entrepreneurship in Afghanistan and abroad and to make recommendations with the purpose of making business incubation centers in Afghanistan more effective in fulfilling their role of promoting entrepreneurship.

Nagpal and Bodla (2009) studied the lifestyle characteristics of the respondents and their influence on investment preferences. The study concludes that investors' lifestyle predominantly decides the risk taking capacity of investors. The study found that inspite of the phenomenal growth in the security market, the individual investors prefer less risky investments, viz., life insurance policies, fixed deposits with banks and post office, PPF and NSC Nagpal and Bodla (2009) studied the lifestyle characteristics of the respondents and their influence on investment preferences. The study concludes that investors' lifestyle predominantly decides the risk taking capacity of investors. The study found that inspite of the phenomenal growth in the security market, the individual investors prefer less risky investments, viz., life insurance policies, fixed deposits with banks and post office, PPF and NSC

**IDENTIFICATION OF RESEARCH PROBLEM**

The forgoing literature survey discloses that no concrete study about is being done, on Role of Incubation Centres in Promoting Entrepreneurial Spirit among Youth in Goa which provide an opportunity to do a study on

the topic as the culture, behaviour, ethics, perception and preferences of people changes from place to place and state to state.

**OBJECTIVES**

- i. To study the concept of incubation center.
- ii. To understand the role of incubation center in promoting entrepreneurial spirit among youth.
- iii. To analyses the involvement and role played by selected incubation center in Goa to inculcate entrepreneurial spirit in youth.

**RESEARCH METHODOLOGY****a) Universe**

For the purpose of study, Goa is considered as universe.

**b) Sample**

One incubation center named Centre for Incubation and Business Acceleration Verna Goa.

**c) Period of study**

Period of study is the period of survey. i.e. from December 2018 to January 2019.

**d) Data collection method and tool used****➤ Sources of data collection****a. Primary source**

The required data is being gathered through personal interviews.

**b. Secondary source**

The secondary information is gathered from various books and electronic media.

**ANALYSIS AND INTERPRETATIONS**

In Goa CIBA has two incubation centres located at Assagao (North Goa) and Verna (South Goa). It has recently opened its 3rd incubation centre at Vashi in Mumbai. CIBA was established in April 2012 at Verna replacing the Agnel Entrepreneurship Development Institute which was formed in the year 2009. The director of CIBA is Mr Anthony Caslino and general manager is Mr Amey Karmali along with project coordinator and deputy project coordinator.

The Verna based CIBA, The Centre for Incubation and Business Acceleration is "A technology business incubator based in Goa and Mumbai supporting and nurturing start-up companies by providing services such as incubation, modern office space, mentoring, networking opportunities, seed funding and rapid prototyping. CIBA works to "create a creative, innovative and a friendly start-up culture to host future ready enterprises".

CIBA is a technology based incubator (TBI) establish to inculcate culture of innovation and entrepreneurship in the society and also to support growth of technology based start-ups.

CIBA is Goa's only premiere institute which promote entrepreneurship and help innovative ideas by providing incubation, mentoring, networking and seed funding, it is a non-profit making organization.

Verna based CIBA being the head office, its purpose and services provided are in par with CIBA's branch in Assagao. The objective of CIBA is to make Goa a startup hub and to inculcate entrepreneurial spirit among the young.

CIBA provides a platform to the youth for entering into entrepreneurship, to encourage the youth by spreading awareness by conducting entrepreneurship and innovation work shop, entrepreneurship boot camps for final year students of engineering colleges, Goa Institute of Management and Goa University wherein they to convert the projects undertaken by students to be used for a commercial purpose, which will yield income to those students apart from this they also conduct events like The entrepreneur, Start-up Saturday, Ideation etc. Every year CIBA organizes a contest by name "Kaun Banega Udyogpati" which is a business idea competition; around 600 participants apply from which only top 10 business ideas are selected.

As Goan youths are not motivated to start a business, and they prefer to work abroad CIBA also work on changing the mindset of Goan youth by explaining the downside of working abroad and the benefits and comfort of starting the business and passing the ease to next generation.

Apart from encouraging startups CIBA also assist existing entrepreneurs having sick units, by formulating rescue strategy to turn weakness into strength, also spread awareness about government policies and subsidies. Through their tie-ups with government agencies CIBA provides these sick units with marketing and networking support. They also organize awareness programs, technological up-gradation programs and entrepreneurial skill development programs under the guidance of expert from industries, IIMs and government officials like officers from tax department to provide details about GST (Goods and Service Tax).

To be an incubatee of CIBA registration can be made online as well as offline. The registered members then are evaluated by the board of governing committee on the basis of presentation of the business idea, here technically viable ideas will be selected and registered as incubatee. CIBA can accommodate 28 incubatees in Verna and 30 incubatees in Assagao incubation center. It also has the provision for registering of register virtual incubatees.

### **SERVICES PROVIDED BY CIBA ARE IN THREE STAGES**

#### 1) Pre incubation

Here they provide mentoring and handholding support and assistance with business basics and presentation skills training.

#### 2) Incubation

In this stage technical and managerial support is provided by conducting seminars and seminars on current issues, government policies and legal formalities.

#### 3) Post incubation

At post incubation stage CIBA invests in the projects by way of seed funding (maximum 25 lakhs per project can be funded) and also helps the incubatees to arrange finance by providing networking support from banks, venture capitalists and other financial institutions.

### **SOME OF THE SERVICES PROVIDED BY CIBA ARE**

- Networking and marketing support.
- High speed internet access.
- Access to bank loans.
- Connecting to strategic partners.
- Access to angle investors and venture capitalists.
- Business training programs.
- Supports as a mentors and advisory board.
- Assistance in technology commercialization.
- Intellectual property rights management.

The finance which is provided by CIBA to its incubates is arranged from or sponsored by government of India, government of Goa and Department of Science and Technology.

In last ten years CIBA has promoted 64 business ideas into startups and 3500 individuals into entrepreneurs. It promotes and supports basically the startup dealing with food processing and marketing technology, information and technology unit and start-ups dealing with technology in producing green products.

### **CONCLUSION**

In the fast moving world, it necessary for the youth to enhance their ability to convert their innovative ideas into a successful business, as it not only creates wealth for the individual but also leads to economic development. Because of the limited financial resources and lack of guidance, the ideas of talented youth remain unseen. In this situation incubation centres provide a sense of relief. The Centre for Incubation and Business Incubation (CIBA) in this situation provides a platform to the youth to transform their ideas into business. The objectives to study the concept of incubation centre was fulfilled by a detailed evaluation of the word 'incubation-centre', the second object was to understand the role of incubation center in promoting entrepreneurial spirit among youth was satisfied by doing a case study analysis of CIBA Verna Goa and the last objective to analyses the involvement and role played by selected incubation center in Goa to inculcate entrepreneurial spirit in youth was gratified by reviewing the success stories of different incubatees which were nourished by CIBA.

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**CHALLENGES AND OPPORTUNITIES IN COMMERCE EDUCATION IN INDIA**

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**ABSTRACT**

*The world has realized that the economic success of the states is directly determined by their education systems. Education is a Nation's Strength. A developed nation is inevitably an educated nation. Indian commerce education system is the third largest in the world, next to the United States and China. Since independence, India as a developing nation is contentiously progressing in the education field. Although there have been lot of challenges to commerce education system of India but equally have lot of opportunities to overcome these challenges and to make commerce education system much better. It needs greater transparency and accountability, the role of colleges and universities in the new millennium, and emerging scientific research on how people learn is of utmost important. India need well skilled and highly educated people who can drive our economy forward. India provides highly skilled people to other countries therefore; it is very easy for India to transfer our country from a developing nation to a developed nation. The current study aims to highlight the challenges and to point out the opportunities in commerce education system in India.*

*Keywords: Education, Opportunities, Challenges, Colleges, Universities*

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**3. INTRODUCTION**

Education is to guide man from falsehood to truth, from darkness to light and from death to immortality. Between 1882 and 1902 there was rapid growth in educational efforts. By 1902 there were 145 colleges. Though the progress of Women's education was slow, at the initial stages it gained sufficient momentum to demand separate Schools and Colleges for Women and different curricula were developed for boys and girls. In 1937 Mahatma Gandhi proposed a new system of Education in order to create a new social order during the struggle for independence. After independence the Government of India formed Indian Education Commission (1964-66) under the Chairmanship of Dr. D. S. Kothari, to examine the entire education system in India, in need for national system of education along with its other recommendation. In the meaning of education, "It is a total development of the personality. Education consists of all these experiences that affect the individual from birth till death. Thus, education is that process by which an individual freely develops his self according to his nature in a free and uncontrolled environment. Education is a lifelong process of growth and development. Education is essentially a process of growth and development which goes on throughout the whole life." "The real concept of education is a synthesis of a process will develop the child to the full according to his inherent tendencies with emphasis on concurrent development of society, of which he is an integral part. Such an education will develop both child and the society to commerce and commerce position of glory and cultural eminence." Distribution of knowledge is found in a three-tier system of Muktabs and Madrasas, mosques and monasteries and private houses denoting three forms of education viz.

