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# **International Conference RTCMSS 2022**

## **‘Recent Trends in Commerce, Management & Social Sciences’**

Organized by  
**Dnyandeep Mandal's**  
**St. Joseph College of Arts and Commerce**  
Virar (West)

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*St. Joseph College is run by Dnyandeep Mandal, Uttar Vasai. It has been established on 25th August, 1995 . Affiliated to the University of Mumbai, St Joseph College runs courses at the graduate as well as post-graduate level both aided as well as self-financed. The objective of the Dnyandeep Mandal is to provide higher educational facilities to the economically challenged students residing in rural and coastal areas of north Vasai. From the next academic year we are starting new courses B.SC IT and BMM. We are also starting new subjects English Literature, Psychology and Political Science at entry level.*

*Albert Szent says, 'Research is to see what everybody has seen, and to think what nobody else has thought'. In the words of Neil Armstrong, 'Research is nothing but creating knowledge'. To create research culture in our college, we have arranged six national and international conferences in last ten years. Present conference has got very good response from teachers and students across the globe. I really thank Dr. Jacob Kallupura ( Boston ), Dr. Jacob Cherian ( Abu Dhabi University ), Agnel Rodrigues ( Academician ) U.K.for their support and guidance . I thank honourable President of Dnyandeep Mandal Mr. Francis Tuscano, Vice President Dr. Valerian Rodrigues (Academic), Vice President Mr. Joe Alphanso (Property), Secretary Mr. Stany Lobo, Treasurer Mr. Tony Dabre for their constant support and guidance. This conference is the result of the active involvement of all the staff and students of our college. I highly appreciate the active role played by our convener Dr. Dinesh Sanadi.*

***Dr. Subhash D'souza***

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**IMPACT OF LOCKDOWN DURING COVID-19 ON THE LIBRARY USERS: A SPECIAL REFERENCE STUDY OF STUDENTS IN INDIA**

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<sup>1</sup>Dr. Sanadi Dinesh Annappa Shalini, <sup>2</sup>Prof. Dr. Kuljeet G. Kahlon, <sup>3</sup>Ms. Neeta Malik and <sup>4</sup>Ms. Baljit Kaur Dhindsey

<sup>1</sup>Librarian, St. Joseph College of Arts & Commerce, Palghar, Maharashtra, India

<sup>2</sup>Library Manager, SGPC's Guru Nanak Institute of Management Studies, Mumbai, India

<sup>3</sup>Assistant Library Manager, SGPC's GNIMS Business School, Mumbai, India

<sup>4</sup>SGPC's Guru Nanak Institute of Management Studies, Mumbai, India

**ABSTRACT**

*The recently discovered coronavirus causes COVID-19 or Corona Virus Disease -19. Due to this virus spread, almost the whole population is forced to work indoor and it is attributed by lockdown. A majority of the population utilizes this period to access and gain new knowledge by resorting to online courses. This paper is targeted at Library users, especially the student community in India. This paper measured the perspectives of library users during this lockdown. During this difficult and uncertain period people are left with limited means and options to overcome and survive this deadly disease. This paper will explore the impact of Covid -19 on the library user and also the impact on their education and career.*

*Keywords: Lockdown, Library User, Role of the Library, Utilization of the Library Resources.*

**INTRODUCTION**

The Coronavirus has caused the COVID 19 pandemic first in China in 2019 and spread across countries in the early 2020 causing widespread health, economic, psychological and social impact. The pandemic COVID has led to huge health, economic and professional concerns affecting the global livelihood of a very large number of people due to extensive lockdown.

The education sector is facing unprecedented challenges and needs to adapt and find solutions to keep students motivated and in their route to learning. The education sector is affected largely and we move to initiate the ways to meet these challenges. The question is to find effective ways to motivate the students to learn, and convert the learning process and to make the system as digital space.

Now new media hold out the possibility of on-demand access to content anytime, anywhere, on any digital devices but this spontaneous virtualization of education turned out to be challenging for both, the administration and students. This lockdown period is being utilized by students, faculty and everyone to find new learning models, gain new knowledge by attending Webinars and attending online courses.

Newitz (2020) argues that video conferencing and video calling apps such as Zoom and Skype have become a necessity in home quarantine despite being unsecure and filled with fake and abusive information.<sup>1</sup>

With the closure of physical spaces, librarians are working in virtual spaces to provide remote services, resources and support for research, innovation and public health in the current health crisis.<sup>2</sup>

**RELATED WORK**

COVID-19 seems to spread from person to person by the same mechanism as the common cold or influenza viruses – that is by face-to-face contact or through a sneeze or cough, or from contact with secretions of people who are infected. The role of facial - oral transmission has yet to be determined in COVID-19 but was found to occur during the earlier Severe Acute Respiratory syndrome (SARS) outbreak<sup>3</sup> (Heymann and Shindo, 2020).

The COVID-19 pandemic is rapidly spreading to countries around the globe<sup>4</sup> (Lipsitch, Swerdlow, and Finelli, 2020). Libraries, as a social institution, are responsible for ensuring public health awareness and the provision of up-to-date information to clinicians and managers. However, in the age of multiple information valid information. It is estimated that there are 11 different types of information sources ranging from valid information to untrusted or doubtful information<sup>5</sup> (Ashrafi-Rizi and Kazempour, 2020). Experts in the field of infectious diseases suggest that during a pandemic virtual communication provides a good way to inform patients who are in isolation wards<sup>6</sup> (Hollander and Carr, 2020). Google Trends has become a useful tool for monitoring awareness about public health at both national and international levels. It shows a relationship between topics related to COVID-19 and search volumes<sup>7</sup> (Hu et al., 2020).

Libraries across countries try to offset this pandemic by the way of providing digital access to collections and services in a remote way. Libraries around the world are facing hard choices around which services to offer and how, ranging from minimal restrictions to full closure.<sup>8</sup>

Most of the libraries in US are closed for an indefinite period causing widespread disruption of services that go beyond books.<sup>9</sup>

**Response of the Global Libraries:**

The obvious and a quick response to COVID-19 impact, the libraries across countries work to strengthen, the information delivery and services virtually. Libraries start to work together to orchestrate the international response and drive the information delivery process and other international institutions in the right direction. When we look at the evidences for a strong library support in the major global libraries, we encounter with a variety of library virtual services.

The Massachusetts Pharmaceutical Health Library is committed to continue their support of the community's research, learning, and teaching endeavors. Realizing the online services, they have moved online, and serving to maximize the electronic accessibility of the resources and extend a possible remote research and digital learning support. Besides, they continue to offer the connection of the users to the librarian with the right expertise.<sup>10</sup>

The MIT ensures the continuity of their e-books, online journals, databases, and other streaming/electronic materials as usual. See more information about connecting from off-campus are specified besides the coordination of the staff members with major publishers and digital platforms to provide expanded and free resources for remote teaching, learning, and research.<sup>11</sup>

The Bond University Library offers Ask a Librarian service particularly in the wake of the pandemic besides the usual Electronic Resources services without any change to the existing licences<sup>12</sup> whereas the Yeshiva University Libraries continue to offer services and resources for remote teaching, learning, and research. A special service is instituted called as 'Meet with a Librarian virtually'.<sup>13</sup>

With a theme, 'Library Services during COVID-19 Pandemic Crisis' the Digital Access and Virtual Reference (Online Research Help) is available at George Mason.<sup>14</sup> Many Indian libraries are also offering remote access to many electronic resources and the notification of the availability is published in the respective web pages of the libraries.<sup>15</sup>

**RESEARCH METHODOLOGY**

This study is descriptive in nature and a qualitative survey method was used to compile data for the research paper. The questionnaires and surveys are proved to bring an extensive understanding of the library users' needs. Two issues raise the questions of difficulties and reliabilities. The primary limitation is that the responses do not produce complete reliability in any survey. Coding, tabulation and objective description of the responses is not an easy task. While translating the answers the researchers tend to project some clear outcomes, but a few other responses may take more implementation time. Surveys are a good idea as they often reveal the issues to the users and researchers that you had no idea user thought about the library and suggestions for services.<sup>16</sup> The scope of the questions must be specific to encourage community users to complete the whole survey while gathering the most valuable information needed for library decision making.<sup>17</sup> The survey sample for the study comprised specifically of student library users. There are many ways that can be adopted by the librarian to reach out to the library users which can library adopted by the library professional to help provide better services to their users. For data collection, a well self-designed google questionnaire form was designed. The structure of the questionnaire consisted of questions asked of the library user concentrating on the student users as respondents. In this study convenience sampling technique was used and data has been collected from the students all over India. The study was conducted with a sample of 117 respondents of library users.

The Data was analyzed by using sample Excel sheets and graphs.

**Problem Statement**

This paper deals with the need to understand the impact of the COVID-19 on the library user with special references to the students, how a library is able to bridge this gap during the lockdown period and with an emphasis to reach out to the library user. Do libraries play an important role in this situation, to fulfil the needs of library users in their studies?

Libraries need to respond by migrating to digital platform by shifting to digital methods and educating students virtually with the help of web-based talks, recorded lectures, webinars, live discussions and much more. The closures of the institutions can reduce transmission of pandemic influenza if instituted early in outbreaks.



**Aim of the Current Work:**

The survey results would allow us to identify the areas for information services design to prioritize in the coming years. Thus, any design plan for optimum library services depends on the understanding of the users' perception through surveys. Based on this fact, we have fixed a set of aims of the work.

1. In the absence of the regular library services, users may feel a loss in the information access which is experienced in many ways. What are the information services, they are looking for and these services are found to be missed in the lockdown period?
2. How do the users spend their time during the lockdown period? The alternative time spending during this period would be tapped.
3. Types of information access. Which kind of sources the target users tend to use and to what extent. This is one of the intentions of this work.
4. During the absence of the formal library visits how the current library services, through digital platform help the users.

We have framed the reasons for this research exercise with a clear specific objective assessment.

**Research Gap:**

Although various studies reveal different aspects of the library users, very few studies have been conducted on this topic of effects of a particular phenomenon on the library user. This research paper deals with the nature, problems and the scope library users can leverage during this lockdown period.

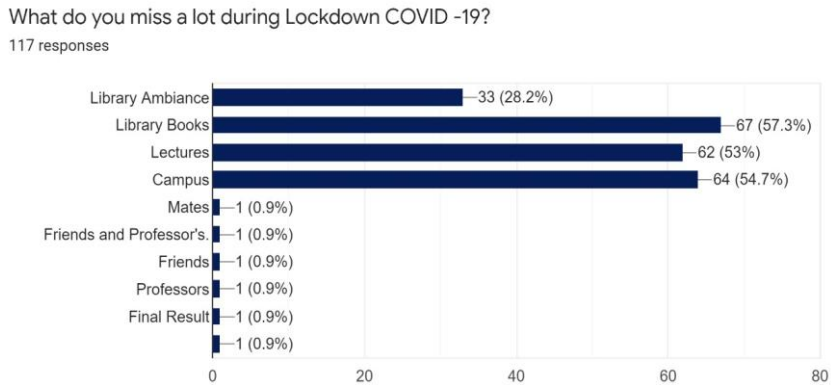
**DATA ANALYSIS AND RESULTS:**

The semi-structured questionnaire designed has 14 questions. Instead of providing the questionnaire model, we have given below in the Table 1, the real data given by one participant. It will enable to understand how the data is collected and how it is cumulated to arrive at tabulation. The specific data for each criterion is prepared in the graphical format and discussed widely in the forthcoming part.

**Table 1: Overall responses tabulated**

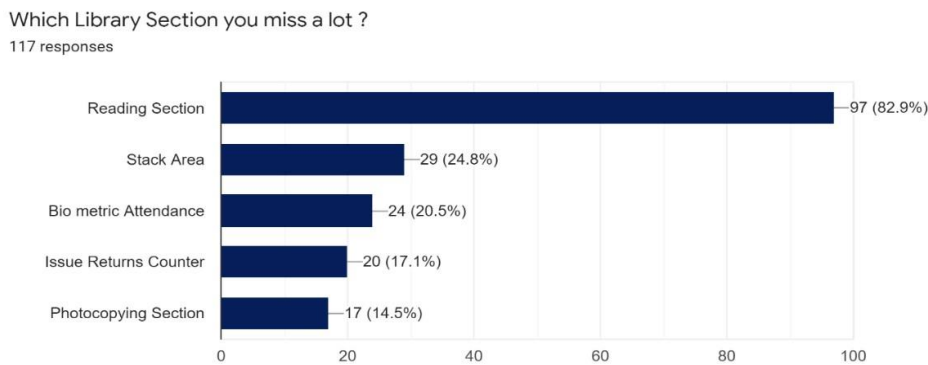
S. No	Question/Variables	No of Responses	Highest	Remarks
1	Gender	117	59.8%	Female
2	Age Group	117	83.8%	Age group 20- 30
3	Course	117	43.6%	Full time MBA
4	What do you miss a lot during Lockdown COVID -19?	117	57.3%	Library Books
5	Which Library Section you miss a lot?	117	82.9%	Reading Section
6	How do you spend your time at home?	117	64.1%	Helping your Parents
7	Which books do you read?	117	45.3%	E-Books
8	Did you attend online Session / Webinar during Lockdown COVID-19?	117	80.3 %	Yes
9	If yes, by whom the Webinar was conducted?	117	50.4%	Subject Faculty
10	Have you attended any activity conducted by the library?	117	35 %	Issue Returns online by email
11	How Library helped you during lockdown Period COVID-19?	117	49.6%	Forwarding E-Books link
12	How do you reach out to Library Facilities?	117	41.9%	Library Website
13	What Resources you were able to access during Lockdown Period?	117	62.4	E-book
14	Overall Satisfaction of the library user in the Lockdown Period?	117	34.2%	Very Good

The responses given by the participating users are recorded and tabulated for the data analysis. The initial question during the survey relates to the users' perception of core missing services and facility. We have provided the 'semi-open' possible responses. The users are given an option of providing multiple responses, i.e., can prefer more than one answer for the question. The resulting data is posted in the figure 1. Likert Rating Scale was used.



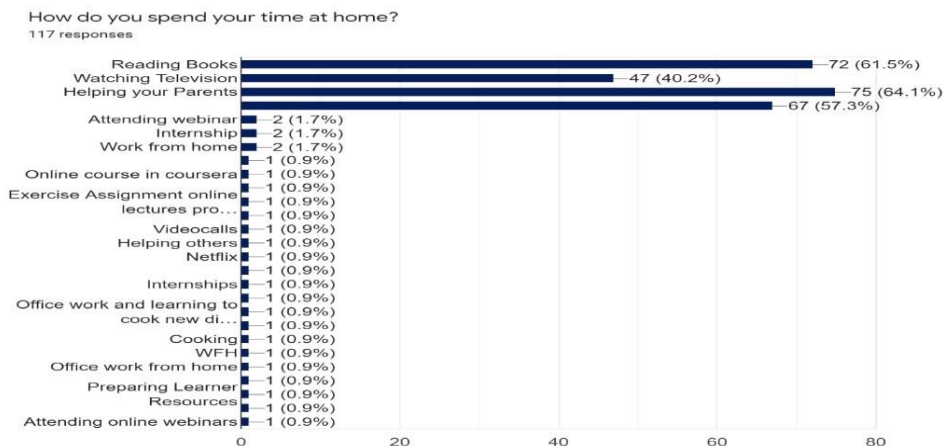
**Figure 1. Missing services during the lockdown period**

A significant set of responses are given by the participants for three selected ones. It includes the absence of library books (by 67 users), followed by the loss of campus atmosphere by 64 and the third close issue is the missing of formal and direct lectures for them. (by 62). These three factors constitute more than half of the responded users. Besides these three, the only other issue is the absence of library ambivalence during the difficult period. Other issues found to be insignificant and not conducive for further investigation.



**Figure 2. The impact of the library divisions on library users**

We through the figure 2 found that most of the users lost access to Reading division of the library. Even information access is possible in the home, a kind of reading atmosphere prevails more in the formal library than homes. Other options stand at a distance and no one comes close to the reading division. This fact has some impact in the future decision making as well as understanding of the perception of the users. It also has influence in the information services design of the future libraries.



**Figure 3. Time allotted for domestic works**

While we expect the users to spend their professional time in homes, we intend to measure it. When we posed this question, surprisingly we found that homework supersedes the academic or research work in home. Information access in the form of reading books occupied just one third of the total time whereas homework drove them away from the academic exercises. During this lockdown an alternative system of learning is webinar. Normally we expect a kind of preference for this alternative learning; however, it is not much preferred by many users. (Figure 3)

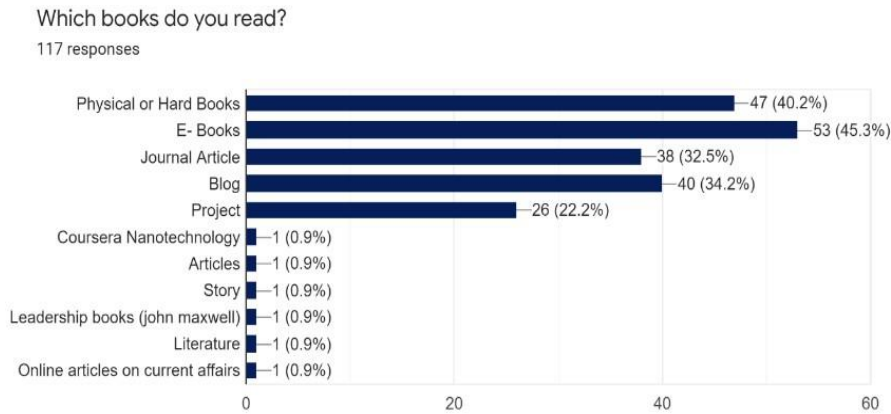


Figure 4. Preference of the form of documents

While accessing the type of information each user has a preference. Each one likes to use a kind of the source. Also, it depends on the level of their information need. For example, a researcher is likely to prefer journal articles whereas a student reads mainly text books, either digital or print form. Our participants’ population is heterogeneous and we ask the same question to everyone and their responses are posted in the figure 4.

As the study period is the formal library closure period, normally we expect an uptrend for the digital medium. To fulfil our expectation, more users (53 numbers) preferred the eBooks over other forms followed by the print books by 47 users. These print books are perhaps borrowed by the users prior to the lockdown period. The next set of preference is occupied by blogs and journal papers. Here a kind of unusual preference is for ‘blogs’ which scores over other communication forms because of the interactive-ness while using. This is an interesting observation we find. Next one is the preference of projects by some participants and rest options do not attract any discussion.

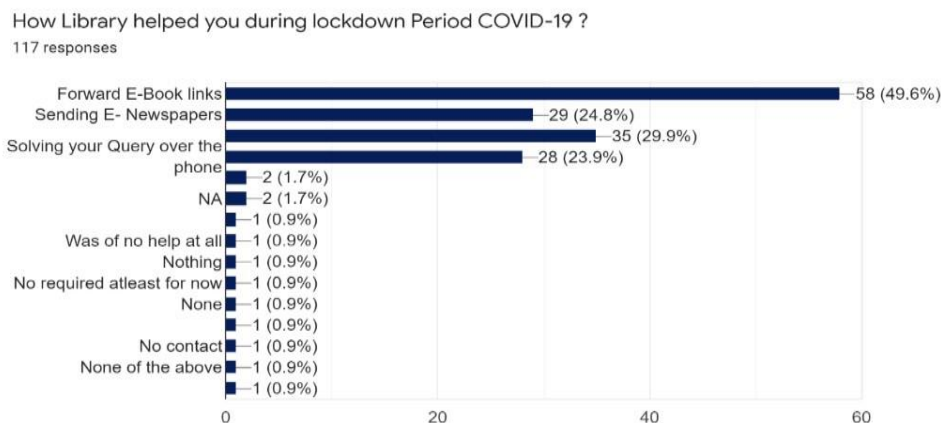


Figure 5. Library services during COVID 19 deadlock

While we posed this question about the extent of the use of the library during the difficult times, most of them responded very positively for digital platform. The library has provided a referral to the available digital books to a large number of users that constitute almost half. Ask-a-Librarian service like any other services in most libraries is also selected by substantial number of users. Digital newspapers have gained momentum in the period with a selection by one-fourth of the users. Obviously other options do not call for a discussion as they are trivial for this study. (Figure 5)

## DISCUSSIONS

This study intended to analyze the information use pattern in the current lockdown period. Besides, it tried to find the use of the library digital services and the preference of the users in the wake of library closure. The survey conducted even not much bigger in terms of the number of users, bring forth the de facto environment of the digital library and referral services.

Digital resources function as alternative, but substantial users prefer a formal library more than electronic ones. The environment plays a major role in the use of information or home reading. Significant users still realize that the value of a library is not equated by just digital sources. Thus, digital resources can function as secondary but not a proxy of the formal library services. More than two thirds of users do not find the digital resources as alternative to the traditional library services. Only half them used the digital resources referred by the selected libraries. The library website is found to be a starting point for alternative information search. This emphasize the importance of developing a functional and content-rich library website. The webinars served as a viable workable solution during the difficult periods.

## CONCLUSION

In this research, the authors highlighted a few pertinent points on the library users' preferences. The users even selected from across the countries, most of them have their affiliation in the selected library of GNIMS.

1. GNIMS library provides support to the researchers for conducting online sessions which will benefit GNIMS.
2. GNIMS library also provides Internet/online facilities for their library users. GNIMS library will try their best to continue to provide library services in this difficult period. A need for information exists in every crisis and librarians and information professional must be ready to meet this need, whether it is for COVID-19 or in any other situation. Although social distancing is good way to prevent the spread of COVID-19, information access to users remains the primary social responsibility of librarians and information personnel. Library user studies are conducted for a long period in different environments. This study is earmarked during a very difficult period to understand how a library can extend its services in a remote way. Remote access to digital sources may become an important part of the library services soon.