- a. Primary education imparting elementary knowledge. Primary education aimed at teaching, reading and writing.
- b. Secondary education as in grammar schools, high schools and private academies.
- c. University or commerce education is undergraduate and post-graduate courses. commerce education comprised teaching in religion, philosophy and medicine etc.

**2. RESEARCH DESIGN AND METHODOLOGY****2.1. SELECTION OF RESEARCH TOPIC**

Now much discussion is going on commerce Education in India. This paper focuses on challenges and opportunities of commerce Education.

**2.2. SIGNIFICANCE OF THE STUDY:**

The research paper will help to know the actual position commerce Education India. Present study tells how the government supports to commerce Education in India.

**2.3. OBJECTIVES OF THE STUDY**

1. To study the rising issues commerce Education in India.
2. To examine the challenges of commerce education in India.
3. To suggest curative measures.

### 3. CONCEPTION OF COMMERCE EDUCATION IN INDIA

India's commerce education system is the world's third largest in terms of students, next to China and the United States. In future, India will be one of the largest education hubs. India's commerce Education sector has witnessed a tremendous increase in the number of Universities/University level Institutions & Colleges since independence. The 'Right to Education Act' which stipulates compulsory and free education to all children within the age groups of 6-14 years, has brought about a revolution in the education system of the country with statistics revealing a staggering enrolment in schools over the last four years. The involvement of private sector in commerce education has seen drastic changes in the field. To day over 60% of commerce education institutions in India are promoted by the private sector. This has accelerated establishment of institutes which have originated over the last decade making India home to the largest number of commerce Education institutions in the world, with student enrolments at the second highest. The number of Universities has increased 34 times from 20 in 1950 to 677 in 2014. Despite these numbers, international education rating agencies have not placed many of these institutions within the best of the world ranking. Also, India has failed to produce world class universities. Today, Knowledge is power. The more knowledge one has, the more empowered one is. However, India continues to face stern challenges. Despite growing investment in education, 25 per cent of its population is still illiterate; only 15 per cent of Indian students reach high school, and just 7 per cent graduate. The quality of education in India whether at primary or commerce education is significantly poor as compared to major developing nations of the world. As of 2008, India's post-secondary institutions offer only enough seats for 7 per cent of India's college-age population, 2.5 per cent of teaching positions nationwide are vacant, and 57 per cent of college professors lack either a master's or PhD degree. As of 2011, there are 1522 degree-granting engineering colleges in India with an annual student intake of 582,000 plus 1,244 polytechnics with an annual intake of 265,000. However, these institutions face shortage of faculty and concerns have been raised over the quality of education. Despite these challenges commerce education system of India equally have lot of opportunities to overcome these challenges and have the capability to make it s identity at international level? However, it need s greater transparency and accountability, the role of universities and colleges in the new millennium, and emerging scientific research on how people learn is of utmost important. India provides highly skilled people to other countries therefore; it is very easy for India to transfer our country from a developing nation to a developed nation. Growth of commerce Education Sector in India As commerce education systems grow and diversify, society is increasingly concerned about the quality of programmes, public assessments and international rankings of commerce education institutions. However these comparisons tend to over emphasize research, using research performance as a yardstick of institutional value. If these processes fail to address the quality of teaching, it is in part because measuring teaching quality is challenging India has been always been a land of scholars and learners. In ancient times also, India was regarded all over the world for its universities like Taxila, Nalanda, Vikramshila and its scholars. By independence India had 20 universities, 500 colleges enrolling about 2, 30,000 students. Since independence India has progressed significantly in terms of commerce education statistics. This number has increased to 659 Universities and 33023 colleges up to December 2011-12. Central Government and state Governments are trying to nurture talent through focusing on the number of Universities and Colleges for expansion of commerce educations. There is no doubt to the fact that much of the progress achieved by India in education has come from private sector. In fact the public sector and private sector is not in opposition to each other but they are working simultaneously in Indian education sphere. UGC is the main governing body that enforces the standards, advises the government and helps coordinate between center and states.

### 4. ISSUES IN COMMERCE EDUCATION IN INDIA

1. **Teaching quality:** Our education system is torture by issues of quality in many of its institutions and universities. Many of the issues like lack

of faculty, poor quality teaching, Traditional teaching methods, outdated and rigid curricula and pedagogy, lack of accountability and quality assurance and separation of research and teaching are raise questions on Indian education system.

2. **Financing fund to commerce education:** One of the most important things that have to be noticed is the issue of financial constraints regarding commerce education before the government. Expenditure on education in common and on commerce education in particular by the government, is one of the parameters to judge the quality in education for at all nation. The State Government have already been spending 20-30 per cent of its revenue budget on education. It cannot afford to spend more. In India, commerce education has received less attention in terms of public spending than other levels. It is not feasible for India to make massive state investments in research and development that produced research led universities in the west such as MIT, University of California, Berkeley in the US or University of Cambridge in Britain. More

concentrated on theories and rather than practical knowledge: Indian education system is more focused on theoretical knowledge rather than practical knowledge. In many jobs there is also a minimum requirement of percentage which is high.

3. **Methods of teaching:** Professors still stick to those older methods of teaching like board, marker. They don't like to make use of audio visual aids in teaching. Also they are not up to date with the information available and what global industry demands.
4. **Privatization:** In the present scenario, privatization of commerce education is apparently a fledgling but welcome trend and is essential to maintain creativity, adaptability and quality. The economic trail of liberalization and globalization demands it. In India both public and private institutions operate simultaneously. Approximately 50 per cent of the commerce education in India is imparted through private institutions, mainly unaided involving high cost. However, the situation is not so simple. Private providers, in the interest of maximizing profit, have every incentive to 'minimize costs' by compromising on the quality of education provided in their institutions. Last but not least, quality of teaching staff is one of the considerable issues for commerce education sector to sustain in the future. Earlier, they were committed to their students to their subjects and to their profession. Today, high salaries are available but the commitment is less. Thus, it is the need of the hour to free the commerce education system from unnecessary constraints and political interference.
5. **Facilities and infrastructure:** In India, many of the universities don't have adequate infrastructure or facilities to teach students. Even many private universities are running courses without classrooms. Internet and Wi-Fi facility is still out of reach of many students.
6. **Quota system:** Bringing the reservation and quota system for different categories in education lost its quality. Even deserving candidates of general categories are ignored and on quota we have to select other person from reserved category even though he is not suitable.

#### 5. CHALLENGES IN COMMERCE EDUCATION IN INDIA

1. **Enrolment:** The Gross Enrolment Ratio (GER) of India in commerce education is only 15% which is quite low as compared to the developed as well as, other developing countries. With the increase of enrolments at school level, the supply of commerce education institutes is insufficient to meet the growing demand in the country.
2. **Equity:** There is no equity in GER among different sects of the society. According to previous studies the GER in commerce education in India among male and female varies to a greater extent. There are regional variations too some states have high GER while as some is quite behind the national GER which reflect a significant imbalances within the commerce education system.
3. **Quality:** Quality in commerce education is a multi-dimensional, multilevel, and a dynamic concept. Ensuring quality in commerce education is amongst the foremost challenges being faced in India today. However, Government is continuously focusing on the quality education. Still Large number of colleges and universities in India are unable to meet the minimum requirements laid down by the UGC and our universities are not in a position to mark its place among the top universities of the world.
4. **Infrastructure:** particularly the institutes run by the public sector suffer from poor physical facilities and infrastructure. There are large number of colleges which are functioning on second or third floor of the building on ground or first floor there exists readymade hosieries or photocopy shops.
5. **Political interference:** Most of the educational Institutions are owned by the political leaders, who are playing key role in governing bodies of the Universities. They are using the innocent students for their selfish means. Students organize campaigns, forget their own objectives and begin to develop their careers in politics.
6. **Faculty:** Faculty shortages and the inability of the state educational system to attract and retain well-qualified teachers have been posing challenges to quality education for many years. Large numbers of NET / PhD candidates are unemployed even there are lot of vacancies in commerce education, these deserving candidates are then applying in other departments which is a biggest blow to the commerce education system.



7. **Accreditation:** As per the data provided by the NAAC, as of June 2010, “not even 25% of the total commerce education institutions in the country were accredited. And among those accredited, only 30% of the universities and 45% of the colleges were found to be of quality to be ranked at 'A' level”.
  8. **Research and Innovation:** There are very nominal scholars in our country whose writing is cited by famous western authors. There is inadequate focus on research in commerce education institutes. There are insufficient resources and facilities, as well as, limited numbers of quality faculty to advise students. Most of the research scholars are without fellowships or not getting their fellowships on time which directly or indirectly affects their research. Moreover, Indian commerce education institutions are poorly connected to research centers. So, this is another area of challenge to the commerce education in India.
  9. **Structure of commerce Education:** Management of the Indian education faces challenges of over-centralization, bureaucratic structures and lack of accountability, transparency, and professionalism. As a result of increase in number of affiliated colleges and students, the burden of administrative functions of universities has significantly increased and the core focus on academics and research is diluted
- 6. SUGGESTION FOR IMPROVING QUALITY OF COMMERCE EDUCATION IN INDIA**
1. **Student-Centered and Dynamic:** 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. 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.
  2. **Examination Systems:** Examination reforms, gradually shifting from the terminal, annual and semester examinations to regular and continuous assessment of student’s performance in learning must be implemented.
  3. **International Collaboration:** Universities in India have been a primary conduit for the advancement and transmission of knowledge through traditional functions such as research, innovation, teaching, human resource development, and continuing education. International cooperation is gaining importance as yet another function. With the increased development of transport and communication, the global village is witnessing a growing emphasis on International cooperation and action to find satisfactory solutions to problems that have global dimensions and commerce education is one of them.
  4. **Increase Number of Universities:** We need more universities because we are more in number and present number of universities is too less. On 13th June, 2005 Government of India constituted a high level advisory body known as National Knowledge Commission (NKC) to advise the PM about the state of education in India and measures needed to reform this sector. It was headed by Sam Pitroda and submitted its report in November 2007. NKC has recommended setting up of 1500 universities by 2015 so that gross enrolment ratio increases to 15 percent. It has also called for establishing an Independent Regulatory Authority for commerce Education (IRAHE) to monitor the quality of overall commerce education in India.
  5. **Programmes:** After education, tour to every the places in India and world as far as possible with the cooperation of government is necessary so that one can understand about people, culture, arts, literature, religions, technological developments and progress of human society in the world.
  6. **Action Plan for Quality:** Academic and administrative audit must be conducted once in three years in colleges by external experts for ensuring quality in all aspects of academic activities. The self finance colleges must come forward for accreditation and fulfill the requirements of accreditation. Universities and colleges should realize the need for quality education and come forward with action plan for improving quality in commerce educational institutions.
  7. **Global Class Education:** Indian government is not giving priority to the development of Standard in education. India must aspire for the international standard in education. Many national universities like in the USA, UK, Australia, etc. allow studies in commerce education for foreign students in their countries and through correspondence courses as well. In the same way India Universities of world class education can also offer courses of studies to foreign students taking advantage of the globalization process. To achieve that goal it must adopt uniform international syllabus in its educational institutions.
  8. **Personality Development-** Finally, education must be for the flowering of personality but not for the suppression of creativity or natural skill. In the globalized world opportunity for the educated people are

naturally ample in scope. As a result business process outsourcing (BPO) activities have increased competition in the world trade leading towards the production of quality goods and their easy availability everywhere in the world market. That is the way the world can be developed for peace, prosperity and progress by able and skilful men.

9. **High tech Libraries:** Our university libraries have a very good collection of books, but they are all in mess. A library must be online and conducive for serious study. Indian universities should concentrate more on providing quality education which is comparable to that of international standards.

## 7. CONCLUSION

Research subsidies education and education subsidies research. Most important it makes learning joyful and creative. Learners become achievement oriented. Teaching and research are found to be inseparable and mutually supportive to each other. Every professor is to be viewed as a scientist he should be given fund for research at the time of his appointment. Professor should be encouraged to build a research team consisting of junior and senior students along with lab assistants. The culture of institution must have to change in favour of research. Their performance should be measured in terms of what new they have discovered and patented and not how much they have memorized. They should make the college and source of new knowledge, new theories, and new technologies. Regions, cities and nations develop faster where the institutions lead in knowledge and technology. No society, region or nation prospers without good research. Research earns more money. More endowments, name and fame for colleges. They attract endowments and funds for research.

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**“OPPORTUNITIES AND CHALLENGES OF STARTUP INDIA”****Dr. Kalhapure B. B.**

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**ABSTRACT**

*The Startup provides a platform for the entrepreneurs Manufacturer, Financers, Mentors and other stake holder to share various ideas, best practices, develop solution and partnership that benefits India. The Young entrepreneurs and businessman are the wheels on which a country can run its economy. The Innovation can play an important role in catch-up and growth in a global economy. But the policy and institutional environment is an important determinant of innovative behavior. The Government support for innovation is very important.*

*The Entrepreneurs provide the energy for the economic growth, but it is also true that vibrant economics have large number of young various ideas, business striving to get a foothold in the market. The Startup needs support and encouragement from various perspectives in initial phase and subsequently the growth phase till establishment on firm organization footing. The new Technology based startup has a significant importance in India. In whole it can be said that Startup India is a collaborative approach for Young Entrepreneurs & Youth Empowerment. The limitation of this study is that it is a detailed conceptual analysis about startup India based on secondary data. More Research can be done about its prospects and benefits of startup to entrepreneurs by using primary data and other statistical tools.*

**1. INTRODUCTION**

The objectives of the startup are to be one's own boss and to create employment to others which warrants lot of the endurance and sacrifice. The Large number population with high percentage of low and middle-income group, educated youth with technical background, IT domination, high internet and mobile penetration is some of the drivers that have thrown up opportunities for spreading the startup revolution in India. The Make-in-India initiatives and other government schemes have also given a boost to startups with many individuals entering the fray. The Starting a venture is a well-planned and disciplined exercise with due consideration of both internal and external factors that may impact the sustainability of the venture.

The idea behind the venture, market scope and size, revenue and profit targets are some of the important factors that need to be clearly defined before embarking on the journey. There is time; teamwork and tenacity are important elements which are determine entrepreneurial success. The Infrastructure, government regulations and availability of finance at various stages of growth could be some of the challenges for startups. Due to globalization and advancement in technology competition is increasing day by day that's why self-employment consciousness among college students is increasing at fast pace. India is second most populous country and due to large population pressure it is need of hour to develop entrepreneurial skill among people in India so government launch startup India Plan to support young inspiring entrepreneur. This Paper is aims to investigate the challenges and Opportunities in the way of the startups in India. This paper is intent to explore the major difficulties faced by startups in India and discuss the various opportunities of startups in India by using a literature-based analysis.

**2. OBJECTIVE**

1. To study about the growth opportunities and prospects of Startup India.
2. To Identifying the various challenges faced by the startup Companies

**3. RESEARCH METHODOLOGY**

This Research Paper is mainly based on the secondary data. These data are collected from various, Books, Journals, Newspaper articles, and websites. The study is descriptive & conceptual in nature.

**4. OPPORTUNITIES****1. Government Initiatives****• Start-Up India**

This initiative provides three-year tax and compliance breaks intended for cutting government regulations and red tapism.

**• MUDRA Yojna**

Through this scheme, startups get loans and advances from the banks to set up, grow and stabilize their businesses.

- **Atal Innovation Mission:** Finance Minister in the Budget 2015 has launched the Atal Innovation Fund. (AIM). AIM will be an innovators promotion platform involving businessman, academics, entrepreneurs, researches and Young Students.
- **SETU (Self-Employment and Talent Utilization) Fund**  
Indian Government has allotted Rs 1,000 Cr in order to create opportunities for self-employment and new jobs mainly in IT and technology-driven domains.
- **E-Biz Portal**  
The Government launched e-biz portal that integrates 14 regulatory permissions and licenses at one source to enable faster clearances and improve the ease of doing business in India.
- **Royalty Tax**  
Indian government has reduced the royalty tax paid by businesses and startup firms from 25per cent to 10 per cent

## 2. India's large population

The population of India is a huge asset for the country. In 2020, it is expected that the working age population would surpass the non-working population. This is unique demographic large advantage will offer a great opportunity to any startup. There are various infrastructure issues and the bottom- of- the- pyramid market would provide huge opportunities for the startups.

## 3) Investments by big business houses

The Big business houses are already investing in startups as they cannot use their infrastructure to concentrate on small outfits like startups which require different skill-sets. There are Industrialists like Ratan Tata, Uber, Ola, Bluestone etc, Azim Premji DataStax, Mynta etc and many more are investing in startups giving desired traction and respectability to the segment

## 4. Huge Investments in Startups

In India Huge investment in Indian startups from the foreign and Indian investors is taking place. In 2015, more than 300 deals were done by 300+ angels and venture capital/ private equity players with around \$6.5-billion (Rs 42,300Cr) investments making India the most sought after destination for investments.

## 5) Change of mind set of working class

In India conventional career paths will be giving way to Indian startup space. In Challenging assignments, big contract, good compensation packages would attract talented people to startups. Also, it is seen that several high profile and skilled executives are quitting their jobs to start or work for startups. To reinforce the emerging trend being seen, a survey conducted by Economic Times also confirmed that the number of students joining startups and e-commerce companies has grown considerably in the recent years.