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**HUMAN TRAFFICKING**

**Aastha Chandrashekhra Meshram and Simran K. Goswami**  
Students (FY.Bcom), St. Joseph College of Arts and Commerce

**ABSTRACT**

*Human trafficking is a trade carried upon human beings. The offender's traffic human beings, exploit them in various forms for financial earnings. Human trafficking violates many human rights of the victims. The victims of human trafficking face many consequences as they suffer long period of exploitation even after they come out from such status. This paper deals with the human trafficking in India. This paper analyzes the consequences of human trafficking on victims. Transnational organized criminals in human trafficking work as a network among the nations and exploit human beings. There is a United Nations Convention on Transnational Organized Crime (UNTOC) to prevent the human trafficking. This paper studies about the Indian domestic legislations on human trafficking in the light of the International Conventions on the subject matter. In the end, it comes out with measures for preventing human trafficking.*

**INTRODUCTION**

Trafficking means a trade which is illegal. Human trafficking is carrying out a trade on humans. Humans are trafficked for the purpose of sexual slavery, commercial sexual exploitation, extraction of organs or tissues, forced marriage, forced labor or domestic servitude. Human trafficking after drugs and the arms trade is the third largest organized crime across the world. Human trafficking across the world is mainly done for sexual exploitation where women and children turn as victims to it. Human trafficking is done for a number of purposes but sadly in our country the act which exists against human trafficking is Immoral Trafficking Prevention Act (ITPA) and it only combats against the human trafficking if it is done for the purpose of sexual exploitation. So, the legal provisions relating to human trafficking as whole must be strengthened in order to prevent human trafficking in India. There are international conventions for preventing human trafficking of which more of the countries have ratified it. Human trafficking leads to violation of human rights of the individuals and also, they are subjected to revictimization. The laws for human trafficking must be strengthened that it meets all the requirements for preventing human trafficking.

**Objective**

- To study about human trafficking in India.
- To study about the laws for human trafficking in India.
- To analyze whether the laws for human trafficking in India are properly implemented.
- To study about the international conventions to prevent conventions.

**REASONS FOR HUMAN TRAFFICKING**

There are many reasons for human trafficking. They are determined by political, economic and cultural factors. Trafficking in persons is according to the doctrine of supply and demand. Firstly, there are certain factors in the country such as need of employment, poverty, social conditions, instances of armed or war conflicts lack of political and economic stability, lack of proper access to education and information etc. Secondly, in developed and wealthy countries there is demand for inexpensive products, cheap labor and low-priced services. The organized crime groups have found an opportunity for making huge profits by connecting the supply and demand that by clubbing the first and the second instances.

These reasons lead to increased migration but a condition of restricted migration due to numerous policies of the State. People use smuggling channels for human trafficking exposing themselves to exploitation, deceit, violence and abuse (Causes of Human Trafficking in India ...).

**CONSEQUENCES OF HUMAN TRAFFICKING**

The victims in the process of trafficking in persons are abused and exploited in certain conditions which may result in short term and long-term minor and severe psychological and physical attacks, diseases especially sexually transmitted diseases or HIV viruses. This condition can even lead to the permanent disability and death. The direct consequences of human trafficking are aggression, depression, disorientation, alienation and difficulties in concentration. Many studies have shown that injuries and traumas acquired during the process of trafficking can last for a long period even after the person has become free from exploitation and this mainly occurs when the victim is not given with proper care and counsel. Even the rehabilitation process for the victims cannot be guaranteed for a certain result. Although the victims are brought out from the physical problems, the

trauma and the psychological problems does not allow the victim to totally recover from the consequences. Some of the victims find it difficult to adapt to the normal lives that they previously carried out. The sad part about the victims of human trafficking is that the rights of the victims are violated even after they come out from the status of exploitation. In many cases they face re-victimization. In many of the countries the protection provided to the trafficked persons is directly conditioned by their willingness to cooperate with the competent authorities. But this conditional protection is contrary to the full access and protection of human rights and the use of trafficked persons as an instrument in the criminal proceedings are not allowed.

### **LEGAL FRAMEWORKS TO COUNTER HUMAN TRAFFICKING IN INDIA**

- **Indian Penal Code 1860:** Interestingly the Indian Penal Code which came into existence in 1860 addresses the problem of human trafficking in human beings. It is addressed in Section 370 and 370 A of the Indian Penal Code. It prohibited trafficking of women and girls and prescribed ruthless punishments for the criminals. It lays down that anyone who buys or sells the person under the age of 18 years for the purpose of prostitution and for sexual exploitation and for other immoral purposes shall be liable to imprisonment for up to 10 years and also be liable to fine. It also recognizes cross border trafficking into prostitution and whoever imports into India from any country outside India any girl under the age of twenty one years with the intent that she may be, or knowing it to be likely that she will be, forced or seduced to illicit intercourse with another person shall be punishable with imprisonment which may extend to ten years and shall also be liable to fine.
- **Constitution of India, 1949:** The Indian Constitution of India prohibits trafficking in persons and guarantees many of the internationally acknowledged various human rights norms such as the right to life and personal liberty, the right to equality, right to freedom, the right to constitutional remedies. The right to be free from exploitation is also assured as one of the fundamental rights of any person living in India.

### **SUGGESTIONS**

- The domestic legislation for combating human trafficking in India must be strengthened that it must combat all forms of human trafficking.
- The National Human Rights Commission must conduct extensive research throughout the country and should contribute towards the implementation of an effective law for human trafficking. The rights of women and children guaranteed by the constitution must be ensured to women.
- The migration aspects from one country to another must be strengthened in order to prevent transnational organized crime of human trafficking.
- Many more rehabilitation center's must be established for the welfare of the victims.
- Not alone women and children also men must be given with adequate means of education and employment which would greatly contribute for preventing human trafficking.

### **CONCLUSION**

The laws for human trafficking must be strengthened that it meets all the requirements for preventing human trafficking. People who are in poverty line across the country must be made aware about human trafficking and its consequences in order to prevent them from becoming victims. Many national and international seminars and conferences can be conducted across the country so that the general people and the government can join hands to prevent human trafficking. The vulnerable sections of the society must be protected by the Government so that they don't fall as victims to human trafficking. The victims of the human trafficking are only the persons from below poverty line so the offence of human trafficking can be greatly prevented if the Government helps the poor sections of the society and provides them with adequate education and employment.

### **METHODOLOGY**

This study is doctrinal in nature. The researcher has used secondary sources. These include books, articles, newspaper articles, web sources and others.

Online resources:

<https://www.unodc.org>

<https://en.m.wikipedia.org>

<https://www.ojp.gov>

<https://www.iom.int>

<https://www.ohchr.org>

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**A STUDY ON IMPACT OF MONETARY INCENTIVES ON MOTIVATION OF DEGREE COLLEGE STAFF: WITH REFERENCE TO VIRAR LOCALITY COLLEGES**

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**Alisha Iveen Tuscano**

Self-Finance Department, St. Joseph College of Arts and Commerce Satpala, Rajodi road, Virar (West)

**ABSTRACT**

*The reason for this paper is to survey speculations and proof with respect with the impacts of money related motivators on individual efforts and assignment execution. We give a system to understanding these impacts in various settings important to accounting researchers and spotlight especially on how striking highlights of bookkeeping settings might influence the incentives-effort and effort-performance relations. Our aggregation and coordination of theories and proof across a wide assortment of disciplines uncovers huge ramifications for accounting research and practice. In light of the structure, theories, and earlier proof, we create and discuss various bearings for future research in accounting that could give significant experiences into the viability of money related reward frameworks.*

**INTRODUCTION**

Motivation plays a critical role globally in achieving goals and business objectives and is equally as important for companies that work in a team-based environment or in a workplace comprised of workers who work independently. Making sure each employee's workplace goals and values are aligned with the organization's mission and vision is important for creating and maintaining a high level of motivation that can lead to higher productivity, improved work quality and financial gain across all departments. Moreover, increasing motivation, commitment and engagement levels are key organizational aspects nowadays. The development of compensation policies has an important role in motivating workforce to deliver high levels of performance, discretionary effort and contribution. However, according to Marketing Resource Center, (2009); if the organization does not take efforts to motivate its work force by way of monetary rewards it is likely that the performance of a job as a whole will be reduced often to a single 2 measure of performance such as profit, without considering other factors that makes up total performance of the system. The prime purpose of monetary incentive towards successful accomplishment is to motivate the employees and encourage them so as to excel in their job performances. So, monetary incentives play an important role in every work environment whether it is a public sector or a private sector. The study might look into the impact of not giving such incentives to employees; is there a need for such rewards to employees and if so the type of rewards triggering motivation.

**LITERATURE REVIEW**

Berger and Berger (2015) argued that employees prefer to have monetary incentives in return to their successful accomplishments. Sajuyigbe, Olaoye, and Adeyemi (2013) stated that rewards are basic conceptual elements in improving employee performances. Entwistle (1987) propounded that rewarded employees have a high degree of motivation and it directly impacts their performances. However, Buchbinder and Shanks (2017) differed that monetary incentives motivate only to a certain extent. Kube, Marechal, and Puppe (2006) confirmed that monetary incentives are effective during the short-term period and noting the long-term period whereas non-monetary incentives give significant and consistent satisfaction. Danish and Usman (2010) opined that proper usage of rewards as a tool in an organization would produce a conducive environment so as the employees get motivated and rise to the occasion. Lawler (1985) claimed that rewards lead to increased employees' satisfaction and will have a direct impact on employee's performance. Hong (1995) proposed that rewards might motivate employees only when they yield rewards due to their sincere and hard work. Fairbank and Williams (2001) suggested that to stimulate an employee's creativity managers should use rewards. Sonawane (2008) stated that it is not only important for their recognizing good job performances through rewards but also should be encouraged through providing proper feedback. Schaufeli (2002) found out the need for the rewards in an organization so as to avoid burnouts – the situation in which employees tend to be not satisfied; will have negative outlooks and a little dedication. Well performed employees should be incentivized with monetary compensation, which is an easier and the best way to encourage employees so as to be effective and efficient (Pink, 2011).

**OBJECTIVE OF THE STUDY**

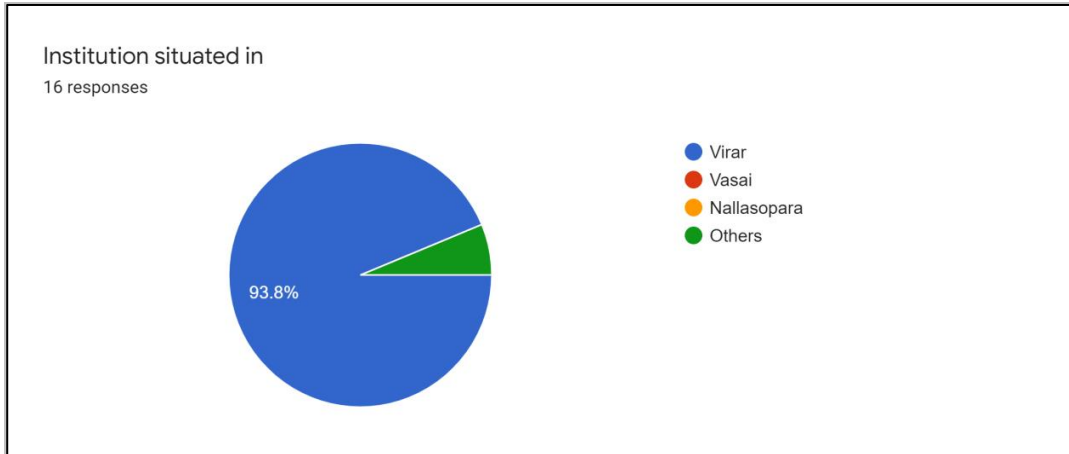
1. To examine the relationship between monetary incentives and motivation of college staff.
2. To study the positive effects of monetary incentives.
3. To know the overall effect of providing monetary incentives to college staff on the success of an institution.



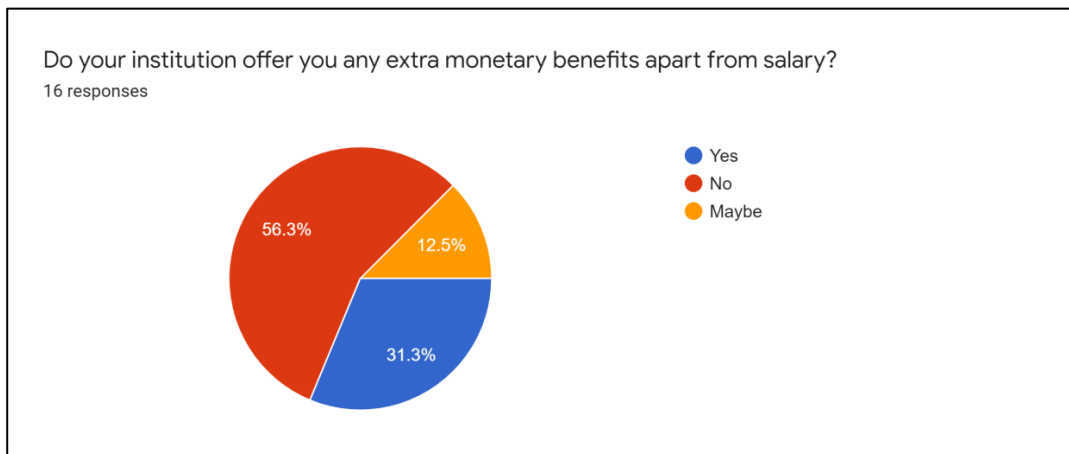
**RESEARCH METHODOLOGY**

This study focuses on positive effects of monetary incentives on motivation of college staff. The study was conducted in the colleges of Virar city. 16 questionnaires were collected from the teaching staff of the college through a well-defined questionnaire. It makes the use of secondary data as well. Furthermore, the required and relevant secondary data are collected from various Research Papers, Journals, & Publications, websites and many others.

**FINDINGS:**



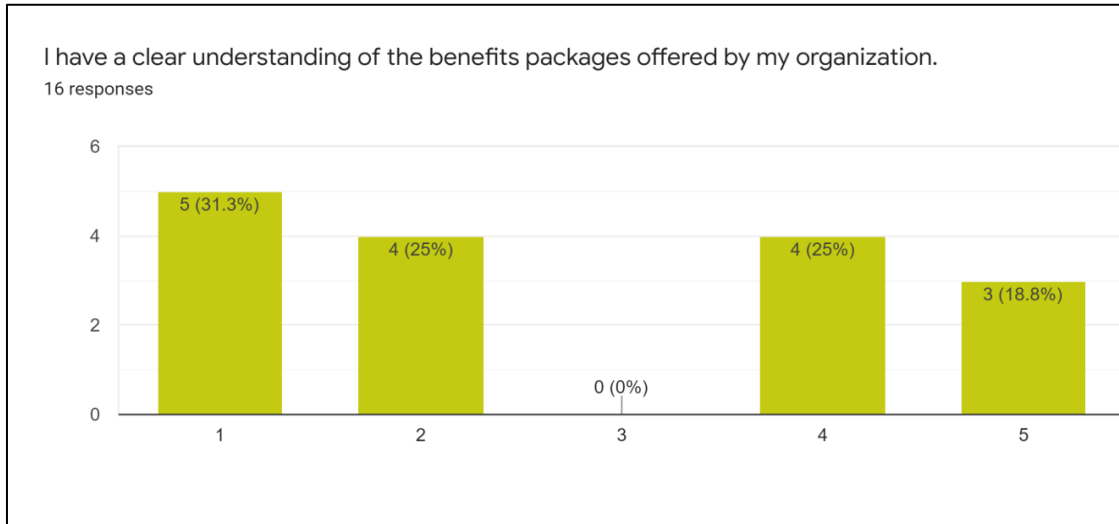
- ❖ As the study revolves around a particular geographic area 93.8% respondent were received from colleges in Virar locality.



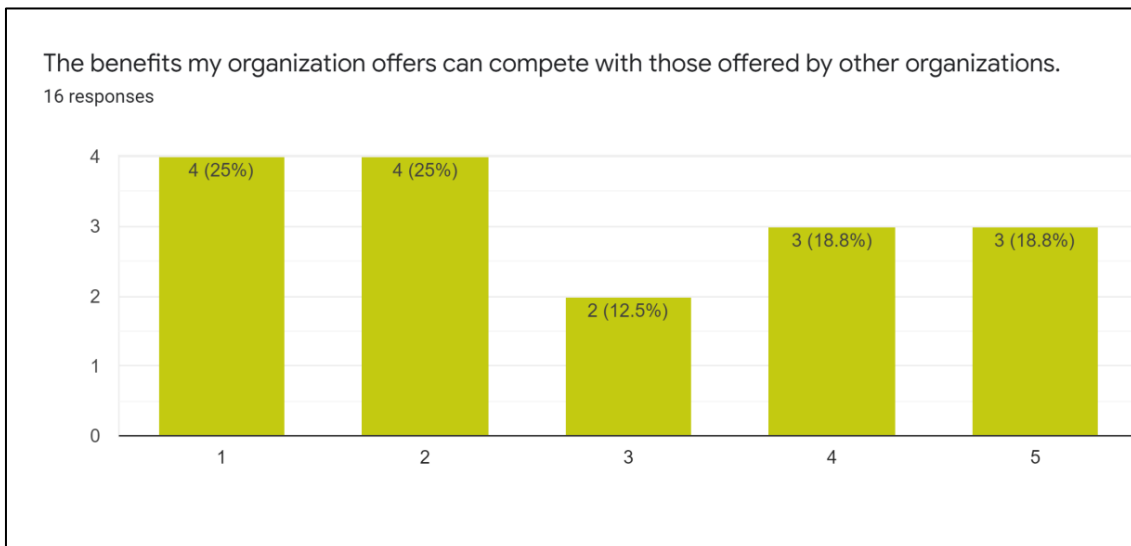
- ❖ 56% staff do not get any extra monetary benefits apart from their salaries whereas 31% staff gets some extra monetary benefits apart from their monthly salary



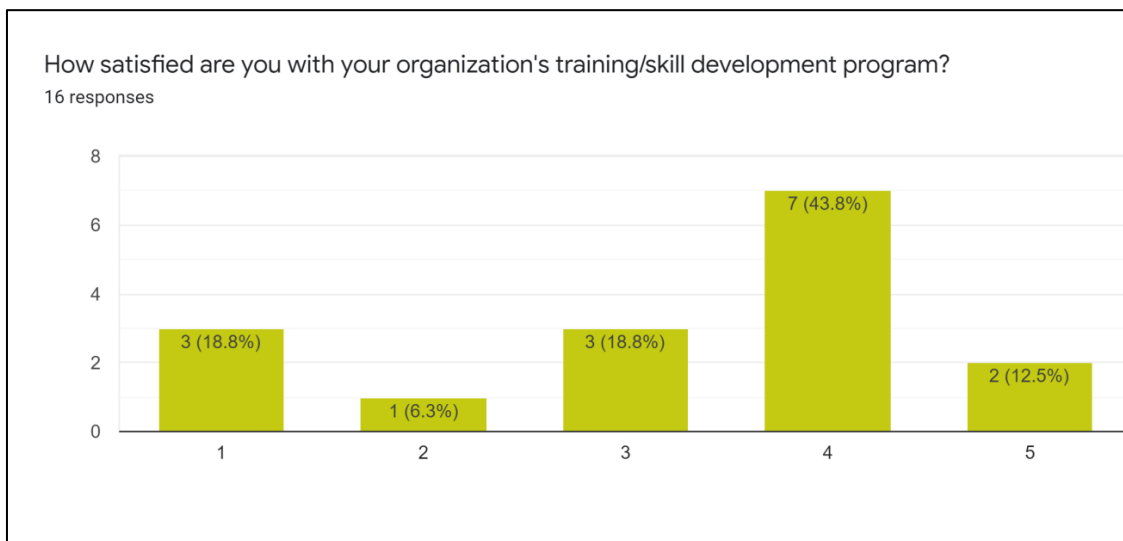
- ❖ 31% staff are poorly satisfied which states that they do not get any extra benefits whereas only 1% staff is satisfied with the benefits obtained by them



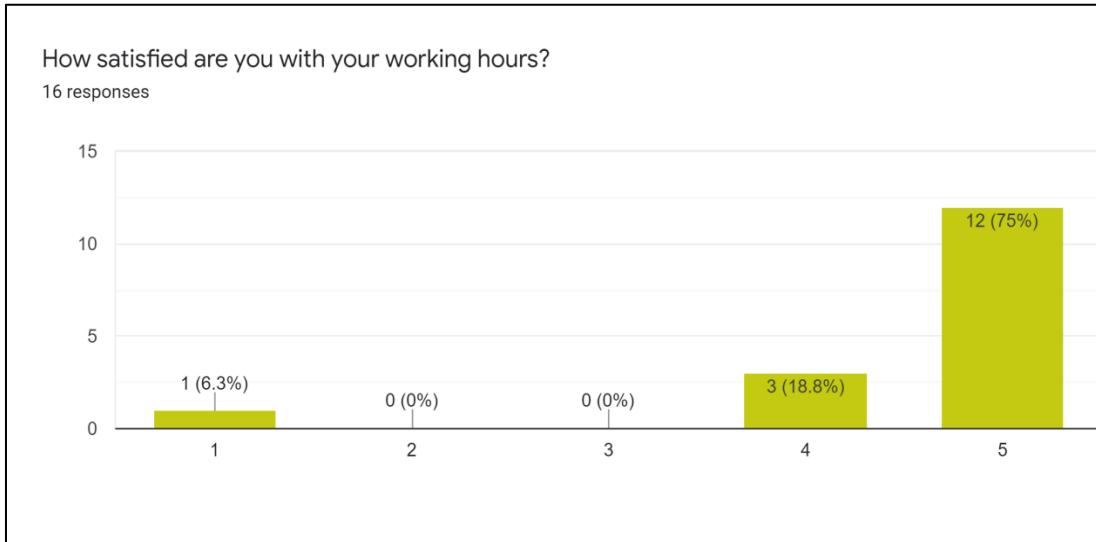
❖ 31% staff do not have clear idea of any benefit offered by their institution whereas, 18% staff has clear idea of the benefits offered