## 5. CHALLENGES

- 1) **Revenue Generation:** The Several startups fail due to poor revenue generation as the business grows. As the operations increase, expenses grow with reduced revenues forcing startups to concentrate on the funding aspect, thus, diluting the focus on the basic fundamentals of business. Hence, revenue generation is very critical, warranting efficient management of burn rate which in common parlance is the rate at which startups spend money in the initial stages. The challenge is not to generate enough capital but also to expand and sustain the growth.
- 2) **Financial Resources:** In India availability of finance is critical for the startups and is always a problem to get sufficient amounts A number of finance options ranging from family members, friends, loans, grants, angel funding, venture capitalists, crowd funding etc are available. The requirement starts increasing as the business progresses. The Scaling of business requires timely infusion of capital. A Proper cash finance management is critical for the success of the startups. A recent report paints a gloomy picture with 85% of new entrepreneur's reportedly underfunded indicating potential failure.
- 3) **Team Members:** To find and hire the right kind of talent for the business with skills to match growing customer expectations are one of the biggest challenges Apart from founder(s), startups normally start with a team consisting of trusted members with complementary skill sets. Usually, each member is specialized in a specific area of business operations. Assembling a good team is the first major requirement, failure to have one sometimes could break the startup. According to a survey, 23 percent startups failed because members did not work as a team So retaining high quality talent, especially in the areas of product and technology remains a key challenge.

- 4) **Exceed Customer Expectations:** The next most important challenge is gauging the market need for the product, existing trends, etc. In entrepreneurship Innovation plays an important role, since, that the startup has to fine-tune the product offerings to suit the market demands. Also, the entrepreneur should have thorough domain knowledge to counter competition with appropriate strategies. Due to new technologies that are emerging, the challenge to provide over and above an earlier innovation is pertinent.
- 5) **Supporting Infrastructure:** There are a number of support mechanisms that play a significant role in the lifecycle of startups which include incubators, science and technology parks, business development centers etc. Lack of access to such support mechanisms increases the risk of failure.
- 6) **Creating Awareness in Markets:** The Startups fail due to lack of attention to limitations in the markets. The environment for a startup is usually more difficult than for an established firm due to uniqueness of the product. The situation is more difficult for a new product as the startup has to build everything from scratch.
- 7) **Lack of Mentorship:** The lack of proper guidance and mentorship is one of the biggest problems that exist in the Indian startup ecosystem. Most of startups have brilliant ideas and/or products, but have little or no industry, business and market experience to get the products to the market. It is a proven example that a brilliant idea works only if executed promptly. Lack of adequate mentoring/guidance is the biggest challenge which could bring a potentially good idea to an end.
- 8) **Tenacity of Founders:** The Founders of startups have to be tough when the going gets tough. The journey of starting a venture is fraught with delays, setbacks and problems without adequate solutions. The entrepreneur needs to be persistent, persuasive, and should never give up till he/she achieves desired results. History is replete with startups who gave up the fight when things went wrong. Sometimes the product could be ahead of its time or may require complimentary technology /products for the use by the customers.
- 9) **Growth Decelerators:** Some of the agencies which are part of the startup ecosystem themselves can sometimes become hurdles in the growing stages. As per Sneha Bhavsar, co-founder and CEO, OoWomaniya one of the major issues is the influence of incubators, institutes and similar organizations which try to control, manage and be the daddies of the start-ups in the name of assist ,helping, mentoring etc .This is needs proper coordination among the organizations for mutual benefit.
- 10) **Lack of a Good Branding Strategy:** Absence of an effective branding strategy is another issue that prevents startups from flourishing at a faster pace. Hemant Arora, Business Head-Branded Content, Times Network opines that branding demands paramount attention as it gives an identity and occupies a space in the consumer minds.
- 11) **Regulations:** The Starting a business requires a number of permissions from government agencies. Although there is a perceptible change, it is still a challenge to register a company. Regulations pertaining to labor laws, intellectual property rights, dispute resolution etc. are rigorous in India which takes about 30 days to comply compared to just 9 days in OECD countries? Also, as per World Bank report, World Bank Ease of Doing Business, India ranks 142 out of 189 economies.

## 6. CONCLUSIONS

The Businessman and entrepreneurs have their own set of challenges and opportunities. In India, the population is not only diverse but also huge. With world's largest youth population, it is imperative to impart entrepreneur skills in these people. Sometimes, even an adverse environment can spur innovative behavior and entrepreneurs may become the drivers of policy and institutional change, rather than only being determined by the policy and institutional Environment. In India economic policy environment must be favorable for organizations to achieve efficiency in today's global market. It should be enable the entrepreneurs to provide a magical touch to an organization, whether in public or private or joint sector, in achieving speed, flexibility, innovations, and a strong sense of self-determination. They bring a new vision to the forefront of economic growth of the India. The study of entrepreneurship has relevance today, not only because it helps entrepreneurs better fulfill their personal needs but because of the economic contribution of the new ventures. More than increasing national income by creating new jobs, entrepreneurship acts as a positive force in economic growth by serving as the bridge between innovation and marketplace.

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**A CRITICAL STUDY OF LIBRARY AUTOMATION AND ICT IMPACT ON LIBRARIES**

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**ABSTRACT**

*Information technology has change the system of acquisition, technical processing and circulation activities in library in a way that library patrons can get entry to their information requirement with no great effort. It is obvious that without computers and internet it will be difficult for libraries to provide their clients with sufficient information in this age of information technology. Developments in ICT have brought about the merger of the computing, information, Communications, entertainment, and mass media industries thereby providing a means of exchanging information anytime, anywhere in the digital format used by computers. This technological convergence has brought about an enormous impact on the way we live, work, think and play. Information and Communication Technology (ICT) has brought unprecedented changes and transformation to academic library and information services, conventional LIS such as OPAC, user services, reference service, bibliographic services, current awareness services, document delivery, interlibrary loan, audio visual services, and customer relations can be provided more efficiently and effectively using ICT, as they offer convenient time, place, cost effectiveness, faster and most-up-to-date dissemination and end users involvement in the library and information services process. The papers also determine the conceptual background of the study as well as its application in various areas which are facilitate human life. The Researcher was studied impacts of information technology. The basic aim of this chapter is to highlights how much libraries have been changed with the advent of Information and Communication Technology (ICT) and also libraries and Information centre has changed their services with the application of ICT to fulfill the needs of their users.*

*Keywords: ICT concept, ICT Application, library automation, Impacts.*

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**INTRODUCTION**

Developments in ICT have brought about the merger of the computing, information, Communications, entertainment, and mass media industries thereby providing a means of exchanging information anytime, anywhere in the digital format used by computers. This technological convergence has brought about an enormous impact on the way we live, work, think and play. These changes are quite prevalent in our everyday lives such as the use of e-mail and cellular phones at home and in the workplace and also linked to all facets of society: business, education, military, recreation, transportation, communication, scientific exploration, knowledge management, etc.

Today Libraries are shifting their role from the custodian of traditional information resources to the provider of service oriented digital information resources. Widespread use of computers, increased reliance on computer networks, rapid growth of the Internet and explosion in the quality and quantity of information compelled libraries to adopt new means and methods for the storage, retrieval and dissemination of information. The modernization of libraries and information centers enabled information transfer and access, there by establishes a network of libraries and information centers. This initiative helped in resource development, resource sharing and their utilization at various levels. Information professionals subscribe to e-journals, CD- ROM databases, online databases, web-based resources, and a variety of other electronic resources. They participate in library consortia and build digital libraries. However, these libraries have been hampered by many constraints to embark on successful application of information and communication technology (ICT) for their operations, resources, and services (Williams & Channaveeraiah, 2008). In this age of globalization, the importance of ICT to people generally and information professionals in particular cannot be overemphasized.

**OBJECTIVES OF THE STUDY**

To understand concept of Information Technology.

To know the application of IT in various areas.

To study the impact of Information Technology.

**APPLICATION OF INFORMATION TECHNOLOGY IN LIBRARIES**

Information Technology is very useful for libraries in creating databases of their own and meeting them available to users through networks. It also enables libraries to provide effective and efficient services. Most of the library operations like book acquisition, circulation, office management, information services, etc. The

modern technologies, i.e. Information Technology gadgets which are convergent and highly relevant for application in modern library and information system can be grouped into four areas, as follows:

➤ **COMPUTER TECHNOLOGY.**

Computers are now extensively used in the library operations and has great impact in the management of libraries and information centers. Computer technology can be used in various fields of library activities

➤ **COMMUNICATION TECHNOLOGY**

Communication is the process of transforming information from an information source to a destination. Communication, the exchange of information and the transmission is very essence in a social system or in an organization. Dictionary meaning of communication is news or the act of making oneself understand the means of sending information between one places to another. There is a need to communicate information effectively, efficiently and timely by applying modern technologies such as communication technology.

➤ **REPROGRAPHIC TECHNOLOGY**

Reprography is also known as micrography. It is a reproduction process. It has made a great impact on document delivery system. Today it is possible to record micro images in various microforms such as microfilm, microfiche, ultra fiche and COM (Computer Output Microform). Micro-graphics is a powerful micro-force for records management and information control.

➤ **PRINTING TECHNOLOGY**

Printing or Printing Technology has great importance and playing important role in information and communication process. It has various evolutionary changes from making of paper and invention of printing to the modern printing technology of laser printers.

### **LIBRARY AUTOMATION**

The automation is defined as the technique; a process or a system that operates automatically. According to the Encyclopedia of Information and Library Science, Automation is the technology concerned with a design and development of the process and systems that minimizes the necessity of human intervention in their operation. Library automation may be defined in simple sense as a process of mechanization of library operations which are of a routine and repetitive nature. This covers usually housekeeping operations such as acquisition, serial control, cataloguing, circulation, references and administration work. In wider sense, it can be said that computerization of all library operations is known as Library Automation.

### **NEED FOR LIBRARY AUTOMATION**

Computers have revolutionized all fields of knowledge. It has been gradually weaving electronic webs in various parts of the globe for quite a few years now. Now it is being used extensively in libraries by developed countries and in a limited scale in the third world countries. Today, information technology coupled with computer technology has conquered even space and time with regard to dissemination of information. The word “Automated Library” is used to denote a library in which the collections of library materials are primarily on paper but in which the library’s procedures have been computerized.

### **ICT IMPACTS**

#### **CHANGE THE SCENARIO OF ACADEMIC LIBRARIES:**

ICT has changed the nature of academic libraries. A variety of terms such as hybrid, digital and virtual library are used to refer to the academic library. A digital library can be defined as a “Managed collection of information with associated services where the information is stored in digital format and accessible over a network”. The virtual library has been defined as “Remote access to the content and services of libraries and other information resources, combining an on-site collection of current heavily used materials both print and in electronic form with an electronic network which provides access to and delivers from the external worldwide library and commercial information and knowledge sources. Hybrid libraries are libraries that provide access to both electronic resources and paper-based resources”. From the definitions, it is clear that most of today’s academic libraries fall in the hybrid category. The internet has made information access and retrieval both simple and complex.

#### **IMPACT ON LIBRARY COLLECTION MANAGEMENT:**

In this age of information explosion electronic resources has made collection management a very complex and challenging task. There is a budgetary constraint, numerous formats, ever changing user needs. Collection management implies involvement in tasks such as analysis of needs, negotiation of contracts and evaluation of resources:



- **Electronic Resources:** ICT has fundamentally changed academic/college library collections. Forever gone is the era when academic library's physical collection determined its stature. In the modern networked technological era, the emphasis is shifted from ownership of physical resources to access electronic resources that are globally accessible.
- **E-Journals:** The e-journal can be defined as a version of the traditional print or paper-based journal which is disseminated electronically in some form or other directly to the user. Since its inception in 1665 the printed journal remained the primary vehicle for communication among academics and researchers.
- **E-Books:** E-Books are essentially published books and reference materials that were digitized and are distributed electronically. From a library point of view, e-books are cost saving in terms of shelving, binding, circulation, overdue notices and management of fines. Other advantages are on-line availability, keyword searching capability, etc.

#### **IMPACT ON LIBRARY USERS:**

Academic library staff has a good understanding of the tremendous value of printed and electronic resources available to students at academic libraries. Users do not necessarily have the insight. New generation library users have a preference for electronic resources rather than print resources. They want

- All resources should be available in full text and printable
- The library service should be fast and easily accessible
- 24\*7 hours availability of library services
- All library transaction should be online

#### **EFFECTS OF THESE DEVELOPMENTS ON THE USER COMMUNITY**

- Increases the level of technology literacy
- Increases demand for better and faster access to information
- Aggravates discrepancies between the information rich and information poor.

Exposed to different applications of technology in their life, users nowadays are more adept at its use and are expecting to have access to it in their times of need. In libraries, users that are knowledgeable in using computers and the Internet for their research demand nothing less than a computer with Internet access.

#### **IMPACT ON LIS PROFESSIONALS OR LIBRARIANS:**

The computer and IT has brought in a new impact on the library services and information usage. In libraries, ICT has assisted library and information science professionals to provide value-added services and give more remote access to available information resources. Information and communication technologies provide faster retrieval of stored information and reform our traditional library to a modern library. Recent ICT is impacting on various facets of libraries and the information profession. Advancements in ICT and the widespread use of ICT are resulting in digital information sources and digital media replacing and becoming the dominant form of information storage and retrieval. Information and communication technology also survives and makes true rules of Library Science "Every reader his/her book/information", "Save the time of the reader", "Library is a growing organism". Information and communication technology with its great information sources, fast transmission speed, and easy access guarantees the satisfaction of the user with multifaceted demand, overcome the distance barrier and reduced the time required and guarantee the right information to the right reader at the right time. It also rises and resolves the library's demand for collection development. It is really an outstanding tool for information centers or libraries.

#### **CONCLUSION**

In fact, it is now difficult to imagine a world without information technology. The provision and use of ICT is part and parcel of the entire system, to both the students, information professionals and the institutions. With the help of ICT to deliver the services of their user is very easy and fast and also it can save the time of user and staff both. Nowadays ICT has totally changed the concept of Library and Information Centre as it was in early days. Libraries are adopting ICT for performing both housekeeping operations as well as for providing services to the library patrons. Application of ICT has added value to the services and libraries are becoming popular among the patrons. With the aid of ICT libraries are actually marching towards achieving the goal of providing pinpointed exhaustive and expeditious information to those who are in need of that information. Information and communication technology is applied for providing information services which are more convenient, better accessible and cost effective. Library professionals before introducing any particular service should study the

user population in order to know their information needs and their information seeking behaviour. Results of such studies will provide some roadmap to the library professionals for adopting a particular type of ICT enabled service in the library on cost-effective and cost efficient basis.

### **SUGGESTIONS**

- 1) The study shows that internet surfing is most important for user in computer centre. So that the lab should be well equipped with enough numbers of computer.
- 2) Staff of the computer centre should be well trained. Time duration of using ICT activity should be increased.
- 3) Staff should be more responsive and helpful. Printing facility should be available in the library to get print out of the articles of e journals and databases.
- 4) Proper ICT training should be given to the library professionals of the library to improve the ICT skill of the professionals
- 5) Seminar and conferences on ICT should be held at least once in a year to create awareness among the people.
- 6) Job of the library professionals should be rotated and every professional should be given the chance to work with ICT in library.
- 7) In digital era library should be well equipped that all the functions can run smoothly and user can get used all enriched resources of the library.
- 8) More online journals should be incorporated. Training and knowledge must include to spreading of awareness of students as well as faculties.

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**GROWTH AND DEVELOPMENT OF LIBRARY AND INFORMATION SCIENCE EDUCATION IN INDIA**

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**ABSTRACT**

*This study traces the development of library and information science education in India, the study brings out the history and present status of LIS education. This also describes the different patterns and levels of LIS education. It provides an overview of the institution providing LIS courses at various levels as well as the research programmes and training being offered by various universities. In addition emphasizes the need for having innovative approach various commission and committees established for reforming LIS education. It discusses issues and rising problems moving the sculpture of LIS education and provides suggestions to unravel these issues and additionally the approaches to prepare the LIS professionals to face the growing challenges.*

*Keywords: Library and Information Science, Library Associations, LIS Education, LIS courses, LIS Committee*

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**1. INTRODUCTION**

Libraries are important social agencies in the growth and development of modern society. The importance of their role is being increasingly realized. In order to fulfill the expectation, libraries must be developed along proper lines. The Library training can play an important role in this direction. Since Information is regarded as the driving force for any kind of societal development whether it is economic, intellectual or cultural, however it can be guaranteed only through efficient deliverance of information to all. And to accomplish this noble task qualified and competent library and information workforce is very inevitable for any society. The process of developing competent library and information science (LIS) professionals is directly related to the quality of LIS education imparted to these professionals. As new trend are emerging in librarianship so to cope with the advances technologies the education system in LIS should also teach about dealing with the modern technology. (Jayanna)

**2. HISTORY OF LIS EDUCATION IN INDIA**

In India John Macfarlane, the first librarian of the Imperial Library (now National Library) at Calcutta from 1901-06, pioneered the training program to the employees of other libraries and even to those interested in librarianship.

**2.1 First Library school at Baroda (1911)**

In 1911, Sayyaji Rao Gaikwad, the ruler of Baroda state called the American librarian Mr. William Allenson Borden to establish libraries in the state library system.

**2.2 Second Library School at Punjab University (now in Pakistan) (1915)**

In 1912, Punjab University called another librarian Mr. Asa Don Dickinson from USA. He started the second educational course of three month duration in library science in the year 1915.

**2.3 Andhra Desa Library Association course (1920)**

Andhra Desa Library Association in 1920 organizes lectures on various topics related to the history, literature, and culture of Andhra Pradesh and later included more topics of library science.

**2.4 Mysore State (Karnataka State) 1920**

In 1920, a training course for librarians and library workers was started in Karnataka. Initiated by the then Dewan of Mysore Mr. M. Visweswaraya.