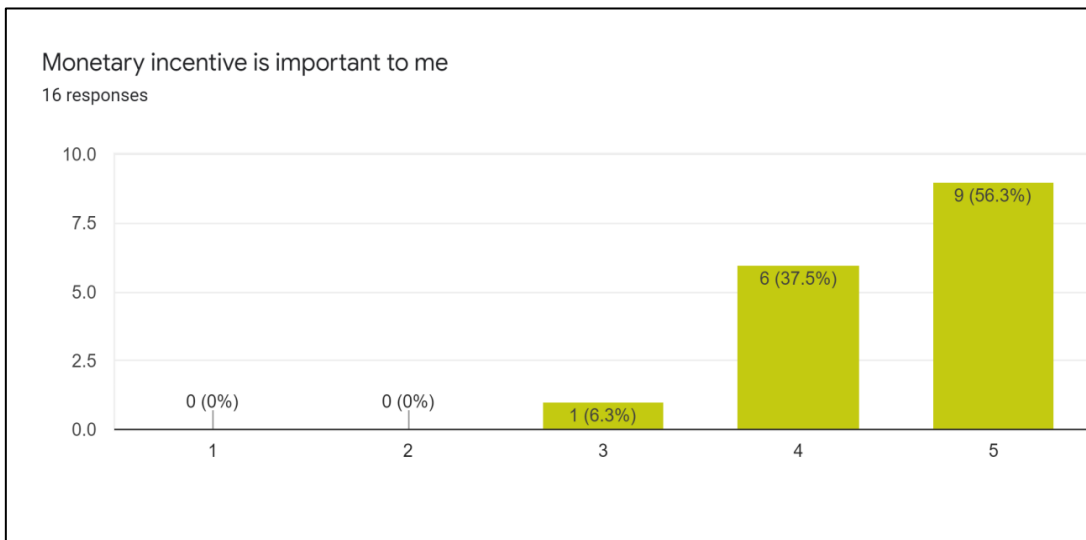
❖ As per 25% staff the benefits offered by other similar institutions can compete with the monetary incentives offered by their own institutions



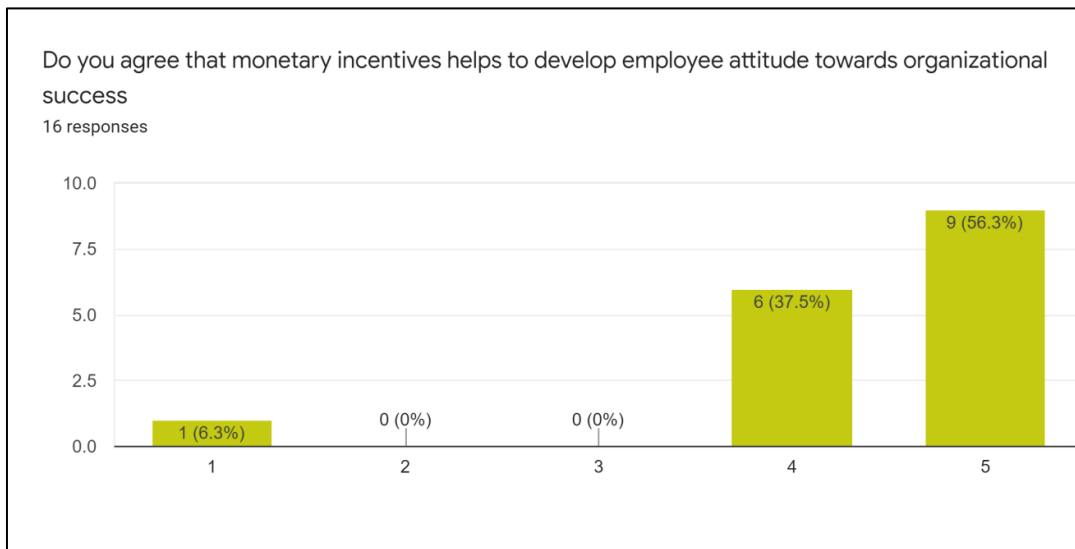
❖ Around 19% staff are not satisfied with the training program offered to them. If staff gets reimbursement for the cost of training programme undertaken by them from their institution then the satisfaction rate can be raised



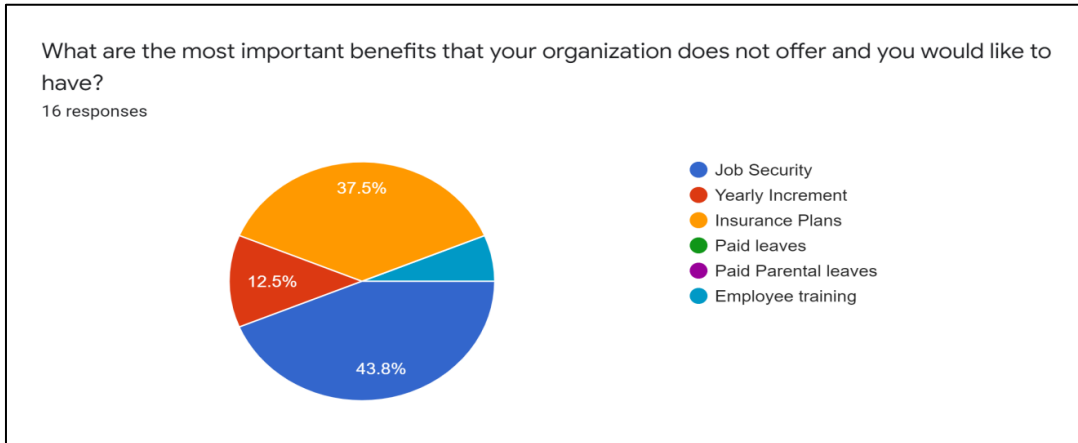
❖ Here only 6% staff are unsatisfied with their working hours but on the contrary 75% are completely satisfied their working hours.



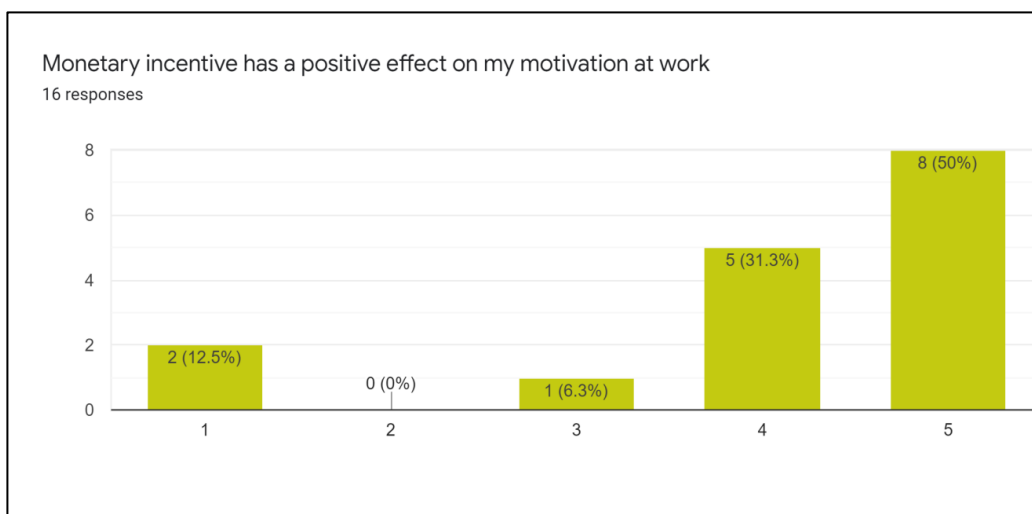
❖ 56% staff feels that monetary incentives are important for their motivation at work place.



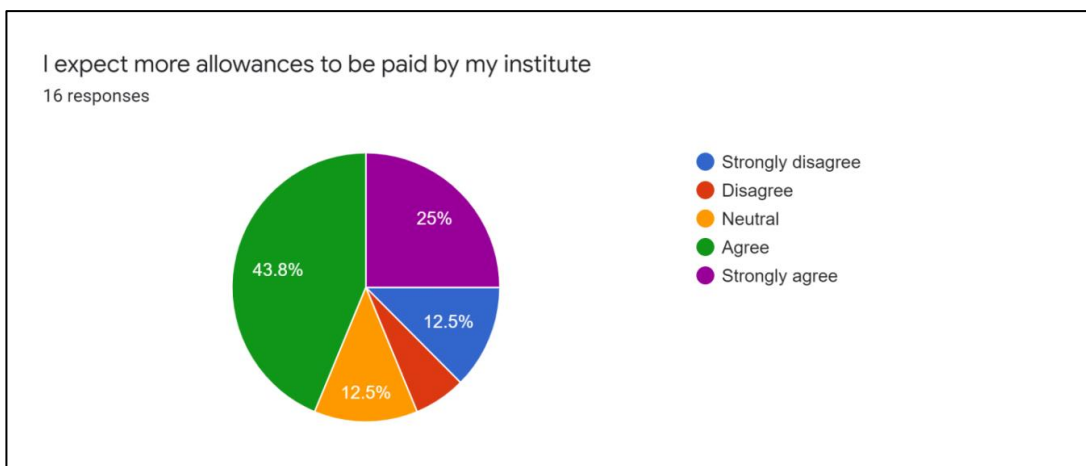
❖ 6% staff disagree with this discussion but around 56% completely agree that employees motivation helps in institutions success



❖ Around 43% respondent has chosen job security as the most important benefit followed by 37% for Insurance policies, 12% for yearly increment and a negligible for employee training.



❖ 50% staff agrees to monetary incentive- positive effect on work relationship whereas 12% staff disagree with the relationship.



❖ 43% workforce anticipates additional incentives from their institution, though immaterial crowd anticipates no additional incentives.

**CONCLUSION**

In this paper, we present hypotheses, proof, and a system for understanding the impacts of monetary incentives on effort and task performance. Clearly people are inspired in an unexpected way. The greater part of the workers are fulfilled by the current compensation benefits and on the job remittances proposed to them than some other financial motivations. All in all, the representatives are happy with the current compensation structure. Notwithstanding, they have communicated the accompanying concern:

The motivation of staff can be increased if they are paid monetary incentives. Most of the employees expect more allowances to be paid to them against the present constant allowance structure.

- The greater part of the workers are of the assessment that money related motivating forces will be a win factor in changing representatives' disposition towards progress.
- The financial motivations could build representatives' dependability towards the institute.
- Workers incline toward financial motivations, for example, on the job stipends, travel costs, compensatory day offs, and so forth
- The review uncovers that the monetary incentives straightforwardly affects sample's motivation.
- Attractive monetary motivator will support the vast majority of the representatives' inspiration to buckle down. Hence, it very well may be predicated that the workers like and anticipate money related motivating forces.

From the above conversations, it is exceptionally evident that the administration needs to perceive the right sort of monetary incentives to their staff so the representatives gets profoundly energetic to invest their best energy towards getting done with their tasks. This will upgrade representatives' devotion towards the association, empowering them to be more useful with work fulfillment. So it is prescribed to present financial motivating force strategy in the College as a functioning specialist towards progress. Further, the exploration affirms that the representatives of the College are not continuously searching for monetary advantages. Be that as it may, management needs to consider offering monetary incentives in order to work on their exhibitions.

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## E-COMMERCE

<sup>1</sup>Prof. Shahid Pervez Iqbal Ahmed and <sup>2</sup>Dr. Anasri Mohd. Nasir<sup>1</sup>M.C.S. , M.B.A. (Information System), (Assistant Professor, Department of Information Technology and Computer Science, Akbar Peerbhoy College of Commerce and Economics, Grant Road (E), Mumbai)<sup>2</sup>M.C.A, (Asst. Prof. & HOD (Department of Information Technology), K.P.B. Hinduja College of Commerce, Mumbai**ABSTRACT**

*The new businesses are created or existing businesses are enhanced due to more innovations in technology. The businesses have been around since prehistoric times. The many of the industries in the world would collapse, if the existence and use of Information Technology were to be snatched suddenly from the businesses. Technology has caused in explosion in commerce and trade. Technology gave us the opportunity to see things from new perspective. Some of the areas in which technology is crucial to business include sales and purchase system, the use of ICT in business management, accounting system and other aspects of daily business activities. In information technology, the e-commerce activities such as electronic transfer of fund, supply chain management, online marketing, online transaction etc. E-commerce is the application of current and emerging information and communication technologies to conduct businesses.*

*Security is the degree of resistance to, or protection from, harm. It applies to any vulnerable and valuable asset, such as a person, item, organization or information. The security related to IT is Computer Security, Internet Security, Application Security, Data Security, Information Security, Network Security etc. The computer security includes all five components: hardware, software, data, people, and procedures by which digital equipment, information and services are protected from unintended or unauthorized access, change or destruction, and is of growing importance due to the increasing reliance of computer systems in most societies.*

*M-commerce is the mobile e-commerce, used to describe the growing trend of using networks that interface with wireless devices, such as laptops or mobile phones to initiate or complete online electronic commerce transactions.*

*E-commerce security has its own particular nuances and is one of the highest visible security components that affect the end user through their daily payment interaction with business. E-commerce security is the protection of e-commerce assets from unauthorized access, use, alteration, or destruction. The dimensions of e-commerce security are: Integrity, Non-repudiation, Authenticity, Confidentiality, Privacy and Availability. Information security is an essential management and technical requirement for any efficient and effective Payment transaction activities over the internet. In this paper we discussed with Overview of E-commerce security, Purpose of Security in E-commerce, Different security issues in E-commerce, Secure online shopping guidelines.*

*Keywords: E-commerce, Traditional commerce and E-commerce, Security in E-commerce*

**I. INTRODUCTION**

The people are very much sensitive to keep their information secure on the internet. The internet users in the world are increasing day by day. There is a drastic increase in internet transaction using E-commerce and M-commerce. The Indian government is now making all kinds of money transaction through internet. Over the past number of years, there has been a monumental increase in the amount of business conducted electronically, and as a result this has led to a lot of security issues particularly in the mobile commerce and electronic commerce area. Especially from Covid-19 period, really the online businesses tremendously increased.

Electronic Commerce is a type of business model, or segment of a larger business model or a trading facility that enables a firm or individual to conduct business or services over an electronic network. E-commerce is trading in product and services conducted via computer networks. The E-commerce draws on technologies such as mobile commerce, EFT, SCM, Internet marketing, EDI, online transaction processing, automated data collection etc. E-commerce is a market entry strategy where the company may or may not have a physical existence or presence. Through E-commerce, we can deliver product and services (the product may be physical like cars, computers, books or services like news or consulting). Simply commerce is a division of trade or production which deals with the exchange of goods and services from producer to final consumer.

**Manufacturing Company → Distributor → Wholesaler → Retailer → Customer**

By E-commerce, the transaction or terms of sale are performed electronically.

**Manufacturing Company → Direct selling → Customer**

Independent freelancers, small businesses and large corporations have all benefited from E-commerce , which enables them to sell their goods and services at a scale that was not possible with traditional offline.

E-commerce activities are concluded with the help of computers and laptops, whereas in M-commerce, smartphones, tablets, iPad, PDA’s (Personal Digital Assistant) etc are used. Some common M-commerce applications are: Mobile Ticketing, Location-based services like local maps, local offers, local weather, information services likestock data, sports result, financial records, auctions etc. Some common E-commerce applications are: Supply Chain Management, Online marketing and advertisement, online publishing, online booking etc.

Today, privacy and security are a major concern for electronic technologies. Security is one of the principal and continuing concerns that restrict customers and organizations engaging with ecommerce. Web e-commerceapplications that handle online payments through net banking or using debit cards, credit cards, PayPal have more compliance issues regarding data loss or alteration. The e-commerce industry is addressing security issues on their internal networks. There are guidelines for securing systems and networks available for the e-commerce systems. Privacy has become a major concern for consumers with the rise of identity theft and impersonation. The internet application may be linked to back office system to process transaction and utilize information held on databases. For security reason, firewalls are built to protect the internal network of an organization.

CUSTOMER AND MERCHANT PERSPECTIVES ON THE DIFFERENT DIMENSIONS OF E-COMMERCE SECURITY		
DIMENSIONS	CUSTOMER’S PERSPECTIVE	MERCHANT’S PERSPECTIVE
Integrity	Has information I transmit or receive been altered?	Has data on the site been altered without authorization? Is data being received from customers valid?
Nonrepudiation	Can a party to an action with me later deny taking the action?	Can a customer deny ordering products?
Authenticity	Who am I dealing with? How can I be assured that the person or entity is who they claim to be?	What is the real identity of the customer?
Confidentiality	Can someone other than the intended recipient read my messages?	Are messages or confidential data accessible to anyone other than those authorized to view them?
Privacy	Can I control the use of information about myself transmitted to an e-commerce merchant?	What use, if any, can be made of personal data collected as part of an e-commerce transaction? Is the personal information of customers being used in an unauthorized manner?
Availability	Can I get access to the site?	Is the site operational?

The collage illustrates various aspects of e-commerce. At the top left, a diagram for B2B e-commerce shows 'Buyer Centric Marketing', 'Improve Operational Efficiency', and 'Rich Customer Experience' leading to 'Excellent Customer Service'. To the right, a 3D illustration shows a storefront with 'B2C' signs and a man, with the text 'BUSINESS to CONSUMER'. Below these are logos for OLA, eBay, UBER, and OLX.in. At the bottom left, a tablet displays a 'HOTEL FIVE STARS' booking interface.

**II. RELATED WORKS**

Security is one of the principal and continuing concerns that restrict customers and organizations engaging with e-commerce. The aim of this paper is to explore the perception of security in e-commerce from both customer and organizational perspectives. With the rapid development of E-commerce, security issues are arising from people's attention. The owner of e-commerce web site are thinking of how to attract more customers and make the visitors feel secured when working on the site. The objective of writing this research analysis is to make the users to have clarity of thoughts on the technology which helps to do secure transactions.

<b>E-commerce Transaction Phases</b>			
<b>Information Phase</b>	<b>Negotiation Phase</b>	<b>Payment Phase</b>	<b>Delivery Phase</b>
<b>Security Measures</b>			
<b>Confidentiality</b>	<b>Secure</b>	<b>Encry- ption</b>	<b>Secure</b>
<b>Access Control</b>	<b>Contract</b>		<b>Delivery</b>
<b>Integrity</b>	<b>Identification</b>		<b>Integrity</b>
<b>Checks</b>	<b>Digital Signatures</b>		<b>Checks</b>

**Fig.: Security measures in different phases of Ecommerce Transaction**

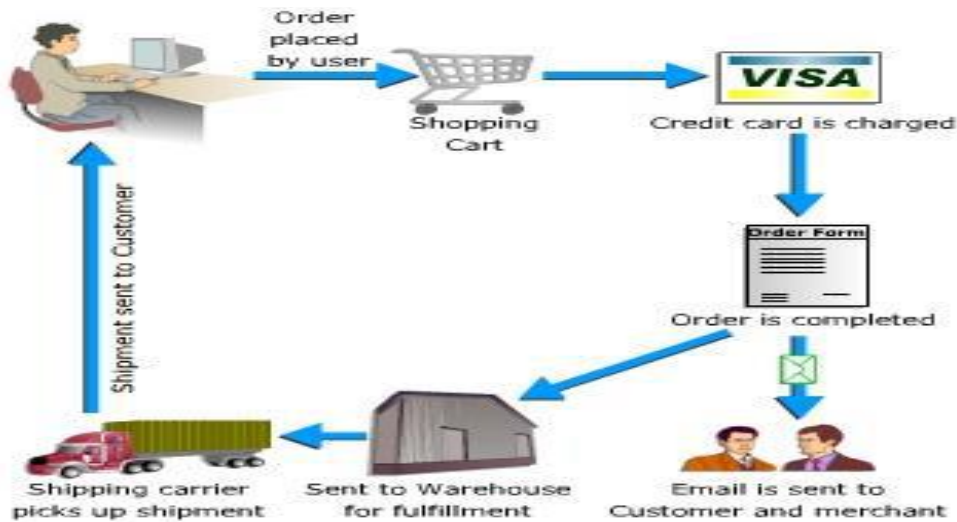
Many customers refuse to perform online transactions and relate that to the lack of trust or fear for their personal information. The traditional authentication mechanism is based on identity to provide security or access control methods. In addition, traditional encryption and authentication algorithm require high computing power of computer equipment. E-Commerce offers the banking industry great opportunity, but also creates a set of new risks and vulnerability such as security threats. Information security is an essential management and technical requirement for any efficient and effective Payment transaction activities over the internet. It was found that the credit card based payment systems were the most widely used means of conducting online payments. It was also extracted from the study that users want more simplified, convenient and secure online payment systems. Transactions between buyers and sellers in e-commerce include requests for information, quotation of prices, placement of orders and payment, and after sales services. The high degree of confidence needed in the authenticity, confidentiality, and timely delivery of such transactions can be difficult to maintain where they are exchanged over the Internet. The online transaction requires consumers to disclose a large amount of sensitive personal information to the vendor, placing themselves at significant risk. In online shopping, online electronic payment function is the key issue to ensure the consumers are fast and convenient; we have to ensure the safety and secrecy of the parties to a transaction, which requires complete electronic trading systems.

**III. PURPOSE OF STUDY**

- Study the Overview of E-commerce security.
- Understand the purpose of Security in E-commerce.
- Discuss the different security issues in E-commerce.
- Understand the Secure online shopping guidelines.

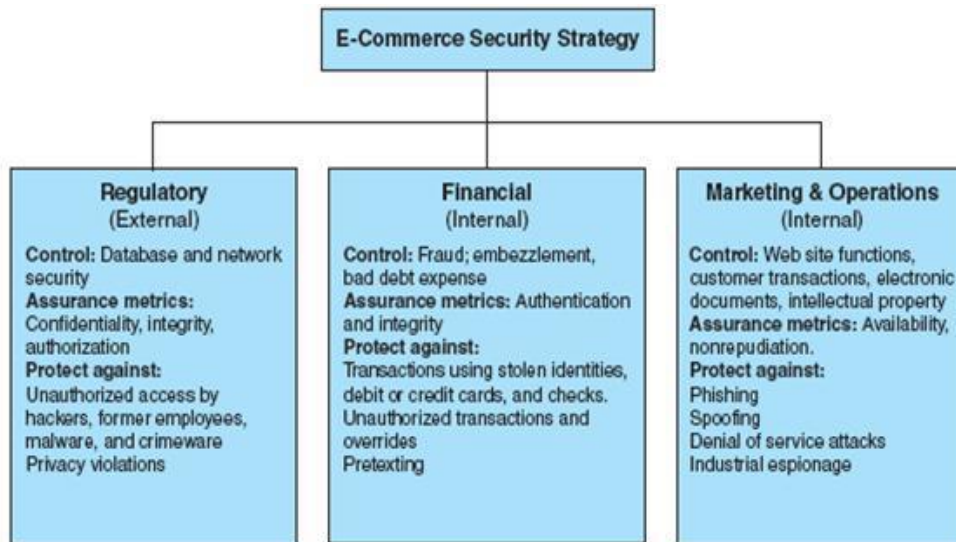
Now days, a huge amount is being purchased on the internet, because it's easier and more convenient. Almost anything can be bought such as music, toys clothing, cars and food etc. Even though some of these purchases are illegal we will be focusing on all the item's you can buy legally on the internet. Some of the popular websites are eBay, iTunes, Amazon etc.





**IV. E-COMMERCE SECURITY TOOLS:**

- Firewalls – Software and Hardware
- Public Key infrastructure
- Encryption software
- Digital certificates
- Digital Signatures
- Biometrics – retinal scan, fingerprints, voice etc
- Passwords
- Locks and bars – network operations centers



**Fig.: E-Commerce Security Strategy**

**V. PURPOSE OF SECURITY:**

1. Data Confidentiality – is provided by encryption / decryption.
2. Authentication and Identification – ensuring that someone is who he or she claims to be is implemented with digital signatures.
3. Access Control – governs what resources a user may access on the system. Uses valid IDs and passwords.
4. Data Integrity – ensures information has not been tampered with. Is implemented by message digest or hashing.
5. Non-repudiation – not to deny a sale or purchase.

## VI. SECURITY ISSUES

E-commerce security is the protection of e-commerce assets from unauthorized access, use, alteration, or destruction. While security features do not guarantee a secure system, they are necessary to build a secure system.

### Security features have following categories:

- **Authentication:** Verifies who you say you are. It enforces that you are the only one allowed to logon to your Internet banking account.
- **Authorization:** Allows only you to manipulate your resources in specific ways. This prevents you from increasing the balance of your account or deleting a bill.
- **Encryption:** Deals with information hiding. It ensures you cannot spy on others during Internet banking transactions.
- **Auditing:** Keeps a record of operations. Merchants use auditing to prove that you bought specific merchandise.
- **Integrity:** prevention against unauthorized data modification
- **Non-repudiation:** prevention against any one party from reneging on an agreement after the fact
- **Availability:** prevention against data delays or removal.

## VII. SECURITY THREATS:

Three types of security threats

- a. denial of service,
- b. unauthorized access
- c. theft and fraud

### a. Security Denial of Service (DOS):

Two primary types of DOS attacks: spamming and viruses

#### Spamming:

- Sending unsolicited commercial emails to individuals
- E-mail bombing caused by a hacker targeting one computer or network, and sending thousands of email messages to it.
- Surfing involves hackers placing software agents onto a third-party system and setting it off to send requests to an intended target.

#### Viruses:

Self-replicating computer programs designed to perform unwanted events.

### b. Security (unauthorized access):

Illegal access to systems, applications or data, Passive unauthorized access

- Listening to communication channel for finding secrets.
- Active unauthorized access,
- Modifying system or data
- Message stream modification

### c. Security (theft and fraud):

- Data theft already discussed under the unauthorized access section
- Fraud occurs when the stolen data is used or modified.
- Theft of software via illegal copying from company's servers.
- Theft of hardware, specifically laptops.

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**VIII. SECURE ONLINE SHOPPING GUIDELINES:**

1. Shop at Secure Web Sites
2. Research the Web Site before You Order
3. Read the Web Site's Privacy and Security Policies
4. Be Aware of Cookies and Behavioral Marketing
5. What is safest: Credit Cards, Debit Cards, Cash, or Cheques?
6. Never Give Out Your Social Security Number
7. Keep Your Password Private
8. Don't Fall for "Phishing" Messages
9. Always Print or Save Copies of Your Orders
10. Pay Attention to Shipping Facts
11. Learn the Merchant's Cancellation, Return and Complaint-Handling Policies
12. Be Wary of Identity Theft
13. Consider Using Single-use Card Numbers
14. Be Cautious with Electronic Signatures
15. Be Aware of Dynamic Pricing

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**ENHANCEMENT OF LIBRARY SERVICES USING IOT IN A POST COVID-19 SCENARIO****Dr. Antonette Lobo**

Librarian, SIES College of Arts, Science &amp; Commerce, Sion (West), Mumbai

**ABSTRACT**

*Internet of Things (IoT) refers to the interconnection of physical devices through the internet. As internet facilities are available around the clock these devices can be accessed anytime, anywhere, by everyone and everything connected to the network.*

*Slowly and steadily IoT is proliferating every aspect of our life especially the commercial sectors have gained tremendously because of this technology. Sectors such as Agriculture, Energy, Finance, Healthcare, Manufacturing, Retail, Hospitality, Transportation, and logistics have been using this technology to improve their services. IoT has tremendous potential, however, it has yet to find its place in libraries.*

*This paper attempts to present the application of IoT with a focus on providing efficient and effective library services, especially in the current scenario.*

*Keywords: Internet of Things, Smart Libraries, Application of IoT, Digital Libraries*

**INTRODUCTION**

Libraries have been facing various challenges throughout their history, but the advent of technology and the rapid speed with which Information technology has developed, has created a new era in process of information archiving, storage, and retrieval.

The availability of online resources and a preference for these online resources especially in the current scenario wherein due to the lockdown, people were dependent on online newspapers and other online resources to fulfill their information needs as well as to keep them mentally active, has caused a question in the mind about the future of print media and the role of libraries as they exist today. To survive, just as many other fields have adapted to online modes, such as - online teaching, online skill enhancement programs, MOOCs, so also libraries need to embrace and develop the technologies available to restructure their services.

Internet of things or IoT as it is known is nothing but the network of interconnected devices that are connected via the Internet. These devices can communicate with each other and perform a wide range of predefined or programmed actions. These devices access and store data and communicate through the sensors, that send and receive data to the devices that they are connected to, this type of communication can lead to better efficiency, improve and expedite processes.

In the current scenario, due to the lockdown imposed to contain the spread of covid-19 infections, people have gravitated towards modern technology, even the older generations have started using mobile-based apps to order groceries, pay bills. The use of sensor-based car security systems and smartwatches to monitor and track one's health and exercise regime has turned into a part of our everyday life. Thus, IoT can provide connectivity among objects and people.

Libraries till recent years were traditional places, housing a collection of print materials, that could be referred within the library premises or issued out for home reading. However, the current situation requires the libraries to go to their readers rather than the readers coming to the library. Integration of technology is the prerequisite to the survival of libraries. Smart Libraries wherein strategically placed devices and users are connected to networks to provide and monitor the services of the libraries is the need of the hour.

**Select Definitions of IoT and its origin:**

Gartner, (2013) in an industry press release states that "The Internet of Things is the network of physical objects that contain embedded technology to communicate and sense or interact with their internal states or the external environment."

McKinsey's (2010) definition states that "The Internet of Things is the linking of sensors and actuators which are embedded in physical objects through either wired or wireless networks, using Internet protocols that connect the internet to track, view, and command these objects"

The term "Internet of Things" was coined by Kevin Ashton in 1999 when he tried to draw the attention of the senior management to the RFID technology – sensor project that he was presenting, he called this technology "Internet of Things".

The first IoT device was invented by a group of Carnegie Mellon University students when they installed micro-switches into the vending machine to inform them when it ran out of the stock of Coca-Cola.

In 1990, John Romkey connected the Toaster to the internet, a year later a group of students of the University of Cambridge used a camera prototype to monitor the amount of coffee available in the coffee pot of their computer labs.

The actual use of this term started in 2010 when information was leaked that Google's StreetView service had made 360° pictures and stored data of Wi-Fi networks used by people, this started speculation that the physical world was being indexed by Google.

In January 2014 when Google announced its plans to acquire Nest Labs, IoT reached mass-market awareness because of its smart home range of products.

### **Application of IoT and Libraries:**

In the current situation wherein wearing masks and social distancing have turned into a necessity for ensuring good health, libraries need to rethink how they can continue to provide services in the new environment. New technologies like IoT can be used in libraries to improve services, make informed decisions, manage efficiently and predict future trends. Libraries can be equipped with RFID tags and gates, sensors, scanners, etc., to create smart libraries. Some of the areas wherein IoT can be used are-

- **Monitoring the Library Staff and Users**

- Integrating Machine Learning (ML) and Artificial Intelligence (AI) to create a model to check whether the person is wearing a mask or not, also identification of areas that are frequently visited, to ensure their sanitization.
- Automatic opening and closing of doors, shutting down equipment's not in use or being misused, disallowing access to an unauthorized person, blocking access to improper content are some of the other IoT-based protective measures.

- **Setting and maintaining optimum library environment**

- Moisture and humidity sensors can be strategically installed in places where books are stored. In cases where moisture is detected, this would mean a water leak is present, this could damage the library materials.
- Smart lighting and temperature control devices could be used to maintain optimum light and temperature conditions, these could also be monitored by the library personnel through the internet without actually being present in the library.

- **Virtual Library Orientations**

- Virtual Self-guided tours and chatbots can be set up to provide virtual library tours thus displaying the library layout and its collection to the users.

- **Automated Reference Services**

- Chatbots can offer answers to basic and frequently asked questions of library users. A combination of bots and real personnel in chatbots, such as those used in shopping websites, can be used to optimize the system, Here the system can be optimized using supervised learning wherein the data provided by the real personnel can be used to make the chatbots more accurate.
- Using ML and AI data can be collected to understand the users' needs and books can be recommended automatically to the new and old users.

- **Security** – Losses in the library can be minimized by introducing various safety techniques which ensure 24x7 monitoring of the library materials, such as

- Wi-Fi-enabled cameras located at strategic locations linked to mobile apps.
- RFID technology using RFID tags, gates, and software. Security of books can be further increased by using GPS tags such as apple's air tag that give 24x7 location of the book.
- Embedding micro-sensors in rare and precious materials can cause signals to be sent to the authorities in case of tampering or removal of the material from the specific area.
- Using administrator commands in a network one could monitor the websites or webpages that are being accessed, thus restricting the use of improper materials.

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- Face recognition can be implemented as a form of user identification.
  - **Reservation of Resources**
    - Through ML and AI bookings for reading cubicles, research areas, maker labs, computer nodes, etc can be made online to avoid crowding at these spaces.
    - Based on the data collected from a person's previous bookings, regular information regarding the availability of various facilities can be sent to the user in anticipation.
  - **Access to Library's Collection**
    - One could integrate the library with the metaverse to create a virtual library where one could access the book using virtual reality, the collection could be displayed in real-time.
  - **Automated Book delivery system**
    - Robotic systems (Book Bot) can be used to access collections from their storage area after they make their selections from the library OPAC.
  - **Better Circulation system**
    - Tags placed at strategic locations can be used to identify the books that are removed from their location and issue them to the user that has removed the book from its location. If the user decides that he does not want that book and places it back on the shelf, it is removed from his account.
    - Based on the user data, recommendation lists can be generated, this will encourage library usage.
    - Mobile app-based user account wherein auto-generated updates about the issue, return, overdue items, reserved material can be made available to keep the user updated.
  - **Disaster management**
    - Smart Switches can be used to detect short circuits and turn themselves off, thus preventing fire
    - An alarm system or messages generator, connected directly to the concerned authorities can ensure minimization of damage in case of disasters.
    - Vandals can be identified with Wi-Fi-based motion cameras / Thermocams.
  - **Specialized services**
    - Features such as text to speech, speech to sign language, touch navigation, hands-free operations are extremely useful for persons with disabilities.
    - Talking library guide, conversion of voice command to written language or braille language are some of the features that are useful for dealing with the differently-abled.

#### Challenges of IoT:

The benefits of IoT-based library systems are many however these are technology-dependent and come with their set of inherent limitations. A few of these are as follows

- **High Cost of Implementation** – Since the technology requires advanced equipment, the cost of implementing this can be huge, also the success of implementing a new technology depends on the ease of availability of equipments.
- **Availability of skilled service providers** – Since the application of this technology is in the nascent stage, the availability of skilled trainers and service providers can make implementation challenging.
- **Security** – As IoT systems are connected and communicate over networks, they are open to network attacks. Also, a bug/virus attack can lead to the collapse of the entire system.
- **Privacy issues-** As the library and user data are shared on the internet, steps need to be taken to prevent data piracy.
- **Development of the system-** As library systems are complex, designing, developing, and maintaining these can be complicated.
- **Staff redundancy and reduced mental/physical activity** – High level of automation can render trained as well as untrained staff surplus thus increasing unemployment.
- **Training to overcome technology resistance** – Library stakeholders might be hesitant in using new systems and would have to be trained till they are comfortable using the new system.

**CONCLUSIONS**

Even though IoT has many drawbacks, the benefits far outweigh the drawbacks, the past two years since March 2020 have made us dependent on technology for many things. We must accept that technology is here to stay. IoT can optimize the services provided by libraries and its benefits cannot be overruled. In an environment where we work from home, educate online, and use the internet to improve on our skills and learn new things. Libraries need to find ways to augment their potential, and this can be achieved only through accepting and integrating modern technologies.

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REMOVAL OF  $\text{Cu}^{2+}$  IONS FROM WATER BY USING MORINGA OLIEFERA BARK

Mrs. Monal A. Tamore and Dr. Arati Barik

MGM CET, Navi Mumbai

**ABSTRACT**

Industrial pollution is biggest challenge in front of world. In Covid -19 pandemic whole world see the positive effect on environmental pollution. As all industries were unlockes, pollution rate increases rapidly with 2 times more than rate before pandemic. The present work investigates the removal of copper, a heavy metal, using chemically modified Moringa Oliefera Bark (MO bark) as a bioadsorbent for the first time. MO bark has been modified with acid 0.01N  $\text{H}_2\text{SO}_4$ , base 0.01N NaOH and 50% Diethyl ether solvent. The effect of different particle size of bioadsorbent, modifying chemical, initial pH and initial concentration copper on the bioadsorption rate have been investigated. The established optimum parameters of initial pH as 7 (natural pH of the aqueous solution), equilibrium time 120 min, concentration of copper as 20ppm, MO bark particle size less than 20 ss (mesh size) and at constant temperature as  $30 \pm 2$  °C were then used in the adsorption studies for the combined approaches. Kinetic study revealed that adsorption of copper followed first order kinetics for all the treatment approaches investigated in the present work. It has been established that removal of copper by 0.01N  $\text{H}_2\text{SO}_4$  modified MO bark was the most promising method giving maximum removal of copper as 83.47%. The equilibrium experimental data were tested using the most common Langmuir and Freundlich isotherms. The results are best fitted by the Langmuir model, estimated that maximum adsorption capacity corresponding to complete monolayer coverage on the bioadsorbent surface.

Keywords: Moringa Oliefera Bark, Bioadsorption, Diethyl ether

**1. INTRODUCTION**

In 20<sup>th</sup> century due to increasing industrialization, control of environmental pollution is biggest challenge in front of the world. Mining, smelters, metal processing refineries, nuclear power stations, paper processing plants are responsible to discharge heavy metals into environment and cause various types of pollution. Mainly heavy metals enter into environment due to waste water. Among the heavy metals copper is the major available type of heavy metal in the aquatic environment. Long-term exposure to copper can cause irritation of the nose, mouth and eyes and it also causes headaches, stomachaches, dizziness, vomiting and diarrhea [16]. Thus, it is important to develop efficient method for removal of  $\text{Cu}^{2+}$ . Various processes are available to remove heavy metals from waste water like reverse osmosis [1], ion exchange [2], electrodialysis [3], chemical precipitation [4], ultrafiltration [5] etc. Above methods are expensive and having various disadvantages like partial separation of ions, blockage of membrane pores and formation of toxic sludge. Bio-adsorption is a cost effective process, generation of toxic sludge is less and regeneration of adsorbent is easy. Many bio-adsorbents are used like maize leaf [6], rice husk [7], neem bark [8], banana stem [9], orange peels [9], moringa oliefera seeds [10], jute fibres [11], peanut husk [12], sugarcane bagasse [13] etc. MO tree can easily found in India. In present work heavy metal  $\text{Cu}^{2+}$  from water has been adsorbed on the surface of MO bark. In this process the adsorbent is in solid phase and adsorbate is in liquid phase. Copper is generally more soluble in acidic waters and precipitates as  $\text{Cu}(\text{OH})_2$  at pH values above 6.5. In the presence of excess cupric ion in alkaline waters, carbonates, hydroxides, oxides and sulphides form precipitates [15].

In literature, Kumar and Bandyopadhyay [7] investigated removal of  $\text{Cd}^{2+}$  by modifying rice husk with different modifying agents (HCl, NaOH, epichlorohydrine and sodium bicarbonate) and reported maximum removal of  $\text{Cd}^{2+}$  was 97% using sodium bicarbonate as modifying agent. Adhiambo et al. [10] investigated bioadsorption of  $\text{Pb}^{2+}$  and  $\text{Cr}^{2+}$  using  $\text{CaCl}_2$ , NaOH,  $\text{KMnO}_4$  and HCl as modifying agent for MO seeds powder. Maximum removal of  $\text{Pb}^{2+}$  using  $\text{CaCl}_2$  modified MO seed powder and maximum removal  $\text{Cr}^{2+}$  using  $\text{KMnO}_4$  modified MO seed powder have been reported. A detail analysis of literature revealed that, the removal of  $\text{Cu}^{2+}$  using chemically modified MO Bark with  $\text{H}_2\text{SO}_4$ , NaOH and DEE have not been reported. Thus, the novelty of present work that investigates the removal of  $\text{Cu}^{2+}$  using modified MO Bark is clearly established. Modification of bioadsorbent with acids, bases, organic solvents increases the proportion of active surfaces of bioadsorbent [1]. Acid modification removes the organic content of adsorbent and increases porosity. Base modification increases the adsorption efficiency due to negatively charged hydroxyl anions. Acetone, ethanol, chloroform, formaldehyde, tetra ethylene glycol, diethyl ether and glycol have also been used to remove polymeric constituents of barks such as tannin, lignin and cellulose which prevent the elution of phenolic compounds that would stain the treated water [17]. Modification of adsorbent increases efficiency of bioadsorbent and indirectly heavy removal % also increases. Thus, in present work MO bark has been modified with  $\text{H}_2\text{SO}_4$ , NaOH and



DEE. Different parameters like time, particle (MO bark powder) size, initial metal concentration, pH were used to observe removal efficiency of MO bark for  $\text{Cu}^{2+}$ .

The work also evaluates the adsorption isotherm and the adsorption kinetics to allow easy comparison of the effectiveness of the bioadsorption modification schemes.

## 2. MATERIALS AND METHODOLOGY

### 2.1. Materials

Sulphuric acid (98%), sodium hydroxide, copper sulphate ( $\text{CuSO}_4 \cdot 5\text{H}_2\text{O}$ ) and diethyl ether etc, were obtained from S.D. Fine Chemicals Ltd. Mumbai, India. Distilled water has been used to prepare aqueous solutions of required concentrations. All the chemicals were used as received from the suppliers without any purification. Adsorbent *Moringa oleifera* was obtained from natural resources.

### 2.2 Methodology and Experimental Set up

#### 2.2.1 Modification of Bioadsorbent Using Acid, Base and Solvent:

Bioadsorbent modification procedure was similar for acid, base and solvent. Modification of bioadsorbent (MO Bark) was done with acid 0.01N  $\text{H}_2\text{SO}_4$ , base 0.01N NaOH and solvent 50% Diethyl ether (DEE). Initially 0.01N  $\text{H}_2\text{SO}_4$ , 0.01N NaOH and 50% DEE solutions were prepared. MO bark was washed several times with water. It was dried in oven at  $80^\circ\text{C}$  for 4 h. Hammer mill was used to crush MO Bark. Crushed bark was separated in four different particle sizes as greater than 40ss, 40ss to 30ss, 30ss to 20ss, less than 20ss mesh size. A known amount of bioadsorbent 500 ml of 0.01 N  $\text{H}_2\text{SO}_4$  was added in bioadsorbent and kept for 72 h. Acid was changed after every 24 h. Similar procedure was used during modification by 0.01N NaOH and solvent 50% DEE. Then, it was stirred at 200rpm for 2h. Again MO Bark was washed several times with water to remove remaining impurities. After filtration, it was dried at  $80^\circ\text{C}$  in oven.

#### 2.2.2 Experimental Procedure

The experimental set-up consists of a batch reactor. The adsorption carried out batch-wise with necessary safety precautions. The reactor was kept with magnetic stirrer rotating at 200 rpm and at room temperature.

The experiments were performed with 200 mg of MO Bark in 100 ml of heavy metal solution. Adsorption of heavy metal was carried out at different concentrations as 20ppm, 40ppm, 60ppm, 80ppm and 100ppm of  $\text{CuSO}_4 \cdot 5\text{H}_2\text{O}$ . Experiments were performed for 120 mins. After every 30 mins, the sample was collected for analysis. The effect of bioadsorbent size, pH and concentration for removal of heavy metal were investigated.

#### 2.2.3 Analysis

The analysis of  $\text{Cu}^{2+}$  was performed using Evolution 201 visible scan single beam UV spectrophotometer. The unit was procured from Thermo Scientific, Nashik, India. The maximum absorbance of UV light was observed at wavelength 194nm.