**2.5 MALA - Madras Library Association (1928)**

The Madras Library Association organized a regular certificate course in library science from 1929. In 1931, University of Madras took up the training course and started offering the course on a regular basis.

**2.6 Imperial Library Course of Calcutta (1935)**

In 1935 Khan Bahadur Asadullah Khan started a regular full time Diploma course in librarianship at the imperial library, (National Library of India, Calcutta) where he was librarian for nearly two decades. This course was planned along the lines of the Punjab University course. There was a close co-operation between these two courses.

**2.7 Bengal Library Association Course (1937)**

The Bengal Library Association started a regular certificate course in librarianship in 1937 which continued for a long period.

**2.8 LIS Education at University**

Introduction of LIS courses at the university level dates back to 1915 when Punjab University started a certificate course. LIS courses got a boost in 1935 when due to the efforts of Dr M.O. Thomas; Andhra University started a diploma course in library science. The course was later upgraded as a postgraduate diploma in 1961. In 1938, a postgraduate diploma course in librarianship was started by Madras University by taking over the course earlier offered by MALA. The course was open only for working librarians, and owes its credit to Prof. S. R. Ranganathan. Banaras Hindu University (BHU) was the second university after University of Madras to start a postgraduate diploma course in 1941. The minimum qualifications for admission to the course were intermediate or matriculation with four years of working experience in a library. In 1965, BHU was the second university to start MLIS courses; courses were later discontinued during 1968-69. This was closely followed by the part-time evening course leading to Postgraduate Diploma (two terms) in Librarianship started in 1943 by Bombay University by Dr P.M. Joshi, the then librarian of Bombay University. In 1945, University of Calcutta started a one-year diploma course and it continued till 1968 and was upgraded to BLIS in 1969.

Prof. S.R. Ranganathan was a pioneer in the LIS education in India as evident from his initial efforts at Madras University and BHU. In 1947, he moved to University of Delhi and started the first postgraduate diploma course. The first batch was awarded diploma in 1948 and continued their studies and were awarded BLIS in 1949. In the same year, a two-year program for MLIS was introduced replacing the BLIS program. In 1956 Nagpur University and M.S. University, Baroda also started library science courses. The next year saw the beginning of library science courses in Vikram University, Ujjain. Library science courses were also started in five more universities— Hyderabad, Osmania, Punjab, Poona and Rajasthan by the end of 1960.

Prof. S.R. Ranganathan conceptualised the leading education and research institute, Documentation Research and Training Centre (DRTC), Bangalore under the auspices of Indian Statistical Institute in 1962 for imparting a specialised training program in documentation. Another parallel institution, Indian National Scientific Documentation Centre (INSDOC), now named National Institute of Science Communication and Information Resources (NISCAIR), was established under the aegis of Council of Scientific and Industrial Research (CSIR), Delhi, in 1957. Indian Association of Teachers of Library and Information Science (IATLIS) in 1969 was another important happening towards the end of the decade. IATLIS further helped in the growth and development of the disciplines and organised its first seminar in 1970 on teaching methods in library science.

The decade, 1970-80, saw a gradual development in the LIS educational scenario in the country. Some more courses were added Distance education (DE) in India has its roots in the early 1960s. The DE in LIS was started in the early 1980s by Dr B.R. Ambedkar Open University (the then Andhra Pradesh Open University) and Annamalai University. This was followed by Indira Gandhi National Open University (IGNOU) in 1985 on the lines of the British Open University. It has played a pioneering role in LIS education, and conducts BLIS, MLIS, PhD and PGDLAN. (Kumar & Sharma, 2010)

**3. COMMISSIONS AND COMMITTEES FOR LIS EDUCATION**

The UGC was established in December 1953 and was made a statutory body in November 1956 by an Act of the Parliament to maintain the standard of higher education in India. It has played an important role in the improvement of university libraries. The major library related commissions and committees appointed by the UGC were:

**3.1 Ranganathan Committee on University and College Libraries (1957-59)**

One of the first acts of the UGC in this regard was to appoint the Library Committee in 1957 under the Chairmanship of Dr. S. R. Ranganathan. It was for the first time that the Government of India had sought advice from professional librarians. The Committee systematically surveyed the academic libraries and was very much disappointed to find poor facilities, services and budget of the university libraries.

**3.2 Ranganathan Committee on Library Science Education (1961-65)**

Review Committee on Library Science was appointed in 1961 under the Chairmanship of Dr. S. R. Ranganathan on the recommendation of the UGC Library Committee of 1957. The responsibilities of the Review Committee were to recommend standards for teaching, minimum qualification for teaching posts, examination and other related areas for B.Lib.Sc, M.Lib.Sc. and Ph.D. courses in library schools.

**3.3 Kaula Committee on Curriculum Development (1990-93)**

In September 1990, the Curriculum Development Committee (CDC) on Library and Information Science (LIS) was constituted to modernize the curriculum of LIS courses. The committee was set up under the chairmanship of Prof. P. N. Kaula. The Committee gave a historical overview of the development of LIS education. The CDC suggested some guidelines to LIS schools, regarding admission policy, criteria for admission test, student strength, work experience, medium and methods of instruction, use of teaching aids and so on.

**3.4 Karisiddappa Committee on Curriculum Development in LIS Education (1997- 2001)**

The UGC constituted Subject Panels in different disciplines, including for Library and Information Science (LIS) courses on 2nd April 1997, with Prof. C.R. Karisiddappa as its convener to formulate model curriculum and prepare the status report with modifications of existing guidelines where necessary. The Panel suggested integrated approach to LIS education with a two-year Master's Degree curriculum giving freedom to individual university to opt for one year BLIS and one year MLIS model. The integrated model has been recommended to provide adequate time for automation and information technology components and their application in various operations of a library.

**3.5 National Knowledge Commission (2005- 2008)**

The National Knowledge Commission (NKC) was constituted under Chairmanship of Dr. Sam Pitroda in 2005, with a mandate to guide policy and generate reforms. The National Knowledge Commission has a designated time-frame of three years from 2nd October 2005 to 2nd October 2008. National Knowledge Commission recommended for formulating strategies in the LIS sector are as follows: Set up a National Mission on Libraries; Prepare a national census of all libraries; Re-vamp library and information science education, training and research facilities and proposed an independent Institute as Indian Institute of Library and Information Science (ILIS); Re-assess staffing of libraries, etc. (Yadav & Gohain, 2015)

**4. LIS EDUCATION IN INDIA- Present Scenario**

LIS education in India at present covers a wide range of courses from low level certificate and diploma in library science to bachelor and master degree in library and information science and to high level M.Phil. and Ph.D. programmes. Presently in India, (LIS) education is imparted in more than 118 universities and institutions. A total of 105 universities provide Bachelor of Library and Information Science (BLIS) courses, 78 universities provide Master of Library and Information Science (MLIS) courses, 21 are offering two-year integrated courses, 16 universities provide M.Phil. In Library and Information Science, 46 universities provide Ph.D. in Library and Information Science and 2 Universities provide D.Litt. Degree. Besides this, the National Institute of Science Communication and Information Resources (NISCAIR) which was earlier known as the Indian National Scientific Documentation Centre (INSDOC), New Delhi, and Documentation Research and Training Centre (DRTC), Bangalore, provide Associateship courses in Information Science, which are equivalent to the MLIS degree. (Khumbar & K., 2019)

**5. NEED FOR LIS EDUCATION**

The world as a whole is passing through a knowledge revolution and therefore a country without high quality education system will find difficult to benefit from the global knowledge. LIS Education is required to manage with the emerging trends of libraries in learning environment. They are as follows:

- a) E-learning in Libraries: E-learning has emerged as an alternative tool for teaching in many fields to address the physical ability limitation associated with traditional methods in the classroom. This provides an immense opportunity for a vast developing country like India to provide even higher education to remote locations besides extending library services through networking.
- b) Market oriented LIS Education: LIS School should plan ahead of time and develop education programs that quickly response to market needs. Current LIS education models in India focus on the functional of document procurement, document organization, document supply, database development and the internet search assistance. The new knowledge resource based models are looking for information professional that can quickly provide problem solving information indicating useful new ideas. Such models should focus on need based information for continuous learning and preparing and motivating imaginative minds for most appropriately and competitively doing the assigned jobs.
- c) Need for Re-skilling: There is a huge need to re-skill the existing Indian library and the manpower for information. LIS School must broaden its role in providing work professionals with a need-based continuing education so that they can remain competitive in their careers. The LIS faculty will work constantly to develop better methods of delivering the curriculum so that students may find the study courses interesting.