## 3. RESULTS AND DISCUSSION

### 3.1 Time Optimization

The effect of time on removal of heavy metal has been investigated by 0.01N  $\text{H}_2\text{SO}_4$  modified MO bark for different initial concentrations of  $\text{CuSO}_4 \cdot 5\text{H}_2\text{O}$  as 20 ppm and at temperature of  $30 \pm 2^\circ\text{C}$ . In 100ml of heavy metal solution 0.2 gm of MO bark (less than 20ss mesh size) was used. The obtained results have been given in fig 3a. where it can be seen that no significant increase of adsorption was achieved after 120 min. After 120 min treatment time it was observed that 83.47% of  $\text{Cu}^{2+}$  has been removed and 180min treatment time 81.96% of  $\text{Cu}^{2+}$  has been removed. The adsorption of  $\text{Cu}^{2+}$  was rapid in the initial period till 120 min and there after the rate of removal remained stable. Rahmati et al [18] have reported similar results as 90% of total biosorption of  $\text{Cd}^{2+}$ ,  $\text{Pb}^{2+}$  and  $\text{Ni}^{2+}$  occurs in the first 60 min by using brown algae and no further significant adsorption was noted beyond 3 h. Bhatti et al. [19] have also reported maximum biosorption of  $\text{Zn}^{2+}$  occurred on MO biomass treated with NaOH and equilibrium adsorption time was 50 min. This can be attributed to fact that initially large amount of vacant sites are available. As time passes pores become saturated and binding sites become limited thus remaining vacant sites are difficult to be occupied by  $\text{Cu}^{2+}$  ions due to formation of repulsive forces between the metal ion on solid surface and liquid phase [19]. Large amount of metal ions were bounded rapidly on bioadsorbent at first stage of adsorption. Thus it can be established that after equilibrium time adsorption rate becomes very slow. Hence further experiments were performed for 120 min treatment time.

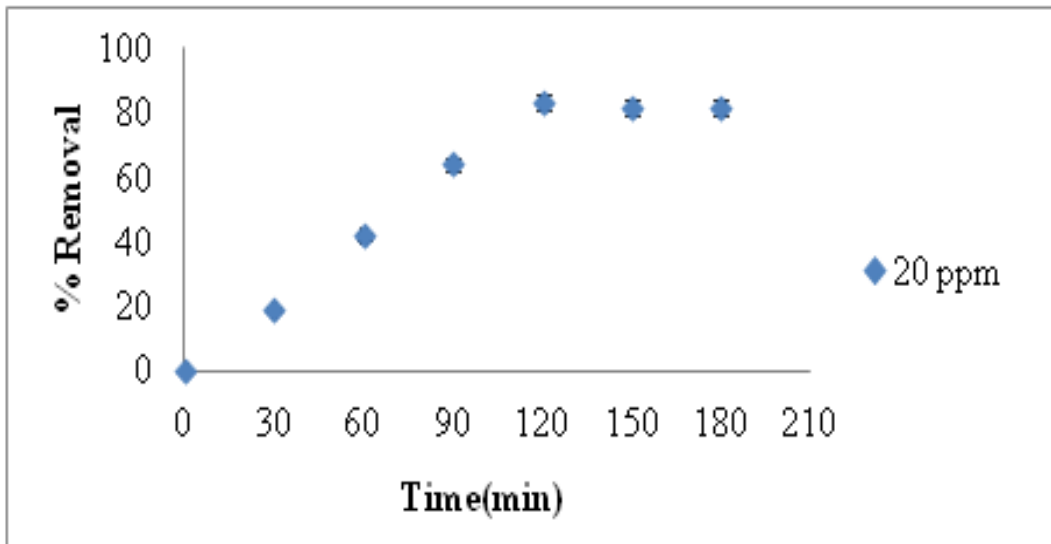


Fig. 3a Time Optimization for Cu<sup>2+</sup> Adsorption using MO Bark

**3.2 Effect of Initial Concentration**

In order to investigate effect of initial concentration of Cu<sup>2+</sup>, the experiments were performed at pH 7 and temperature 30±2 °C. MO bark was modified with 0.01N H<sub>2</sub>SO<sub>4</sub>. The experiments have been performed at five different initial concentrations of Cu<sup>2+</sup> as 20, 40, 60, 80 and 100 ppm. The effect of concentration for removal of heavy metal with respect to time has been depicted in fig.2a. It can be seen that maximum removal Cu<sup>2+</sup> ion is 83.47% at 120 min for initial concentration of 20 ppm and minimum removal of Cu<sup>2+</sup> ion is 47.31% for initial concentration 100ppm. Bhatti et al. [19] have reported removal of zinc using MO bark was 74.76% at 50 ppm initial concentration and removal of zinc was decreased by increasing initial concentration (value). Naiya et al. [8] have reported similar results for removal of Zn<sup>2+</sup> as well as Cd<sup>2+</sup> using saw dust and neem bark from aqueous solution. The removal % decreases () as concentration of increases from 3 to 100 mg/L at constant pH (). Kinetic analysis revealed that the removal of Cu<sup>2+</sup> ion followed first order kinetics as per the trends shown in Fig.2b. The first order rate constant for removal of Cu<sup>2+</sup> using MO bark was increased from 0.0161 min<sup>-1</sup> at 20 ppm to 0.0168 min<sup>-1</sup> at 100 ppm. It can be seen that with increase in initial concentration of Cu<sup>2+</sup>, percentage adsorption decreases. Basically, at the high concentration of heavy metal ion (Cu<sup>2+</sup>) aggregate over the available active binding sites. It retards the metal adsorption onto bioadsorbent surface. For low concentration, enough active sites are available on bioadsorbent surface and maximum removal of heavy metal is obtained at low concentration [Argun]. It can be established that adsorption is enhance for low concentration of heavy metal and hence 20 ppm initial concentration has been used in remaining experiments.

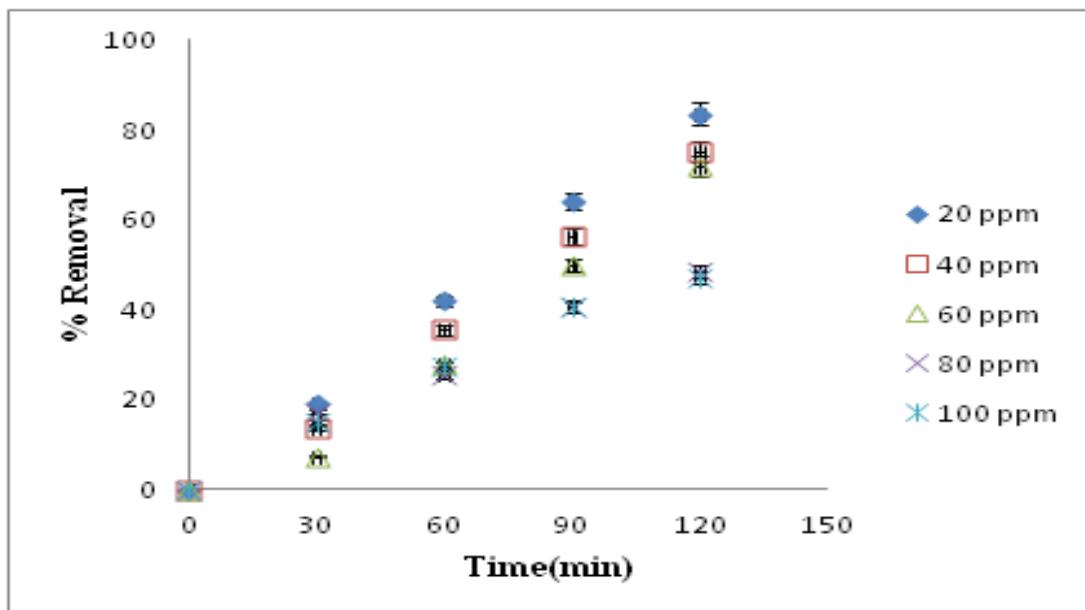


Fig. 2a Effect of Initial Concentration of Cu<sup>2+</sup> on Removal using MO Bark

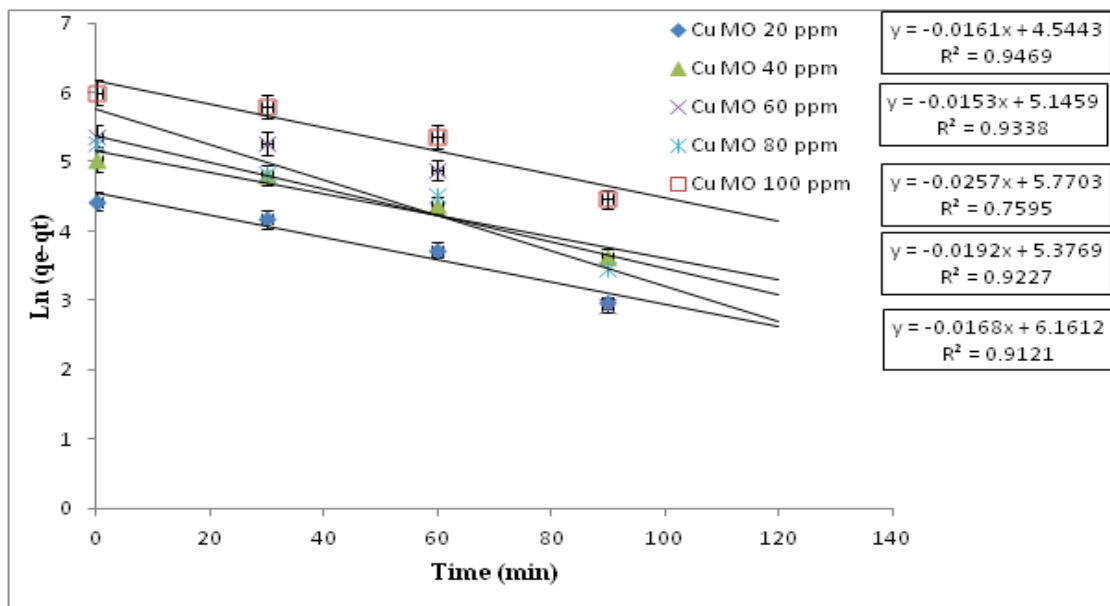


Fig. 2b Kinetic Data Fitting for Removal of Heavy Metal ( $\text{Cu}^{2+}$  and  $\text{Cd}^{2+}$ ) using MO Bark and OS Bark for Different Initial Concentration

### 3.3 Effect of Size

Experiments were performed using different mesh size ( less than 20ss mesh size, 30ss to 20ss, 40ss to 30ss, greater than 40ss ) MO bark powder, 20 ppm initial concentration of  $\text{Cu}^{2+}$ , temperature of  $30 \pm 2$  °C and at pH 7. The obtained results have been given in Fig.3a where it can be seen that the extent of degradation generally increased with a decrease in the size of bioadsorbent. Maximum removal of  $\text{Cu}^{2+}$  obtained at pH 7 was 83.47 % for mesh size as less than 20ss whereas the minimum removal as 58.75% for size as more than 40ss in 120 min treatment time. Adsorption kinetic analysis revealed that the removal of  $\text{Cu}^{2+}$  using MO Bark followed first order kinetics as per the data given in Table 1. The first order rate constant was observed to be  $0.0161 \text{ min}^{-1}$  for less than 20ss mesh size and  $0.0151 \text{ min}^{-1}$  for greater than 40ss mesh size. Add new reference Bhatti et al. [19] have reported that removal of  $\text{Zn}^{2+}$  was maximum as 37 mg/g (mg of  $\text{Zn}^{2+}$  per gm of bioadsorbent) at minimum particle size 0.25mm of bioadsorbent. Adhiamboo et al.[10] also reported maximum removal of  $\text{Cr}^{2+}$  was 82% and  $\text{Pb}^{2+}$  was 98% for MO seed powder having minimum particle size 0.25mm. As effective surface area increases with decreasing particle size, the increase in total surface area provides more sorption sites for metal ions. Thus, futher experiments were performed using MO bark powder of size less than 20SS

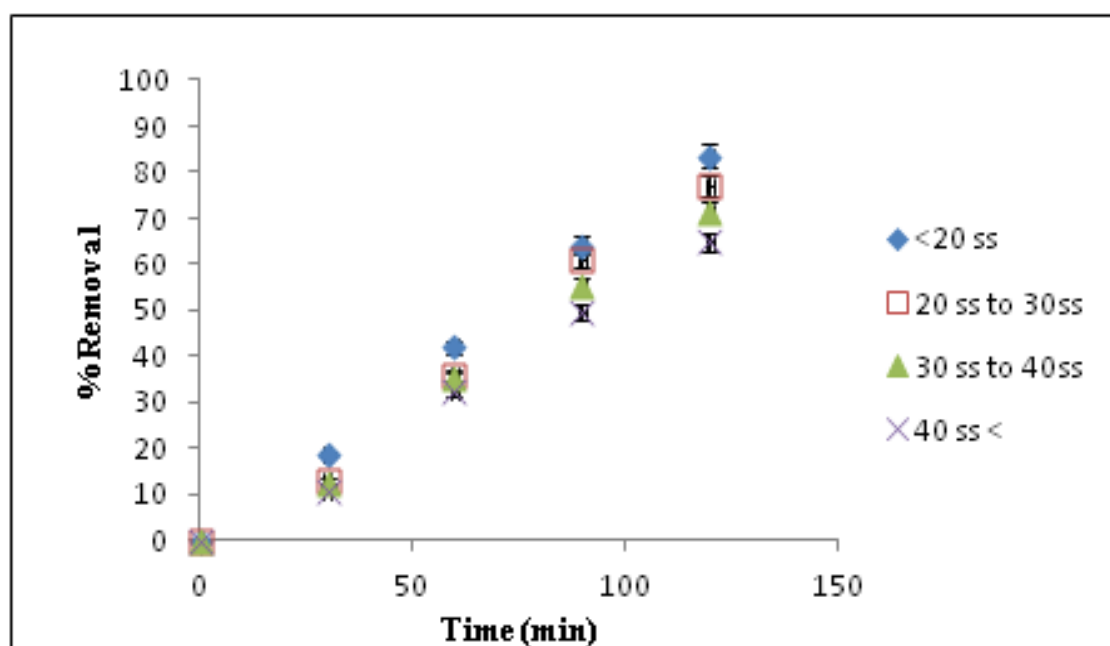


Fig. 3a Effect of Different Size of Bioadsorbent (MO Bark) on Removal of  $\text{Cu}^{2+}$

Table 1: Kinetic Data Removal of Cu+2 using Different Particle Size (MO Bark)

Size of MO Bark Particle (Mesh Size)	$K_1(\text{min}^{-1})$	$R^2$
Less than 20ss	0.0161	0.9469
20ss to 30ss	0.0171	0.9019
30ss to 40ss	0.0166	0.9270
Greater than 40ss	0.0151	0.8999

3.4 Effect of Initial pH

The dependency of adsorption of  $\text{Cu}^{2+}$  on initial pH has been studied over pH 5, 7 and 9 for initial concentration of 20 ppm. All the experiments were performed at constant temperature of  $30 \pm 2$  °C. MO Bark was modified with 0.01 N  $\text{H}_2\text{SO}_4$ , 0.01N NaOH and 50% Diethyl ether. Maximum removal of  $\text{Cu}^{2+}$  obtained at pH 7 was 83.47% by using acid modified MO bark. Similarly Minimum removal of  $\text{Cu}^{2+}$  obtained at pH 9 was 46.65% by using 50% DEE modified MO Bark. The obtained results concluded that the removal of heavy metal maximum at pH 7. Removal of  $\text{Cu}^{2+}$  ions was reduced by decreasing pH less than pH 7. Similarly it also decreased by increasing pH more than pH 7. The obtained results have been given in Fig.4a to fig.4c where it can be seen that the removal of heavy metal generally decreased with a decrease in the pH less than 7 and also decreased by increasing pH more than 7. Bhatti et al. [19] reported removal of  $\text{Zn}^{2+}$  using MO bark was maximum at pH 7. Rahmati et al. [18] have also reported similar results for maximum removal of  $\text{Cd}^{2+}$ ,  $\text{Pb}^{2+}$  and  $\text{Ni}^{2+}$  was observed at pH 7. Adhiambo et al. [10] reported a similar trend for effect of pH on removal of heavy metal when MO seed powder was used as bioadsorbent. It is important to note that below pH 7, binding sites are surrounded with hydronium ions ( $\text{H}^+$ ) and above pH 7,  $\text{Cu}^{2+}$  started precipitating as  $\text{Cu}(\text{OH})_2$  in aqueous solution. Thus, as pH decreases below pH 7 or increases above pH 7 adsorption capacity decreases.

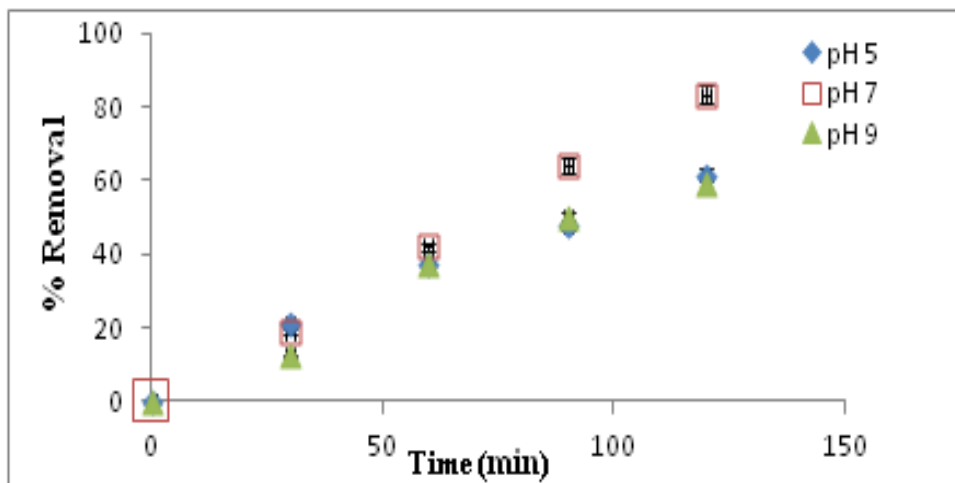


Fig. 4a Effect of pH on Removal of Cu<sup>2+</sup> by H<sub>2</sub>SO<sub>4</sub> Modified MO Bark

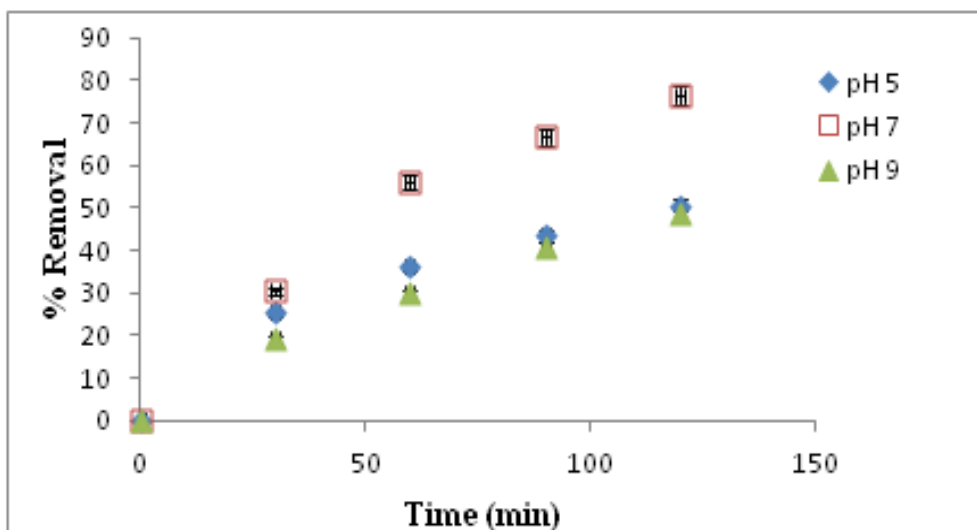


Fig. 4b Effect of pH on Removal of Cu<sup>2+</sup> by NaOH Modified MO Bark

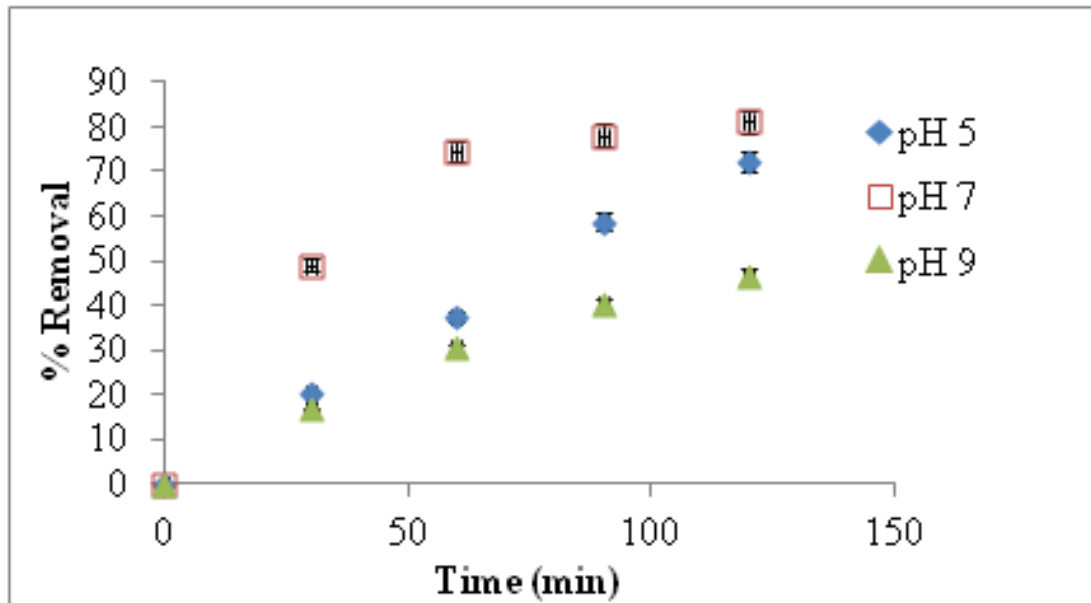


Fig. 4c Effect of pH on Removal of Cu<sup>2+</sup> by DEE Modified MO Bark

### 3.5 Adsorption Isotherm

The adsorption isotherm for removal of Cu<sup>2+</sup> by using MO bark (bioadsorbent) was studied using Langmuir and Freundlich isotherms. Concentrations employed during the isotherm studies were 20, 40, 60, 80 and 100 ppm. Aqueous solution was at pH 7 and temperature 30±2 °C.