- d) **Qualified Faculty:** Due to lack of sufficient faculty resources, some library schools are allowing the courses to continue as they go on. The course revisions if any are undertaken with some patches here and there, whereas the present courses are required to be completely redefined and re-casted keeping in view the contemporary information systems, global technological developments and local needs.
- e) **Quality Improvement:** It is worthwhile to improve quality instead of increasing quantity in LIS education. Such a change is associated with the curriculum, the infrastructure and the staff for quality improvement in LIS education. With this type of changes proper and perfect content/ subject enrichment, teaching technologies, personal development, team work and the like would be obtained. (Jadhav, 2014)

## **6. COURSES OFFERED IN LIS**

- a) Certificate course in Library and Information Science (C.Lib.Sc).
- b) Diploma in Library and Information Science.
- c) B.Lib.Sc./BLIS (Bachelor Degree in Library and Information Science).
- d) M.Lib.Sc./MLIS (Master Degree in Library and Information Science).
- e) Associateship in Information Science.
- f) PGDLAN (Post Graduate Diploma in Library Automation and Networking).
- g) MPhil (Master of Philosophy) in Library and Information Science.
- h) PhD (Doctor of Philosophy) in Library and Information Science.
- i) DLitt in Library and Information Science.

## **7. ELIGIBILITY CRITERIA**

Almost all the universities give admission to the various LIS courses after graduation can go for BLIS (one year course), MLIS (one year course) or MLIS (two year course) as per merit and government rules prescribed for seat reservation and relaxation of marks for reserved category students. Regular seats are allotted in both open and reserved categories. All central universities conduct an entrance test to select candidates for MLIS course. Whereas, for M.Phil. and PhD entrance test followed by interview is conducted in most of the universities to test research aptitude of the eligible candidates. (Khumbar & K., 2019)

## **8. CHALLENGES**

- a) **Reform in LIS Education:** LIS education underwent a lot of changes over a period of time. It needs reform to confront the challenges of preparing innovative approaches and manpower for research institutions and hi-tech academia.
- b) **Updated syllabus:** The LIS curricula must empower the current and future professional potential to meet societal information needs in a timely manner without any barrier. Since a long time many LIS schools and universities have not updated their syllabus, which requires be updated.
- c) **Limited Accommodation Capacity:** All universities which provide LIS courses witness a great flow of learners. But they are able to accommodate only a limited number of such desire students.
- d) **Competitive Entrance Examination:** In the central universities, students desire to study the LIS has to go through a very competitive entrance examination for admission for MLIS.
- e) **Limitation as a Professionals Subject:** LIS is a professional course and so it has the limitation of any other professional courses. The non-inclusion of LIS in UPSC, Civil service/ State Public Service Commission examination, SET/ SLET is very common in some part of the North-Eastern state of India. The other challenges include lack of a standard cohesive syllabus of LIS and low level of awareness among the general people about this course. (Jadhav, 2014)

## **9. SUGGESTIONS**

The followings are some suggestions for improving LIS education in India:

- a) LIS schools/departments may be provided with IT laboratories fully equipped with the latest hardware and software including Internet connectivity, networking and library management software.
- b) National Centre for education and research should be established to plan and coordinate cooperative programs, like exchange of personnel, curriculum planning, extension lectures, continuing education programs and so forth.

- c) LIS departments provide training programs with ICT specialization for teacher librarians.
- d) Seminars, tutorials, assignments and field tours should be effectively integrated with curricula involving outside experts and agencies.
- e) Syllabus should be revised from time to time with the advent of the information technology changes.
- f) ICT environment may be created in all types of libraries and information centres in the country.
- g) Short term and long-term programs such as seminars, conferences, and workshops be organized at regular intervals by library schools and library associations. (Khumbar & K., 2019)

## **10. CONCLUSION**

Libraries hold a special position in the development of a society is evident from the fact that rulers took keen interest and are responsible for the origin of LIS education in the country. Experts from abroad were invited to provide a strong base and an international touch to it. LIS education in India is fortunate to have its torch bearer none other than the father of library science, the great Prof. S.R. Ranganathan. This is the age some are following traditional library system and some are trained in ICT with digital development. So it is a task of a librarian to attract all type users to the library and provide necessary help for them. The LIS School can play an important role to produce professional manpower for present and future needs of knowledge society. So LIS education must be changed to more IT oriented more practical and more technical which helps the educands to develop their skills for the better service of the community. Without good infrastructure facilities no LIS school can cultivate or develop abilities of library professionals in future. So LIS schools, Library associations and UGC have to take it as challenge to implement good infrastructure and trained staff for the betterment of LIS education.

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**A STUDY ON CONSUMER'S AWARENESS TOWARDS ORGANIC PRODUCTS IN MUMBAI CITY****Dr. V.S. Kannan<sup>1</sup> and Sweta Mishra<sup>2</sup>**Vice Principal<sup>1</sup> and Assistant Professor<sup>2</sup>, KES Shroff College**ABSTRACT**

*The significant change in the trend from fast food to organic food and other healthier options is having a great impact on the Indian food industry. There has been a steady increase in the awareness level of the purchaser regarding organic products. There has been a growth in the number of outlets, manufacturing organic food brands, generic supermarkets adding organic food options to their shelves and shops selling organic products. The selection of organic products and its demand is determined by the market.*

*'A study on consumer's awareness towards organic products in Mumbai city' is the topic of interest to this research paper. The demographic factors have a role to play here as the level of awareness of organic products and frequency of buying them is dependent on them. For the primary data researcher has used the questionnaire. Author has also formulated few hypotheses and used Chi Square test, to test them. It is concluded that demographic factors have influence on the level of awareness of organic products and frequency of buying them.*

*Keywords: Organic Foods, Green Revolution, Consumer Awareness, Organic Products, Agriculture Food Products, Food Products Pricing, Certification Standards.*

**1. INTRODUCTION**

Organic Agriculture (Abisha and Kannan, 2018) [1]

Organic Agriculture can be a production system that avoids or for the foremost half excludes the use of chemical fertilizers, pesticides and growth regulators. The foremost aim of organic agriculture is to substantiate sustained productivity, environmental protection and making on the market food and food merchandise raised with none reasonably chemicals.

Organic Food Products (Amudha and Kanagarathinam (2017) [2]

Food plays a vital position in everyone's lives. Organic product refers to crops or livestock that are grown on the farm without the use of synthetic fertilizers or pesticides, and without using genetically modified organisms.

It has become a necessity in human life to use healthier food options like organic food. In this paper, an attempt has been made to find out the consumers awareness towards organic food.

**2. LITERATURE REVIEW**

A study (Dr. D. T. Venkatakrisnan, 2017) [3] found that there are some factors that shows good relationship with the consumer awareness towards organic food products. They are gender, age, educational qualification and monthly income of the respondents.

According to (Varma N., 2016) [4], the main reasons for purchasing organic food products are an expectation of a healthier and environmentally friendly means of production.

According to (Sudhalakshmi and Chinnadorai, 2014), [5] the growing awareness about the implication of global warming, non-bio degradable solid waste, harmful impact of pollutants etc, both marketer and consumers are switching to eco-friendly products such as organic products.

**3. NEED OF THE STUDY**

Statement of the Problem:

The problem of this research is to find out any relation between the respondent and their awareness and use of organic products. The purpose of this study is to develop a better understanding of respondent use and awareness about organic products.

**4. OBJECTIVES OF THE STUDY**

The study objectives are:

- To study consumer awareness about organic products.
- To determine the factors influencing their level of awareness
- To determine the factors influencing the frequency of buying organic products.



## 5. DATA COLLECTION METHOD

This empirical research is basically based on Primary data collected by the author from various respondents.

### Methods and Materials:

- Primary Data: A structured questionnaire was prepared and distributed among the people. Data collected from 80 respondents by online method (using questionnaire in Google Forms format).
- Secondary Data: The researcher gathered required information from various books, journals and published articles, besides gathering data from the Internet.

### Tools used:

- Suitable statistical technique was used for testing the hypothesis.

## 6. DATA ANALYSIS

The data collected has been analyzed with the help of suitable statistical tests. Appropriate statistical techniques such as percentage and Chi Square test were used for hypothesis testing.

### Hypotheses:

Hypothesis 1: There is significant relationship between gender and frequency of buying (of organic products among the respondents).

Hypothesis 2: There is significant relationship between family type and frequency of buying (of organic products among the respondents).

### ANALYSIS OF SURVEY DATA

Understanding the views and opinions of the respondents is one of the most important aspects to be considered which helps in understanding their behavior in the context of usage of organic products.

### DEMOGRAPHIC PROFILE

Views and opinions of the respondents are largely depends on the demographic factors such as like gender, age, education, occupation, monthly income, type of family and so on with regards to awareness about organic products as well as frequency of buying organic products. Table 1.1 shows the demographic profile of the respondents in the context of the study.

**Table 1.1 Demographic Profiles (No. of Respondents)**

Sr. No.	Demographics	Respondents (80 Nos.)	In %
1	Gender		
	Male	36	45%
	Female	44	55%
2	Type of Family		
	Joint	26	33%
	Nuclear	54	68%

Source: Survey Data

Table 1.1 continued...