Langmuir equation is valid for monolayer adsorption and considered adsorption as a chemical phenomenon. Basically, the Langmuir isotherm equation has a hyperbolic form [20]:

$$Q_e = \frac{Q_m K_L C_e}{1 + K_L C_e} \tag{1}$$

In which Q<sub>e</sub> is the adsorption capacity by weight at equilibrium, Q<sub>m</sub> is the theoretical maximum adsorption capacity by weight and K<sub>L</sub> represents the equilibrium constant of adsorption reaction, while C<sub>e</sub> is concentration of adsorbate at equilibrium.

According to Freundlich empirical isotherm equation:

$$Q_e = K_F C_e^{\frac{1}{n}} \tag{2}$$

In which b and n are Freundlich constants. As the Freundlich isotherm equation is exponential, it can only be reasonably applied in the low to intermediate concentration ranges. Obtained results are tabulated in Table 1. The value of R<sup>2</sup> for Langmuir models was 0.9703 and close to one. It indicates data fitted more adequately in Langmuir model. Bhatti et al. [19] reported similar result of Langmuir isotherm, R<sup>2</sup> value 0.9994 for removal of Zn<sup>2+</sup> by using MO leaves. Kumar and Bandyopadhyay [7] have reported similar result for adsorption of Cd<sup>2+</sup> by using sodium carbonate treated rice husk and equilibrium data were fitted better in Langmuir isotherm having value R<sup>2</sup> was 0.993. Characteristics of the Langmuir isotherm could be expressed by dimensionless constant called equilibrium parameter, R<sub>L</sub>. C<sub>0</sub> is the initial solute concentration (mg/l). The values of R<sub>L</sub> indicates the type of isotherm to be irreversible (R<sub>L</sub>=0), favourable (0<R<sub>L</sub><1), linear (R<sub>L</sub>=1) or unfavourable (R<sub>L</sub>>1). In Freundlich isotherm value of n indicates the isotherm is to be favourable, if n >1 [21]. Thus it is important to note that an adsorption capacity is limited only up to monolayer surface of MO bark.

$$R_L = \frac{1}{1 + K_L C_0} \tag{3}$$

**Table 1 Langmuir and Freundlich isotherm parameters for adsorption of Cu<sup>2+</sup> using 0.01N H<sub>2</sub>SO<sub>4</sub>**

Langmuir Isotherm Parameters				Freundlich Isotherm Parameters		
Q <sub>m</sub> (mg/g)	K <sub>L</sub> (lit/mg)	R <sup>2</sup>	R <sub>L</sub> range	n	K <sub>F</sub> (lit/mg)	R <sup>2</sup>
0.0247	170.858	0.9703	0.0585 to 0.2926	-0.8522	0.3409	0.8352

### Modified MO Bark

#### 3.6 Kinetic Studies

Kinetics is necessary for the design of adsorption systems. The pseudo-first order and pseudo-second order models were employed to evaluate the kinetic mechanism process. The kinetic parameters for these two models were calculated and tabulated in Table 2. The correlation coefficient (R<sup>2</sup>) values for pseudo first order model were higher than that of pseudo second order model and maximum value of R<sup>2</sup> was 0.9469. Kinetic data was fitted to pseudo first order. Bhatti et al. [19] reported maximum R<sup>2</sup> value 0.999 for pseudo second order, while removing Zn<sup>2+</sup> by using base modified MO leaves. First order adsorption rate constant (K<sub>1</sub>) is depends on the initial concentration of the adsorbate and varies significantly depending on the adsorption system [21]. This indicates that it has not involved chemical interaction between Cu<sup>2+</sup> and MO bark surface.

**Table 2 Parameters of Pseudo First Order and Pseudo Second Order Adsorption Kinetics**

Heavy Metal	Bioadsorbent (0.01N H <sub>2</sub> SO <sub>4</sub> modified)	Pseudo First Order		Pseudo Second Order	
		K <sub>1</sub> (min <sup>-1</sup> )	R <sup>2</sup>	K <sub>2</sub> (g.mg <sup>-1</sup> .min <sup>-1</sup> )	R <sup>2</sup>
Cu	MO bark	0.0161	0.9469	0.009	0.4193

#### 3.7 Scale up Study using Acid Modified MO Bark

Experiment has been performed for the maximum removal of heavy metal for large scale removal of Cu<sup>2+</sup> using acid modifies MO bark. It was carried out with particle size of bioadsorbent as mesh size less than 20 ss, pH 7, temperature 30±2 °C and for operating capacity of 2 L, the parameters were already established for optimum removal of heavy metal in the earlier investigations at the laboratory scale.

In small scale, 83.47% removal of Cu<sup>2+</sup> has been achieved by using acid modified MO bark. So for similar removal of Cu<sup>2+</sup> in large scale for 2 L of 20 ppm Cu<sup>2+</sup> solution, 4 gm of bioadsorbent has been used. The obtained results for the final removal of Cu<sup>2+</sup> and the values of the rate constants have been shown in table 3.

**Table 3 Comparison of Removal of Cu<sup>2+</sup> using Different Bioadsorbent**

Acid Modified Bioadsorbent	% removal of Cu <sup>2+</sup>	Pseudo First Order		Pseudo Second Order	
		K <sub>1</sub> (min <sup>-1</sup> )	R <sup>2</sup>	K <sub>2</sub> (g.mg <sup>-1</sup> .min <sup>-1</sup> )	R <sup>2</sup>
MO bark	79.5	0.0204	0.9426	0.00095	0.6384

## 4. CONCLUSION

The present study was mainly focused on the development of a low cost and effective bioadsorption system for removing Cu<sup>2+</sup> from aqueous solution. Removal of Cu<sup>2+</sup> is strongly dependent on the modification method, initial concentration in heavy metals and initial pH of solution. Based on the obtained results, following important information has been established:

1. The time dependence studies demonstrated that the highest metal binding was obtained within 120 min of contact time for Cu<sup>2+</sup>.
2. The adsorption rate was increase with decrease in the size of bioadsorbents with maximum removal being observed at mesh size less than 20 ss.
3. Acidic condition was more favorable for the removal of Cu<sup>2+</sup>.
4. Bioadsorption equilibrium was better described by the Langmuir isotherm model than the Freundlich model.
5. Acid modified bioadsorbents MO bark removed maximum percentage of Cu<sup>2+</sup> than base modified and solvent modified bioadsorbents.
6. Kinetic examination of the equilibrium data showed that the bioadsorption of Cu<sup>2+</sup> on bioadsorbents MO bark followed well the pseudo-first-order kinetic model.

Overall, it can be concluded that the use of bark as an adsorbent may be an alternative to more costly materials such as activated carbon and ion exchange (resins) for the treatment of liquid wastes containing metal ions.

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**AN ANALYSIS OF TOURIST'S SATISFACTION AND PERCEPTION: A CASE STUDY OF CHARIDA VILLAGE, PURULIA.****Atanu Sen**

Assistant Professor, Department of Geography, Panchmura Mahavidyalaya, Bankura, West Bengal

**ABSTRACT**

*Folk crafts always remain at the centre of tourists attraction in the sphere of ethnic and cultural tourism. The souvenirs and craft motifs are purchased by the tourists in sake of a tangible memory of their trip. This study tries to explore the perception as well as satisfaction of tourists in regards of Chau mask practised in Charida village of Purulia district. The unique process and lucrative traditional design attract tourists for this craft village. A wide variety of face masks adorns every corner of the village and recently it is awarded Geographical Index (GI) tag. A structured questionnaire survey was designed and administered on tourists who have visited the mask village in stipulated time period. The study is based on primary data collection. An independent sample T-test is applied which shows the tourists optimal preferences lies on cultural appeal and aesthetic values of the face mask motifs. The local stakeholders, planners and developers need to initiate some interventional strategies to upgrade the quality and presentation of craft motifs by organizing craft fairs and festivals and renovation of craft outlets in this heritage village.*

*Keywords: Folk crafts, Chau mask, Charida, Heritage village.*

**INTRODUCTION**

Traditional handmade folk crafts is revived its position and has found a significant trade growth in contemporary tourism market. It not only enriched local tourism based economy but also helps to restore and preserve local traditional culture (Cohen, 1995). The promotion of indigenous craft items is inseparably linked with regional rural development. Hence, this type of cultural tourism acts as a pro-poor tourism and supports the need of the subsistence based craftsmen community. The rural and cultural tourism is often guided by the art and craft based activities. It has two branches like producers of souvenirs and consumer of souvenirs (Mogindol and Bagul, 2014).

The term Handicraft indicates a wide range of artifacts (Dash and Mishra, 2021). According to The Office of the Development Commissioner (Handicrafts) in 8<sup>th</sup> plan Handicrafts are the items made by the hand with most simple tools in a very traditional way under natural entity. The Indian craftsmen are known for their perfection and artistic innovation in regards of their design sense of colour and in total for their craftsmanship. In Indian agrarian society, the role of craft and art is prestigious as it makes rural society to be self-contained. This folk art and craft plays a crucial role in Indian society, culture and aesthetics. Hence it is very crucial to assess the tourists perception and satisfaction about the said Chau mask craft which integrally related with enhancement of socio-economic status of Sutradhar artisan community engages in this craft practice.

The Chau artisans are the most vibrant factor in the equation of Jangalmahal culture and societal fabric. The fascinating touches of the craftsmen turned every mask motifs vibrant and pleasurable. The antique design, tone, shape and size as well as appeal of the Chau mask lives a visual imprint bears skill and efficacy of the artisans and their creative imaginations. In Indian subcontinent where around 70% of population lives in rural areas, this type of rural industrialization acts as an instrument to enrich forward and backward linkages in regional rural economy. The folk face mask is a small scale industry based on locally available eco-friendly raw materials with no harms towards concurrent environment. Mostly a large number of tourists have visited the craft village from west Bengal and Pan India, during winter months.

**Cultural Significance of Chau Mask:**

The Chau mask is a significant cultural icon practised in Charida village, Purulia district. The colourful masks used to communicate various moral message portraying stories of Indian mythology. As the Chau characters are silent by its nature, hence the Chau mask entails or expresses the emotions and feelings. It holds a pivotal role in the domain of vernacular art of Rarh Bengal. In the rapid advent of globalization and mechanization, where machine made artefacts occupies the market gradually, this Chau craft still exists its popularity.

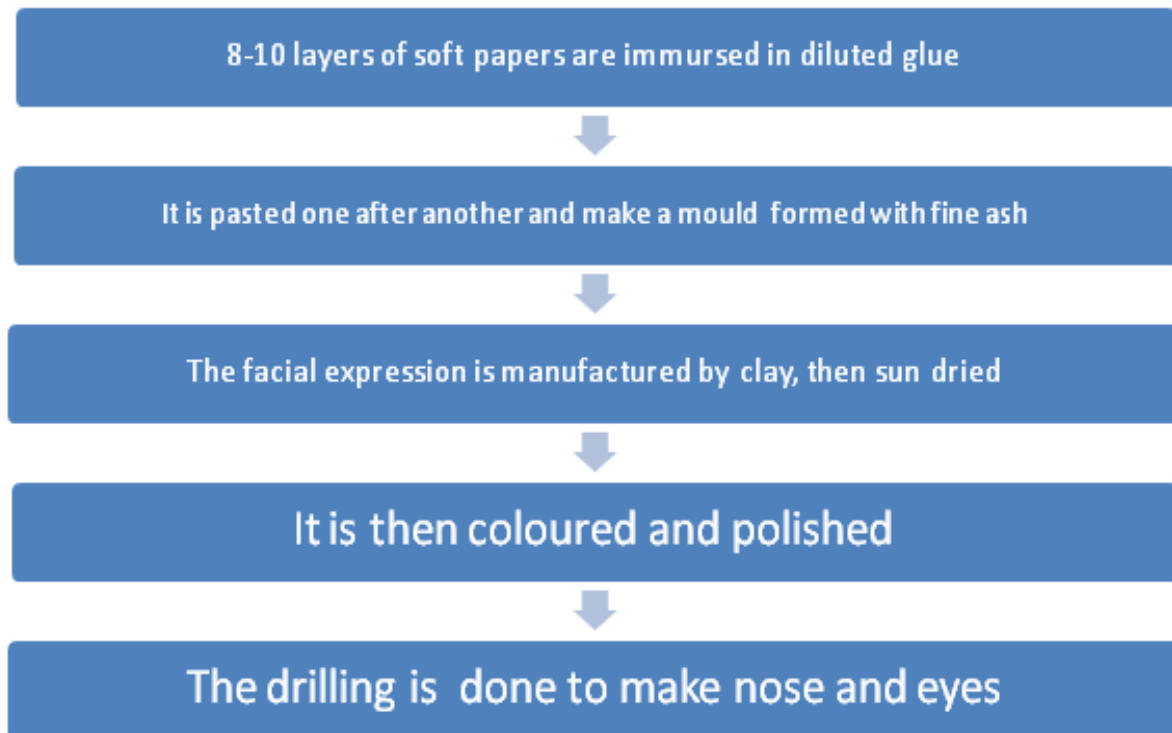
The term Chau is derived from Sanskrit term 'chaya' means shadow. In other doctrine it is derived from the local tribal dialect which means army camp or martial base. However it overlooked the scurry of the performers or the drummers during their performances.



The Indian mythological character like lord shiva, ganesha, rama, ravana and other idol of god and goddesses are portrayed through this mask. Different shapes and symbols were imparted to make facial painting of this masks. The colour and its different shades prepare the costumes in sake of folk dance performances and to personify the character of hindu god and goddesses.

#### Procedure of Chau Masks Preparation

The local Sutradhar community is engaged in this craft making sector. It has some systematic stages which is given below



**The procedure of Chau mask making**

#### LITERATURE REVIEW

Swanson and Horridge (2006) in their article analyzed the level of influence generated by travel motivation in regards of purchase souvenirs in craft village. They introduced Structural Equation Model (LISREL-8) to test the casual relationship between travel motivation and souvenir purchase. Grabowska (2013) in his article describes the mutual relations between folk culture and tourism. He pointed out the mechanism of commercialization and commodification of cultural heritage & hospitality. John (2014) in his conference proceedings highlighted the role of stakeholders in promoting age old traditional Channapatna toys craft which is awarded by GI(Geographical Index). Chatterjee (2019) in her research paper analyzed the cultural process by which Chau masks are inspired from tangible art form and entails about various mythological characteristics which pull tourists throughout the year and helps livelihood earning of the local people. Paul (2020) in her research article demonstrates the cultural and ethnic significance of Chau mask in the domain of vernacular art of West Bengal. She describes the unique procedure of chau mask making in this regard.

#### Charida Village at A Glance

Charida village (locally known as Chorda village) located in Baghmundi CD block in the Jhalda subdivision of the state Purulia located in West Bengal. It is located at the foothill of Ajodhya hill and almost 5 km. away from Baghmundi village. It has a geographical extension of 23°19' N- 23°24' N and 86°00' E – 86°06' E. As the village is lying on lowest scarp of Chotonagpur plateau, hence the undulating topography, inhospitable terrain, extreme climate, tropical dry deciduous forest are prevalent in this region. In the western end Jharkhand district is located. Tourists visited this village to enjoy the spectacular chau dance each year. As per 2011 census the total population of the village is 2568, where the male and female percentage is 53 and 47 respectively. Total literate person of the village is 1416 which corresponds 64.86% of the total population. Around 150 person is engaged in this mask making sector.

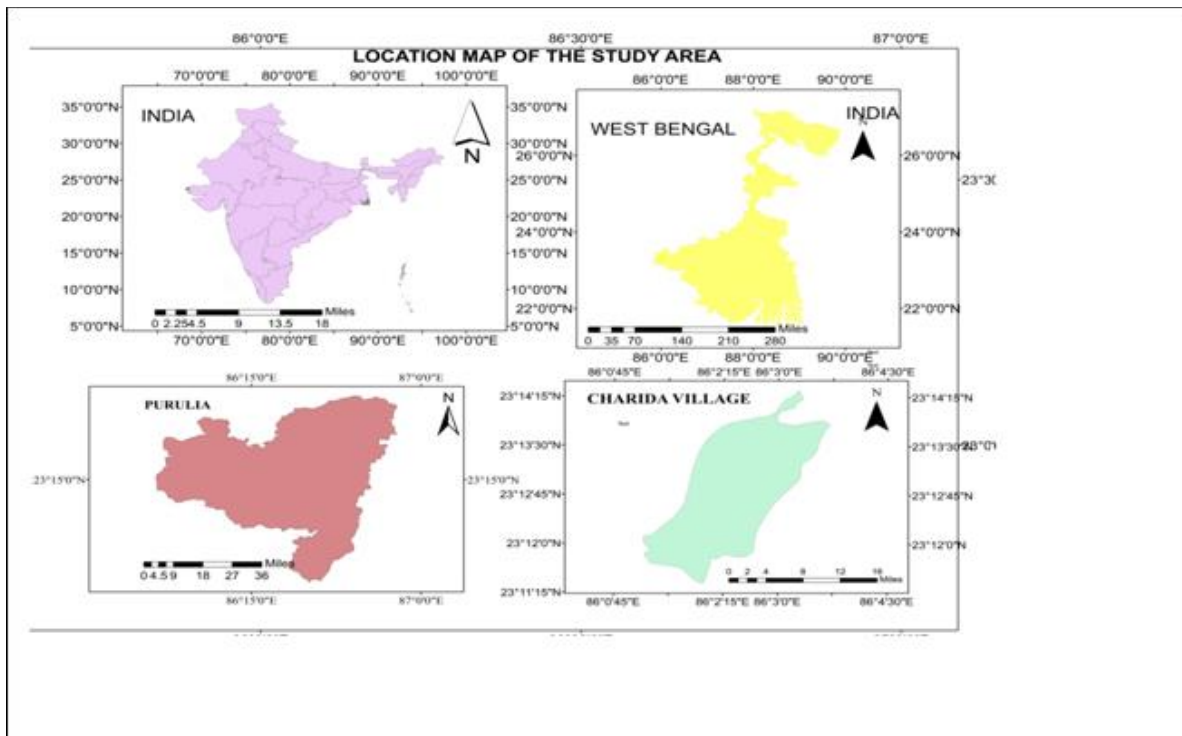


Fig:1- Study area Map

**Objective of the study:**

1. To find out tourists satisfaction and preference of the craft village.

**Scope of the study:**

This research work is conducted on Mask village, Charida and will cover the tourists visited in winter vacation in this village. The scope will be restricted only in Charida village. The study was carried out for a period of 7 days in the month of December, 2021.

**Need of the study:**

The Jangalmahal region of West Bengal district has numerous folk crafts which is significant not only in the domain of cultural preservation but also provide an impetus to drive the regional rural economy. Hence it is the demand of the hour to establish the connection between Folk crafts and its popularity among tourists. It highlights the Strength, Weakness, Opportunity and possible Threat of this craft sector.

**Research Methodology:**

The selected respondents are the tourists visited in this craft village. 25 sample respondents were selected through random sampling techniques. A structured questionnaire was prepared to conduct the field survey. The secondary data were collected from census handbook and various published report and articles. Descriptive statistics such as mean, percentage, SD, T-test was administered to determine the significance of the difference between variables. The statements are ranked by 5 point likert scale.

**Limitation of the study:**

1. Some assertion is made on assumption and some simple observation.
2. The pre-determined sample size is smaller and limits margin of error which may influence the drawn inferences.

**Results and Analysis:**

A. Demographic database of sample respondents (Tourists): [ **Tourists profile analysis**]

**Table: 1-** Gender distribution of tourists

Gender parameter	No. of Respondents	%
Male	14	56
Female	11	44
<b>Total</b>	<b>25</b>	<b>100</b>

**Table: 2-** Age wise distribution of tourists

Age parameter	No. of Respondents	%
<20	5	20
20-40	11	44
40-50	7	28
>50	2	8
<b>Total</b>	<b>25</b>	<b>100</b>

**Table: 3-** Educational status of tourists

Education parameter	No. of Respondents	%
School level	7	28
Bachelors	11	44
Masters and more	2	8
Professional course	5	20
<b>Total</b>	<b>25</b>	<b>100</b>

**Table: 4-** Occupational status of the tourists

Occupational status	No. of Respondents	%
Business	6	24
Govt. employee	7	28
Private employee	9	36
Students	3	12
<b>Total</b>	<b>25</b>	<b>100</b>

**Table: 5-** Monthly income level of the tourists

Income of Tourist	Frequency	Percentage
Below 15000	6	24
15000-35000	12	48
35000-50000	5	20
More than 50000	2	8
<b>Total</b>	<b>25</b>	<b>100</b>

**Table: 6-** Purpose of Travel

Tour purpose	Frequency	Percentage
Visiting with friends or families	13	52
Holiday or vacation trip	7	28
Business purpose	1	4
Adventure trip/others	4	16
<b>Total</b>	<b>25</b>	<b>100</b>

**Table: 7-** Travelling companions

Travelling companions	Frequency	Percentage
Alone	3	12
With friends	11	44
With family	9	36
With business associates	0	0
Others	2	8
<b>Total</b>	<b>25</b>	<b>100</b>

**Table: 8-** Nature of trip organisation

Trip organizations	Frequency	Percentage
Individual	9	36
Package tour	13	52
Mixing (individual + package tour)	2	8
Others	1	4
<b>Total</b>	<b>25</b>	<b>100</b>

**Table: 9-** Trip spending

Trip Spending	Frequency	Percentage
<500	9	36
500-1000	11	44
1000-2000	3	12
>2000	2	8
<b>Total</b>	<b>25</b>	<b>100</b>

**Table: 10-** Length of tourists stay

Length of stay	Frequency	Percentage
<1 days	17	68
1-2 days	6	24
More than 2 days	2	8
<b>Total</b>	<b>25</b>	<b>100</b>

**Tourists Profile:**

Among the sample respondent’s male and female population were 56 and 44 percentage respectively. Mostly the teenagers and working section of population were prevalent in this region according to age category. The respondent tourists are literate enough and among total respondents 44% are graduate where more than 20% tourists have their professional or technical degrees. Most of the respondents are employed among them 36% were from private sector, 28% from public sector and 24% from business or self employed section. The respondent tourists were economically strong in their position. Around 48% of the sample respondents were belongs from 15-35K on monthly basis. More than half of the sample respondents (52%) visited this Charida village to with friends and families to enjoy their vacation and explore cultural commodities. Around 44% of the sample respondents have visited this village with their friends and other companion to enjoy the trip. During the month of December the majority of tourists (52%) were visited with some travel group to enjoy the place and celebrate winter picnic near Ajodhya hill. On an average the sample tourists had spend Rs. 500-1000 on craft purchase which is 44% of the total respondent. Majority of the tourists (68%) were stayed in this craft village for less than 24 hour. As it is adjacent of Major tourist spot Ajodhya hill so tourist were like to visit the place as a part of circuit tourism.

**B. Customer Satisfaction Analysis:**

**Table: 12-** Articles taken for survey and their code

Name of the article	Article written as its corresponding code
Epic Character Chau mask (Ram and Ravana etc.)	1
God and Goddesses (Durga, Shiva, Kali etc.)	2
Home décor items (Show-pieces)	3

**Table: 13-** Assessment of craft articles on the basis of customer review about its structure, morph metric appeal and viability

Article code	Mean	SD
<b>1</b>	4.13	1.07
<b>2</b>	4.08	1.18
<b>3</b>	3.88	1.26

As per the criteria structure, morph metric appeal and viability of craft items all three category of Chau masks has a mean score which is ranged between 3-5. The sample respondents give highest score (4.13) to Epic based Chau masks (Rama, Ravana, Sita, Laxman, Sri Krishna etc), followed by the God – Goddesses and Home décor items as per 5 point likert scale value (1-very poor to 5-very good).

**Table: 14-** Assessment of craft articles on the basis of colour composition

Article code	Mean	SD
<b>1</b>	4.56	0.91
<b>2</b>	3.72	1.1
<b>3</b>	3.76	0.83

As per the criteria colour composition of craft items all three category of Chau masks has a mean score which is ranged between 3-5. The sample respondents give highest score (4.56) to Epic based Chau masks (Rama, Ravana, Sita, Laxman, Sri Krishna etc), followed by the Home décor items (3.76) and God – Goddesses (3.72) as per 5 point likert scale value (1-very poor to 5-very good).

**Table: 15-** Assessment of craft articles on the basis of overall appearance

Article code	Mean	SD
1	4.32	0.98
2	3.92	0.90
3	3.44	0.91

As per the criteria overall appearance of craft items all three category of Chau masks has a mean score which is ranged between 3-5. The sample respondents give highest score (4.32) to Epic based Chau masks (Rama, Ravana, Sita, Laxman, Sri Krishna etc), followed by the God – Goddesses (3.92) and Home décor items (3.44) as per 5 point likert scale value (1-very poor to 5-very good).

**Table: 16-** Opinion of respondents towards the prepared craft items

Article code	Very good	%	Good	%	Fair	%	Not up to the mark	%
1	19	76	4	16	2	8	0	0
2	18	72	6	24	1	4	0	0
3	18	72	3	12	3	12	1	4

From the above table (Table-16) it can be said that in case of Epic Character Chau mask (Ram and Ravana etc. ) 76% of sample respondent said that it was very good, 4% supported it s good and 2% said that it was fair. In case of God and Goddesses (Durga, Shiva, Kali etc.) 72% respondent said it was excellent, 24% said it was good and 4% said that it was fair by its appeal. In case of modern Home décor items (Show-pieces) 72% respondent said it was excellent, 12% said it was good and 12% said that it was fair and 4% said that it was not up to the mark by its appeal.

**Table: 17-** Opinion of respondents regarding suitability of price of this selected craft article

Article code	Average price	%	High	%	Adequate /Fair	%	Low	%
1	10	40	6	24	7	28	2	8
2	11	44	5	20	8	32	1	4
3	9	36	11	44	5	20	0	0

From the above table (Table-17) it is found that 40% of respondents said that the price of Epic Character Chau mask (Ram and Ravana etc.) is average and feasible. 44% of respondents said that the price of God and Goddesses (Durga, Shiva, Kali etc.) masks are feasible and reasonable. Whereas 11% of respondents said that the price of modern Home décor items (Show-pieces) was very high, which need to remain under pocket friendly budget.

**Table: 18-** Commercial assessment of the develop craft articles by the retailers

Article code	Most Marketable	%	Somewhat marketable	%	Not marketable	%
1	19	76	4	16	2	8
2	17	68	5	20	3	12
3	15	60	6	24	4	16

From the above table (Table-18) it is found that 76% sample respondents said that Epic Character Chau mask (Ram and Ravana etc.) are highly marketable, 16% and 8% respondents said that it was moderately and not marketable. Whereas 68% sample respondents said God and Goddesses (Durga, Shiva, Kali etc.) are highly marketable whereas, 20% and 12% respondents said that it was moderately and not marketable. On the other hand 60 % sample respondents said that of modern Home décor items (Show-pieces) are highly marketable, 24% and 16% respondents said that it was moderately and not marketable.

**Table: 19-** Awareness about different types of craft products

Article code	Yes (f)	No (f)	Yes (%)	No (%)
1	23	2	92	8
2	20	5	80	20
3	15	10	60	40

From the above table (Table-19) it is found that in case of Epic Character Chau mask (Ram and Ravana etc.) 92% respondents admitted that they were well aware about the cultural significance of Chau mask craft and 8% didn't know about it. In case of God and Goddesses (Durga, Shiva, Kali etc.) 80 % respondents admitted that they were well aware about the cultural significance of Chau mask craft and 20% didn't know about it. In case of modern Home décor items (Show-pieces) 60% respondents admitted that they were well aware about the cultural significance of Chau mask craft and 40 % didn't know about it.

**Table: 20-** Sources of information from which buyers are known about the terracotta craft hub and become interested to buy

Sl. No.	Source of Information's	Respondents frequency	%
1	Advertisement	3	12
2	Handicraft society	7	28
3	Friend and relatives	10	40
4	Craft exhibition	5	20
	<b>Total</b>	25	100

From the given table (Table-20) It is cleared that most of the sample respondents (40%) got information about this folk craft from their friend and relatives. The craft fairs and festivals as well as craft societies contribute its knowledge among 20% and 28% of respondents respectively.

**Table: 21- Occasion to purchase the craft items**

Sl. No.	Occasion to buy the craft items	Respondents frequency	%
1	When travelling for this craft village	14	56
2	Whenever need arises	1	4
3	Special offer /fair	3	12
4	Craft exhibition	7	28
	<b>Total</b>	25	100

From this above table (Table-21) it is found that more than half of the sample respondents (56%) purchased the craft item during their visit to the craft village. Rest of the respondents purchase the craft during craft fairs and festivals and in various craft exhibition.

**Table: 22- Reasons to choose the particular craft items**

Sl. No.	Reasons to choose the particular craft items	Respondents frequency	%
1	Price are reasonably feasible	3	12
2	Compatibility, quality feasibility and attractive nature	5	20
3	Brand image	11	44
4	Ethnic value	4	16
5	Availability	2	8

In Interpretation of above table (Table-22) it can be said that the pivotal factor for craft commoditization, marketing as well as customer preference is its aesthetic and brand value which is supported by 44% of respondents. Whereas 20% respondents choose the craft item for its Compatibility, quality feasibility and attractive nature. 16% respondents choose the craft item for its ethnic values. Rest 20% sample respondents choose the Chau masks for its reasonable price and easy availability.

**Table: 23- Level of customer satisfaction about craft articles as a whole**

Sl. No.	Overall satisfaction	Respondents frequency	%
1	Highly Satisfied	12	48
2	Satisfied	5	20
3	Moderate	7	28
4	Dissatisfied	1	4
5	Highly dissatisfied and disappointed	0	0

From the above mentioned table (Table-23) it entails about satisfaction index of tourist in regard of Chau mask of Charida. 48% respondent are highly satisfied, 20% are satisfied, 28% are moderately satisfied where 4% respondents are not satisfied due to over-pricing, lack of modern appeal, lack of tourism infrastructure etc.

### SWOT Analysis of Chau mask of Charida:

The Chau mask of Charida is popular for its cultural and economic values. An attempt has been made to determine tourism potentialities of Chau craft with Strength, Weakness, Opportunities, & Threats Analysis (SWOT).

#### STRENGTH

- i. It has a potential market not only in district level but in the national and international level also.
- ii. It has a diversified artefacts range from spiritual to home décor elements.
- iii. A low capital investment is needed.

- iv. Locally available cheap man-power is used.
- v. It provides potential employment generation and livelihood earning as a non-agrarian economy.
- vi. It has a increasing demand of foreign export and revenue generation.

**WEAKNESSES**

- i. This craft is lacking modern infrastructural support, technological advancement and communication facilities.
- ii. The tourists are unaware about its cultural significance due to poor communication.
- iii. Artisans haven't any knowledge regarding present market demand and customer preferences.
- iv. Its market is still limited within the districts.
- v. It is still running behind from modern promotional activities like craft fairs and festivals etc.

**OPPORTUNITIES**

- i. The craft items have a rising demand in national and international market.
- ii. The chau mask of Purulia occupies a significant position in tourism map of this district as it acts as a significant pull factor for tourism development of this region.
- iii. E-commerce sites, social media marketing are emerges as a new channel of craft marketing.

**THREATS**

- i. The balance between supply and market demand is challenging in present scenario.
- ii. A stiff competition with machine made synthetic craft items.
- iii. A hard competition in domestic market also noticed due to its poor infrastructure and capital value.

**CONCLUSION**

This research study examines the tourists perception about its appeal, expression, quality, price feasibility of Charida village in Purulia district. The colour composition, quality and morphometry, overall expression were rated as the maximum appealing parameter in tourists attraction. Hence, the stakeholders need to emphasis on its promotion and marketing strategies like conducting craft fairs and festivals, opening of new craft emporium and outlets, financial allocation and infrastructural set up etc. Overall it can be said that the 'epic character' and 'god & goddesses character' this two types of Chau mask are more popular in comparison of 'modern home décor idols' towards tourists. Finally it can be concluded that the local craft sellers, stakeholders should consider modern customer preferences as additional attribute for craft marketing which is related with tourists believe and sentiment.

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**PICTURE GALLERY**



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**EDUCATION RIGHT OF LGBTQ COMMUNITY****Calis R. Dsilva**

FY B.Com St. Joseph College of Arts and Commerce, Satpala, Virar

**INTRODUCTION**

The field of lesbian, gay, bisexual and transgender [lgbt] health has emerged in fits and starts over the past 30 years. Prior to 1970, most of the articles in the health care literature were about the pathology or deviance of homosexuality and included treatments to cure homosexuality. But by 1970s around the time that homosexuality was removed from the statistical manual of mental disorders.

After so many years of fight in 2014 India Supreme Court has recognized transgender people as a third gender, in a landmark ruling. It is the right of every human being to choose their gender, it said in granting right to those who identify themselves as neither male or female. According to one estimate, India has about two million transgender people. Later on 6 Sept. 2018 the Supreme Court held that Section 377 was being read in India. Section 377 India Penal Code was introduced in 1861 during the British rule of India. Modelled on the Buggery Act of 1533, it makes sexual activities "against the order of nature" illegal. But on 6 Sep the court ruled that the application of Section 377 to consensual homosexual sex between adults was unconstitutional. It explains the key concepts, provides some basic research guidelines, and suggests a number of helpful resources in order to ensure that the legal consciousness of lgbtq related research the latest development in the field.

**HYPOTHESIS**

HO- the implementation of lgbtq will not affect any Public.

HA- the implementation of lgbtq will affect public at large.

Keywords: human right, homosexuality and Government.

**DISCUSSION****THE ROLE OF LAW IN LGBTQ LIVES**

We often hear about activists or common people fighting for their human right. "everyone has the right to life, liberty and the security of person." the right of life is undoubtedly the most fundamental of all rights. There would have been no fundamental right worth mentioning if Article 21 had been interpreted in its original sense. Although lgbtq individuals currently enjoy an unprecedented degree of political and social acceptance they remain subject to a broad range of legal disparities and inequities. In their daily lives many lgbtq individuals encounter legal barriers and obstacles with respect to relationship, health care, housing, education and safety.

**MARRIAGE EQUALITY AND RELATIONSHIP**

For the last fifteen years the focal point of the lgbtq civil right movement has been marriage equality. The push for same-sex marriage has met with some success on the state level but it remains a hotly contested topic both in the political arena and the courts. As a result, lgbtq lives and families are uniquely politicized as after so many years of fight the HumSafar Trust, has launched an online petition for civil right of the lgbtq+ community in India. The petition lists out the following rights;

A) Recognition of same sex marriages

B) Adoption right for lgbtq community.

C) Right to jointly own property, take housing loans, insurance and employment benefits to same sex spouse.

The petition was submitted to the government of India [GOI] on 8 Jan. 2021. But on 8 Jan central government failed to submit its response even after almost 2 months court gave the government a last chance to submit its response before the next hearing on 25 February 2021 but once again the government failed to submit a response in the lgbtq marriage equality case next hearing will take place on 20 April 2021.

**CONCLUSION**

Lgbtq related research enhances our understanding of the lived experience of lgbtq individuals. It can provide important information essential to crafting policy recommendations designed to reduce disparities and address inequality. Indians are not ignorant to homosexuals but they don't feel free to discuss about reservation of homosexuals and the mindset of Indian people still remains. Young people understand the feeling of lgbtq people but not the old generation people. The introduction of progressive laws will. Homosexuality will remain a taboo as long as people are willing to show it under the carpet of oblivion and 10% of Indian population

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consists of lgbtq people in than transgenderpeople are only the hormonal problem not the other and the suggestion is that government should pass a legislation for marriage of lgbtq people and the government has to take remedial actions for them otherwise those people will suffer a lot of exploitation from the people.

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**EXTERMINATING POVERTY TO REDUCE INEQUALITY OF INCOME IN INDIA****Dr. Subhash Anton D'souza**

Principal, St. Joseph College of Arts and Commerce, Satpala Virar (W)

**1. INTRODUCTION**

According to the World Bank nearly 70% of the poor and landless farmers from India do not have access to bank account. Lack of employment, underutilization of resources, improper planning, excessive burden of population and want of people's participation in the growth process often results in poverty.

In 2013, the Indian government stated 21.9% of its population is below its official poverty limit. Of late, a report was published by the Oxford Poverty and Human Development Initiative (OPHI). The report states that eight of the states in India are home to a poverty-stricken population which is higher than the aggregate population of the 26 most underprivileged countries in the African continent. The most recent information provided by UNICEF demonstrates that one out of three kids who are suffering from malnutrition all over the world will be found in India. The present study considers how exterminating poverty can help to reduce inequality of income in India. The researcher is trying to find out how financial inclusiveness policies can work as the change agent to bring in the reality of sustainable socio-economic development in rural areas. Exterminating poverty plan of action includes use of strategies of Micro finance, endorsing the spirit of cooperation and promoting the philosophy of Pradhan Mantri Jan Dhan Yojna (Prime Minister Scheme for People's Wealth) leading to Financial inclusion.

**2. REVIEW OF LITERATURE**

Chakrabarty (2006) added that there was a large overlap between poverty and permanent financial exclusion causes of financial exclusion identified by exclusion. Causes of financial exclusion identified by him were low income, low savings, lack of assets, Unemployment, Use of inappropriate products, financial illiteracy, and poor financial habits. Also added the frequent factors like: Psychological/disability issues, feeling of being excluded, Indigenous/ethnic issues, Geographical remoteness, Availability of alternative products etc. causing financial exclusion.

Treasury (2004) in its report explained about the demand side and supply side factors of financial exclusion. In the report, the demand side factors were described as self exclusion. On the supply side factors the inadequacy of banking services, lack of banking advice to the disadvantaged class etc. had been discussed. Moreover, Government's new initiative in lessening the extent of exclusion was broadly explained throughout the review.

**3. OBJECTIVES OF THE STUDY**

- a) To study the issue of poverty and inequality of income in India.
- b) To study the ways and means of exterminating poverty to reduce inequality of income in India.

**4. WORKING DEFINITIONS**

**a) Financial inclusion** -Financial inclusion is the availability of banking services at an affordable cost to disadvantaged and low-income groups.

**b) Financial literacy** - "A combination of awareness, knowledge, skill, attitude and behavior necessary to make sound financial decisions and ultimately achieve individual financial well being."

**c) Self Help Groups:** A SHG is a group of a few individuals, who pool their savings into a fund from which they can borrow as and when necessary.

**d) Pradhan Mantri JanDhan Yojana** (Prime Minister Scheme for People's Wealth): 'Jan Dhan Yojana', is an ambitious scheme for comprehensive financial inclusion. Declaring that it was aimed at Financial Inclusion to ensure access to financial services, namely, Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner to poor.

**5. RESEARCH METHODOLOGY**

The primary information by researcher would be from first hand sources whereas for secondary data the researcher shall rely on allied sources of data. For the purpose of the present study the stratified sample is used. Vasai Taluka happen to be the universe whereas various Cooperative credit societies and Micro finance Institutions happen to be the physical universe. Classes of respondents contacted are mentioned in the following Table.

Sr.No.	Respondent people	Institutions
1	Directors /Office bearers	Cooperative societies
2	Members	Self Help Groups
3	Beneficiaries and customers	Farmers, Women, Self-employed and entrepreneurs, Other Professionals
4	Government officials	Various Departments

**Stages of Sampling:**

Sr.No.	Classes of respondents	No. of Respondents
1	Initial sample set	100
2	Actual number of respondents contacted	90
3	Respondents who gave responses	65
4	Scrutinized responses	56
5	Respondents rejected for incomplete information	13
6	Final sample size	43

**6. POVERTY ALLEVIATION PROGRAMS IN INDIA:**

1. To achieve the dream of poverty alleviation in India, the following programmes are implemented:
2. Swarnjayanti Gram Swarozgar Yojana (SGSY) ,
3. Sampoorna Grammen Rozgar Yojana (SGRY)
4. Pradhan Mantri Gramodaya Yojana (PMGY),
5. Antyodaya Anna Yojana (AAY)
6. India Awaas Yojana (IAY) and
7. Jai Prakash Rozgar Gurantee Yojana (JPRGY).

**7. Micro Finance**

Micro finance is intended for the upliftment of poor farmer, shanty dwellers, jobless youths, women and the deprived stratus of society. Former Secretary of United Nations Kofi Annan has said , ‘Sustainable access to micro finance helps alleviate poverty by generating income , creating jobs, allowing children to go to obtain care, and empowering people to make the choices that best serve their needs’. A large number of people like employees of unorganized sector, slum dwellers, street vendors, etc., are unfortunately neglected by the banking system for many obvious reasons like geographic exclusion, no asset, illiteracy, very low profit margin and so on. Microfinance is getting momentum to become a major force in India. Home to the largest population of poor in the world, India has been a natural candidate for experimenting with micro finance as a tool for poverty alleviation and the development of the poor. Increasing evidence of the centrality of gender equality to poverty reduction and women’s higher credit repayment rates led to a general consensus on the desirability of targeting women. Not only ‘reaching’ but also ‘empowering’ women became the second official goal of the Micro-credit. Studies have confirmed that women make the best borrowers and repay their loans more faithfully than men.

**8. Cooperatives**

However, when we see the development in rural areas, we can easily see that rural development in India could not have taken place without co-operatives. The cooperative credit structure has a unique and gigantic network spread through the length and breadth of our country and have remained as prime institutional agencies of credit for agriculture and rural development. Cooperatives teach thrift and saving habits to the people.

**9. Financial Inclusion**

Financial inclusion is a major thrust area of millennium development goals adopted by U.N. Every country that faces problem of balanced and sustainable growth .Inclusive Growth by its very definition implies an equitable allocation of resources with benefits accruing to every section of society. In simple words it is nothing but all financial bodies coming together and spreading finance access to each and every corner of the country. It’s the process of reaching financial weapons to all the people across the countries.

**10. International Scenario**

Worldwide, the awareness of the importance of micro finance for the uplift of the poor has been growing over the year, as different countries are attempting to devise ways and means to enhance the access of the poor to credit facilities.

**11. Experience of Bangladesh**

Muhammad Yunus, a Bangladeshi micro economist and Nobel laureate, has realized the huge business potential of the poor and women and proved that the conventional theory that downtrodden people cannot be bankable is obviously wrong. His Grameen Bank is successfully lending not only to the downtrodden but also to beggars in more than 20 countries. By witnessing successful financial inclusion story, many countries are grafting strategies to bring these people into the formal banking net. Grameen Bank has played a major role in improving the status of the poor in Bangladesh and has provided access to credit. Every year nearly 5% of the Grameen Bank clients are getting out of poverty. In Grameen Bank we see the poor people as human “bonsai”. If a healthy seed of a giant tree is planted in a flower-pot, the tree that will grow will be a miniature version of the giant tree. It is not because of any fault in the seed, because there is no fault in the seed. It is only because the seed has been denied of the real base to grow on. People are poor because society has denied them the real social and economic base to grow on. They are given only the “flower-pots” to grow on. Grameen’s effort is to move them from the “flower-pot” to the real soil of the society.

**12. Lesson from Ghana**

Lessons from successful experiences provide insightful lessons about the benefits that accrue when women and youth cooperative entrepreneurial efforts are targeted and supported. Multistake Savings and Credit Society in Ghana for instance has worked to enable youth and women to successfully engage in entrepreneurial activities. The organization has developed innovative credit facilities for both teenage mothers, women and youth and has continually provided training and technical support to its clients through its mentoring programme.