**Table 1.1 Demographic Profiles (No. of Respondents)**

Sr. No.	Demographics	Respondents (80 Nos.)	In %
3	Age Group		
	Upto 20 Years	38	48%
	20 to 30 Years	28	35%
	30 to 40 Years	6	8%
	No Response	8	10%
4	Education		
	Upto School	6	8%
	Graduate	56	70%
	Professional	14	18%
	No Response	4	5%
5	Monthly Income (In Rs.)		
	Upto 10,000	14	18%

	10,000 to 25,000	12	15%
	Above 25,000	24	30%
	No Response	30	38%
6	Frequency of Buying		
	Daily	10	13%
	Weekly	30	38%
	Monthly	32	40%
	Others	2	3%
	No Response	6	8%
7	Opinion to statement 'People are well aware about organic products'.		
	Strongly Disagree	6	8%
	Somewhat Disagree	28	35%
	Neutral	22	28%
	Somewhat Agree	16	20%
	Strongly Agree	8	10%

Source: Survey Data

**HYPOTHESIS TESTING**

Summary of Hypothesis Testing is as shown below.

- Gender and frequency of buying (of organic products) are related.
- Family type and frequency of buying (of organic products) are related.

The details of testing are as given below.

**Hypothesis 1**

Null Hypothesis

Frequency of buying organic products and gender of the respondent are independent.

Alternative Hypothesis

Frequency of buying organic products and gender of the respondent are dependent.

Data from the Survey

**Association between gender of respondents and frequency of buying Organic Products**

Gender	Frequency of buying of organic products					Total
	Daily	Weekly	Monthly	Others	No Response	
Male	4	12	20	0	0	36
Female	6	18	12	2	6	44
Total	10 (13%)	30 (38%)	32 (40%)	2 (3%)	6 (8%)	80 (100%)

**Chi-Square Tests**

	Value	df	P value Asymp. Sig. (2-sided)
Pearson Chi-Square Value (Statistics Value)	10.9091	4	0.0276
Critical Value of Chi-Square	9.4877	4	0.05

df= Degrees of Freedom

Above table shows results of the data about gender of the respondents and frequency of buying organic products. Results showed that Pearson Chi-square value (Statistics value) for association between them is 10.9091 at df = 4 which is greater than the critical value of chi-square (9.4877) at significant level 0.05 for df= 4. This indicates non-acceptance (i.e. rejection) of null hypothesis. This means that frequency of buying organic products and gender of the respondents are dependent.

The alternative hypothesis stands accepted.

**Hypothesis 2**

Null Hypothesis

Frequency of buying organic products and family type of the respondent are independent.

Alternative Hypothesis

Frequency of buying organic products and family type of the respondent are dependent.

Data from the Survey

**Association between family type of respondents and frequency of buying Organic Products**

Family Type	Frequency of buying of organic products					Total
	Daily	Weekly	Monthly	Others	No Response	
Joint	6	4	12	2	2	26
Nuclear	4	26	20	0	4	54
Total	10 (13%)	30 (38%)	32 (40%)	2 (3%)	6 (8%)	80 (100%)

**Chi-Square Tests**

	Value	df	P value Asymp. Sig. (2-sided)
Pearson Chi-Square Value (Statistics Value)	12.9915	4	0.01132
Critical Value of Chi-Square	9.4877	4	0.05

df= Degrees of Freedom

Above table shows results of the data about family type of the respondents and frequency of buying organic products. Results showed that Pearson Chi-square value (Statistics value) for association between them is 12.9915 at df = 4 which is greater than the critical value of chi-square (9.4877) at significant level 0.05 for df= 4. This indicates non-acceptance (i.e. rejection) of null hypothesis. This means that frequency of buying organic products and family type of the respondents are dependent.

The alternative hypothesis stands accepted.

**7. RESEARCH FINDINGS AND CONCLUSIONS**

Some of the findings of the survey are as listed below.

- About 55% of the respondents were female whereas 45% of the respondents were male.
- Most of the survey respondents are below 30 years. About 48% of the respondents were from age group 'Up to 20 Years' and about 35% of the respondents were from age group '20 to 30 Years'.
- Most of the survey respondents are with 'graduation'. About 70% of the respondents mentioned their educational qualification as 'Graduate' and about 18% of the respondents mentioned their educational qualification as 'Professional'.
- About 68% of the respondents mentioned that they are 'Nuclear' whereas 33% of the respondents mentioned that they are 'Joint' family type.
- With regards to monthly income (In Rs.), about 30% of the respondents mentioned their monthly income as 'Above 25,000'.
- With regards to frequency of buying organic products, more than two fifth of the respondents (about 40%) mentioned it as 'Monthly'. Another 38% of the respondents mentioned it as 'Weekly'.
- There is low awareness about organic products among the respondents. With regards to their opinion to statement 'People are well aware about organic products', about 20% of the respondents said 'Somewhat Agree'. In this context, about 35% of the respondents said 'Somewhat Disagree' whereas about context, about 28% of the respondents said 'Neutral'.
- Regarding sources of information about organic products, family (about 38% of the respondents) and media (about 33% of the respondents) are the top two sources as mentioned.
- Most of the respondents (about 55%) buy organic products from market. Other places of purchase are organic food shops (about 25% of the respondents) and departmental stores (about 20% of the respondents).
- Most of the respondents buy organic products because they think that it is natural product (about 50% of the respondents). Other reason for buying as mentioned by the respondents is it is healthy (about 33% of the respondents).

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# MANUSCRIPT SUBMISSION

## GUIDELINES FOR CONTRIBUTORS

1. Manuscripts should be submitted preferably through email and the research article / paper should preferably not exceed 8 – 10 pages in all.
2. Book review must contain the name of the author and the book reviewed, the place of publication and publisher, date of publication, number of pages and price.
3. Manuscripts should be typed in 12 font-size, Times New Roman, single spaced with 1” margin on a standard A4 size paper. Manuscripts should be organized in the following order: title, name(s) of author(s) and his/her (their) complete affiliation(s) including zip code(s), Abstract (not exceeding 350 words), Introduction, Main body of paper, Conclusion and References.
4. The title of the paper should be in capital letters, bold, size 16” and centered at the top of the first page. The author(s) and affiliations(s) should be centered, bold, size 14” and single-spaced, beginning from the second line below the title.

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5. The abstract should summarize the context, content and conclusions of the paper in less than 350 words in 12 points italic Times New Roman. The abstract should have about five key words in alphabetical order separated by comma of 12 points italic Times New Roman.
6. Figures and tables should be centered, separately numbered, self explained. Please note that table titles must be above the table and sources of data should be mentioned below the table. The authors should ensure that tables and figures are referred to from the main text.

## EXAMPLES OF REFERENCES

All references must be arranged first alphabetically and then it may be further sorted chronologically also.

### • **Single author journal article:**

Fox, S. (1984). Empowerment as a catalyst for change: an example for the food industry. *Supply Chain Management*, 2(3), 29–33.

Bateson, C. D.,(2006), ‘Doing Business after the Fall: The Virtue of Moral Hypocrisy’, *Journal of Business Ethics*, 66: 321 – 335

### • **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.

Liu, W.B, Wongcha A, & Peng, K.C. (2012), “Adopting Super-Efficiency And Tobit Model On Analyzing the Efficiency of Teacher’s Colleges In Thailand”, *International Journal on New Trends In Education and Their Implications*, Vol.3.3, 108 – 114.

- **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.

S. Neelamegham," Marketing in India, Cases and Reading, Vikas Publishing House Pvt. Ltd, III Edition, 2000.

- **Edited book having one editor:**

Raine, A. (Ed.). (2006). *Crime and schizophrenia: Causes and cures*. New York: Nova Science.

- **Edited book having more than one editor:**

Greenspan, E. L., & Rosenberg, M. (Eds.). (2009). *Martin's annual criminal code: Student edition 2010*. Aurora, ON: Canada Law Book.

- **Chapter in edited book having one editor:**

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- **Chapter in edited book having more than one editor:**

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- **Electronic sources should include the URL of the website at which they may be found, as shown:**

Sillick, T. J., & Schutte, N. S. (2006). Emotional intelligence and self-esteem mediate between perceived early parental love and adult happiness. *E-Journal of Applied Psychology*, 2(2), 38-48. Retrieved from <http://ojs.lib.swin.edu.au/index.php/ejap>

- **Unpublished dissertation/ paper:**

Uddin, K. (2000). A Study of Corporate Governance in a Developing Country: A Case of Bangladesh (Unpublished Dissertation). Lingnan University, Hong Kong.

- **Article in newspaper:**

Yunus, M. (2005, March 23). Micro Credit and Poverty Alleviation in Bangladesh. *The Bangladesh Observer*, p. 9.

- **Article in magazine:**

Holloway, M. (2005, August 6). When extinct isn't. *Scientific American*, 293, 22-23.

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Central Bank of India (2005). *Income Recognition Norms Definition of NPA*. Retrieved August 10, 2005, from <http://www.centralbankofindia.co.in/home/index1.htm>, viewed on

7. The submission implies that the work has not been published earlier elsewhere and is not under consideration to be published anywhere else if selected for publication in the journal of Indian Academicians and Researchers Association.

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