**13. Indian Experience**

For a country like India where one third of the population is poor, access of the poor to banking services is important, not only for poverty alleviation but also for optimizing their contribution to the growth of the national economy. This realization had led to certain important banking related policy initiatives in the last three decades. These were nationalization of major commercial banks and setting up of regional rural banks, launching of large credit supported programs aimed at creating self-employment opportunities for the poor, and persuading banks to participate in such programs. Although these measures have greatly increased the outreach of the banks among the hitherto poorer section of the society, it was increasingly felt that even these initiatives, perhaps, succeeded in reaching only the upper crust of the poor and bypassed the lowest rungs of the society. Financial exclusion has been all pervasive in India.

**14. Financial Inclusion in India**

In India, financial inclusion first featured in 2005, when it was introduced by K.C. Chakraborty, the then chairman of Indian Bank. Mangalam became the first village in India where all households were provided banking facilities. In January 2006, the Reserve Bank permitted commercial banks to make use of the services of non-governmental organizations (NGOs/SHGs), micro-finance institutions, and other civil society organizations as intermediaries for providing financial and banking services.

**15. Pradhan Mantri Jan Dhan Yojna**

Indian Prime Minister Narendra Modi on Thursday, 28<sup>th</sup> August 2014 launched his government’s mega scheme ‘Jan Dhan Yojana’, declaring that it was aimed at eradicating financial untouchability by providing bank accounts to the poor. Pradhan Mantri Jan Dhan Yojana is one of the very important steps towards overcoming financial untouchability and brings all financial excluded people under the umbrella of financial inclusion. Few peculiarities of the PM Jan Dhan Yojna are as follows: a) Under the scheme, account holders will be provided zero-balance bank account with RuPay debit card, in addition to accidental insurance cover of Rs 1 lakh. b) Six months of opening of the bank account, holders can avail Rs 5,000 loan from the bank. c) With the introduction of new technology introduced by National Payments Corporation of India (NPCI), a person can transfer funds, check balance through a normal phone which was earlier limited only to smart phones. d) Mobile banking for the poor would be available through National Unified USSD Platform (NUUP) for which all banks and mobile companies have come together.

**16. Findings and Interpretation of Data-**

The data is collected from four different sections of beneficiaries that is:

1. Farmers
2. Women
3. Self-employed & entrepreneurs
4. Other professional business.

Similarly, data is collected from managers, office-bearers of cooperative societies, representatives of Self Help Groups etc. Based on primary and secondary data following observations are made. The measures which should be taken to reduce poverty in India are as follows:

**a. Accelerating Economic Growth:** Poverty in India can be significantly reduced by accelerating economic growth. According to this view, benefits of economic growth will trickle down to the poor in the form of more employment opportunities, greater productivity and higher wages.

**b. Agricultural Growth and Poverty Alleviation:** Agricultural growth has been recognized as an important factor that contributes to marked reduction in poverty. A study made by Montek Singh Ahluwalia, former member of Planning Commission, brought clearly that agricultural growth and poverty are inversely related; the higher agricultural growth leads to lower poverty ratio.

**c. Speedy Development of Infrastructure:** An important measure to generate employment opportunities for the poor and to raise their productivity is the speedy development of infrastructure. Since private sector is not attracted to make adequate investment in infrastructure, public investment needs to be stepped up for its development.

**d. Accelerating Human Resource Development:** Besides physical infrastructure development, poverty can also be reduced through human resource development. Human resource development requires greater investment in educational facilities such as schools to promote literacy, technical training institutes and vocational colleges to impart skills to the people.

**e. Access to Credit:** Availability of credit to the poor on easy terms can create the conditions for small farmers gaining access to productive resources such as HYV seeds fertilizers, construction of minor irrigation such as wells and tubewells.

**f. Public Distribution System (PDS):** Poor households spend nearly 80 per cent of their income on food. Therefore, an effective way of raising rural incomes and ensuring food security to the poor households is needed.

**g) Women empowerment:** Women empowerment and education would strengthen them to bring economic benefits both at individual and national level.

## 17. OTHER SUGGESTIONS

In India, poverty is most intense among the scheduled caste and scheduled tribe communities in the villages. Observations of the researchers are based on the inputs from participants, respondents from Vasai Taluka of Palghar District from Maharashtra. This respondent includes poor people from coastal area, backward area of Vasai Taluka. There was in depth interaction with respondents which has helped the researcher to draw few important and meaningful conclusions regarding ways and means to enhance financial literacy leading to Financial Inclusion.

**a) Local leader for belief** -In many conversations with respondents it was noticed that, the leader of the local group or particularly popularly known as Karbhari (Dadu or Wadgu) can play a role of opinion maker. From this point of view in order to popularize the concept of financial literacy, economic and financial awareness and right understanding of commercial transactions, it is appropriate to develop role model or opinion leader.

**b) Usage of local culture**-There is a high participation of people from different strata and walks of life and different age groups. it is necessary that all these people should be encouraged to participate in such programs. For this purpose, local Art, Culture, Music and other forms of Folk Dances, popular culture can be effectively used.

**c) Youth participation** -The tribal youth can bring in desired changes in the tribal area and through their action and interaction they can spread the message in a best possible manner. For this purpose rural youths should be properly trained to spread the modality of financial inclusion.

**d) Usage of religious activities**-Tribal people like to participate in various religious and cultural activities. In order to use this platform to spread financial literacy, the government agencies should make the use of such programs in a best possible manner. This platform is very important. It can be a medium of socio-economic change.

## 18. CONCLUSION

In the words of Swami Vivekananda "Say, the soil of India is my highest heaven; the good of India is my good. Forget not that the lower classes, the ignorant, the poor, the illiterate, the cobbler, the sweeper, are thy flesh and

blood, thy brother. The only service to be done is to give them education, to develop the lost individuality". Financial inclusion, through well recognized as a means for inclusive growth, is constrained by several factors in India. Further, reaching out of the illiterate people who can handle only the regional languages is also difficult without developing a suitable communication mode. Banks need to redesign their business strategies to incorporate specific plans to promote financial inclusion of low income group treating it both as a business opportunity as well as a corporate social responsibility. As observed by Dr. Yunus, "...basic ingredient of overcoming poverty is packed inside each poor person. All we need to do is to help this person to unleash this energy and creativity. Only place in the world where poverty will exist will be in the museums and no longer in human society."

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**A STUDY OF THE INVESTMENT PATTERN OF RETAIL INVESTORS IN POST COVID ERA****Dora Rodrigues**

Assistant Professor, St. Joseph College of Arts and commerce, Satpala, Virar

**ABSTRACT**

*Investment is a vital aspect of an individual's life. Most of the Investors prefer asset classes that ensure constant and steady returns at minimum risk. Despite of investors awareness programme conducted by SEBI, RBI and other regulatory authority there is an absence of awareness regarding investment avenues and its importance. In March 2020, India was badly affected by the COVID 19 pandemic. It had an impact across the globe and every sector was affected due to the pandemic. Investing activity during post covid era has become more emotional experience for the investor due to the market factors and dynamic nature of sentiments of the investors.*

*Investor preferences are dynamic. They are influenced by investor behaviour and no of other external factors. The main objective of this research is to analyse the impact of COVID 19 on the investment pattern of retail investors. It is seen that people have shifted to safer investment avenues which carry zero or low risk. Investors have given preference and priority to safety of their investments over returns due to COVID 19.*

**INTRODUCTION**

A clear understanding of the factors influencing current investment decision-making is required for investors to avoid future investment loss. Various psychological and technical factors influence the investment decisions made by retail investor. Investors has ambiguous perception about risk. Generally, the investors seek sky-high returns in less time without the risk of losing any money. But in reality, risk and returns are directly related and go hand-in-hand, i.e., higher the risk, higher is the return, and vice versa. While choosing an investment option, investor has to match the risk profile with the risks associated with the product. There are some investments that carry higher risk but have the potential to generate higher returns than other investment avenues in the long term while some investments come with low-risk and therefore fetch lower returns.

The outbreak of COVID-19 has significantly disrupted human life. The first case of COVID-19 was reported on 30 January 2020 in Kerala. On 2<sup>nd</sup> March 2020, the BSE SENSEX witnessed a flash crash after the announcement of the Union Health Ministry's about two new confirmed cases. On 12 March 2020, the Indian stock markets witnessed their worst crash since June 2017 after the declaration of outbreak as a pandemic by WHO. The lockdown has adversely affected service sector of India including banks, restaurants, retail industry, tourism and also financial service industry. The present research aims to study the investment pattern of retail investors in post covid era.

**LITERATURE REVIEW**

- In general, liquidity of an investment avenue i.e., the ease of converting or selling an investment avenue, and the expected rate of return are considered important while choosing an investment (Bhuvanewari, 2012).
- The research study by Mahadevi and Krishnan (2014) found that individuals give priority to their future security and safety. Future security insists on the financial ability to meet uncertain financial needs in the future.
- Investment related factors like safety and security of an investment, the nature of the investment to generate periodic returns, the level of wealth addition as capital gain are also considered (Kumar & Parimalganthi , 2015).
- Goyal and Sharma (2014) found that knowledge about investment avenues has significant influences on investors preference and their investment decision. Apart from knowledge, personal characteristics also has significant influence an individual's investment decision.
- Surabhi Kumthakar and Varsha Nerlekar (2020) conducted study on an "Analytical study of investment patterns and investment preferences of Retail investors post COVID-19" with the intension of identifying the impact of pandemic on the retail investors' investment preferences and also to find out whether these investors are still investing post pandemic. The study futher tries to find out, if they are still investing, which investment alternatives they most prefer during post COVID pandemic to park their savings.



- Arpita Gurbaxani and Rajani Gupte (2021) conducted a research entitled “ A Study on the impact of COVID -19 on investor behaviour of Individuals in a small town in the state of Madhya Pradesh, India” in order to assess the effect of COVID -19 pandemic on the investment decisions of individuals in SIPs. The study was carried out on individual investors, residing in small towns of India. The data required was collected through survey. Findings of the research depicted that, there was a reduction in the SIP investments, particularly during the pandemic. It was found that there was an association between the savings and investment behaviour of individuals and the preventive measures taken by the government to prevent the pandemic.

### **RESEARCH OBJECTIVE**

The objectives of this research are:

- To understand the impact of COVID-19 on the Investment preference of the retail Investors.
- To identify the factors responsible for change in investment preferences of investors, post COVID 19.
- To study the factors which are consider by investors while making investment.

### **RESEARCH METHODOLOGY**

#### **Research Design:**

A research design is a framework or blueprint for conducting marketing research. It details the procedures necessary for obtaining the required information, and its purpose is to design a study that will test the hypothesis of interest, determine possible answers to the research questions, and provide the information needed for decision making.

For this study, an exploratory research design is used.

The exploratory research will provide greater insight into all possible practical aspects of the research problem.

#### **Sources of Data**

The study is based on both primary and secondary data.

- Primary data: The primary data for this research study will be collected through structured questionnaires.
- Secondary Data: This data will be obtained from various marketing journals, books, earlier related studies, census reports, press releases, newspapers, and periodicals. The relevant internet sites will also be explored to get the necessary information for the study. This secondary data will be used along with the primary data so as to make our study more viable.
- Sample Size: Since the population under consideration is very large, the data is collected from only 60 retail investors from Virar city.
- Sampling technique: The sampling procedure adopted under this study is convenient sampling.

#### **Limitations of the study**

The research is not free from the limitations. Following are the limitations embedded in this research:

1. The sample has geographical constrain as all the respondents will be from the same area (Virar city).
2. The data will be collected through convenient sampling so may not be applicable to the full universe.
3. There is a possibility of biased information as some investors do not prefer to disclose there investment infirmation.
4. Due to the dynamic nature of the market, the result of the study may not be applicable to different time horizons.

### **DATA COLLECTION AND ANALYSIS**

1. Respondents changed their portfolio post COVID 19?

<b>Partiulars</b>	<b>Respondant</b>
<b>Yes</b>	37
<b>No</b>	23
<b>Total</b>	60

The above table and graph shows that majority of the respondents has changed their portfolio post COVID 19. This means that the pandemic has significant impact on the investment preferences.

2. If yes, is the change in your investment preference due to change in income during the pandemic?

Particulars	Respondent
<b>Yes</b>	44
<b>No</b>	26
<b>Total</b>	60

The above table shows that most of respondent who change their portfolio due to change in income. Therefore, income clearly has a significant impact on the investment preferences but there are others factors also which are responsible for change in portfolio.

3. What according to you are other factors responsible for your decision to change your portfolio?

Particulars	Respondent
<b>Future uncertainty</b>	9
<b>Market volatility</b>	7
<b>liquidity</b>	3
<b>Safety</b>	7
<b>Total</b>	26

4. Rate according to preference of investment avenue post COVID- 19

	Fixed Deposit	Gold	Equity	Insurance	Mutual Fund
<b>Rank 1</b>	12	11	9	15	13
<b>Rank 2</b>	13	10	10	15	12
<b>Rank 3</b>	11	12	13	12	12
<b>Rank 4</b>	11	12	15	10	12
<b>Rank 5</b>	13	15	13	8	11
<b>Total</b>	60	60	60	60	60

According to the data collected for investment preferences post COVID 19, most of the investors are ranked insurance as their first preference followed by mutual fund and fixed deposit. So this is indication that investors gives priority to safety at the same time strive for higher returns.

5. Which aspect to be given highest weightage for investments post COVID 19?

Particulars	Frequency
<b>Risk</b>	15
<b>Liquidity</b>	12
<b>Returns</b>	17
<b>Tax benefit</b>	10
<b>Time horizon</b>	6

The highest weightage while making investments post COVID 19 is given to the returns followed by liquidity and risk. The time horizon is considered important by only 6 respondents making it the least popular choice.

**FINDINGS**

1. As seen in the data, majority of the people has changed their portfolio post COVID 19. This shows the impact of market volatility on the investments. People are becoming risk averse so in order to eliminate or reduce risk they want to shift their investments into less volatile and less risky avenues.
2. The change in income levels during the pandemic period is not the only factor behind the change in investment preference. Liquidity, life cover, security needs are some of the factors which have hampered the portfolio of investors.
3. Despite of change in income levels, many respondents have continued their investments even during the pandemic in mutual funds, equity markets, and other investment avenues. This indicates that these respondents have leveraged the opportunity of market volatility as it is always good to make investments when the market dips.

4. Respondents have ranked Insurance as the top investment avenue post COVID. This is a good sign as despite of huge population. Covid – 19 pushed life insurance penetration in India from 2.82% in 2019 to 3.2% in 2020 which is close to the global average. This clearly indicates rising preference for insurance post covid.
5. Post COVID, Investors have become risk averse and are shifting to safe havens. They are more inclined towards Fixed deposits as they carry the least risk and give decent returns as compared to the risk taken.
6. But the interesting part is, in spite of being risk averse, respondents have given returns the highest weightage followed by liquidity. This indicates the psychological aspect of Indian investors wherein they want returns without incurring risk.

### **CONCLUSION**

The COVID-19 outbreak has significantly affected the economy. This pandemic troubled private sector salaried employees to the greater extent. Their income, saving and also investment patterns were presumed to be affected to the greater extent. The positive impact of COVID-19 on increasing investment in fixed deposits, and life insurance requires examining the investment motives that drive investors towards these avenues.

At present times, investors seem to have become more risk averse, and prefer relatively secure investment options. But considering it is a global pandemic, the recovery will be tough but retail investors need to have faith and should not completely shift to the traditional, safer investment avenues. Also Diversification helps to reduce the risk at the same time investors can obtain higher returns. The future of investment industry in India looks very promising and the perception of retail investors should also be positive

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**ARTIFICIAL INTELLIGENCE TECHNOLOGIES IN EDUCATIONAL ADMINISTRATION****<sup>1</sup>G.Ramachandran and <sup>2</sup>S. Kannan**

<sup>1</sup>Assistant Professor, Department of Electronics and Communication Engineering, Vinayaka Mission's Kirupananda Variyar Engineering College, Vinayaka Mission's Research Foundation (Deemed to be University), Salem, Tamil Nadu, India

**ABSTRACT**

*This research study examines artificial intelligence strategies used in the field of educational administration. The author discusses intelligent learning systems in this article. Expert systems that are integrated into the design of platforms for online learning are given special consideration. The elements of intelligent systems that allow for the organisation of an optimum digital learning process are highlighted. As an example, the establishment of an interactive training project aimed at the successful acquisition of knowledge by students attending philosophy courses, as well as the improvement of the quality of this knowledge, is offered. Design and development of software required constructing and managing online platforms; systematic methodology, including databank formation and classification of data; and approach to intelligent data processing to activate interactive learning models are among the project implementation approaches.*

*The goal of this study was to see how Artificial Intelligence (AI) might affect schooling. The study's scope was limited to the use and effects of AI in administration, instruction, and learning, based on a narrative and framework for analysing AI identified through preliminary investigation. A qualitative research approach was adopted, which effectively assisted the accomplishment of the study objective by leveraging the utilisation of literature review as a research design and approach. Artificial intelligence is a field of study that has resulted in computers, machines, and other artefacts having human-like intelligence defined by cognitive capacities, learning, adaptability, and decision-making capabilities. According to the findings, AI has been widely accepted and employed in education, notably by educational institutions, in various forms. AI began with computers and computer-related technologies, progressing to web-based and online intelligent education systems, and finally, the use of embedded computer systems in conjunction with other technologies, humanoid robots, and web-based chat bots to perform instructor duties and functions independently or in collaboration with instructors. Instructors have been able to accomplish improved quality in their teaching operations by using these platforms to handle various administrative responsibilities, such as evaluating and grading students' assignments more effectively and efficiently. On the other hand, because the systems rely on machine learning and flexibility, curriculum and content have been modified and individualised to meet the needs of students, fostering uptake and retention and so boosting the overall quality of learning.*

*Keywords: Administration, Digital learning, Educational process, Online platforms,*

**1. INTRODUCTION**

Educational management in the modern era refers to a set of policies and practises aimed at increasing the quality of the educational process. The efficacy of the methodologies used in the educational process, as well as the competence of the teachers themselves, determines the quality of the educational process today. Without tactics as an auxiliary to the structure of an educational system tailored by teachers, today's educational process would be unthinkable. The digitalization of education as a tertiary activity is linked to instructional practises. In this way, digital education is becoming increasingly integrated into the larger trend of economic digitalization. The digitalization of the economy has an impact on all aspects of the educational system.

Artificial intelligence and machine learning techniques are essential components of modern school management. In this context, the educational industry is currently facing significant challenges as a result of the widespread usage of artificial intelligence. This includes not only professional skill redistribution, but also the quality of specialist training in the rising labour market. Based on the study of data-mining systems that may be used in the real educational process, new learning strategies have become the most in demand in terms of their usage in education. Educational administration is now a multi-vector process that includes economic, social, political, and high-tech growth vectors. In digital education, high-tech is becoming increasingly important. Furthermore, this process affects both technical and humanistic branches of study.

However, in addition to its benefits, the technologicalization of education has additional drawbacks. The author believes that the greatest danger to education's technologization is its excessive standardisation and formalism, particularly in the human sciences. As a result, in order to create a dynamic and engaging learning environment, projects with the qualitative potential to change the teaching and learning process in the human sciences are

critical. As an example, consider a project in which machine learning techniques relevant to the discipline of philosophy are used to create it. This is an interactive educational initiative intended at helping students learn philosophy more effectively and improve the quality of their knowledge.

**2. Artificial Intelligence in Education: Development Trends and Thoughts**

Artificial intelligence (AI) is a set of information technologies with intelligent capabilities that are based on large data and machine learning. It incorporates artificial intelligence into the field of education and optimises educational development via the employment of essential technologies and intelligent tools in an intelligent education environment. The system encourages collaboration and integration between developing intelligent technologies and the education sector. In general, artificial intelligence's application in the field of education is constantly increasing and deepening, and the introduction of new concepts, methods, and ideas is bound to have a significant impact on educational reform.

**2.1 Artificial intelligence techniques**

1. AI-Related Techniques in AI Education Scenarios

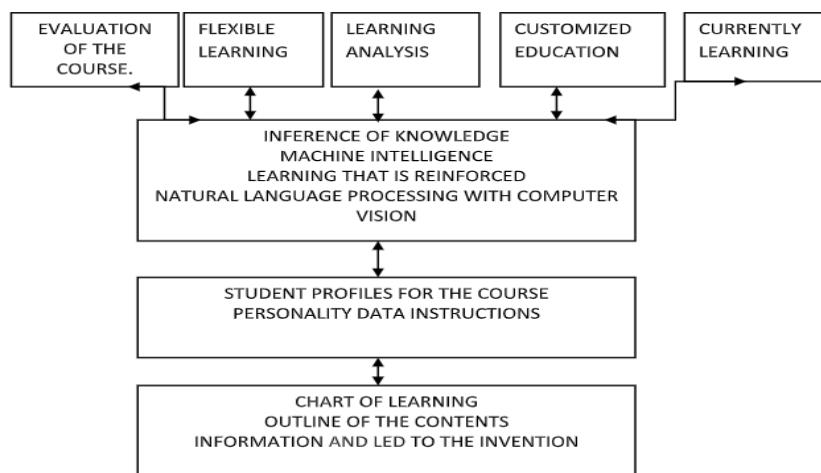
2. Student and school evaluations-Academic analytics, adaptive learning method, and individualised learning approach Paper and exam grading and evaluation

3. Computer vision- image identification, and prediction system Intelligent, personalised instruction

4. Intelligent education systems, learning analytics, data mining or Bayesian knowledge interference

5. knowledgeable school- Face recognition, speech recognition, virtual labs, A/R, V/R, hearing, and sensing technologies are all examples of face recognition, speech recognition, and virtual labs.

5. Remote teaching through the internet and mobile devices-Real-time analysis, edge computing, and virtual tailored assistants



**Fig 1 AI education has a technology foundation.**

Based on machine learning, data mining, and knowledge models, many strategies are included into AI systems for learning analysis, recommendation, knowledge understanding, and acquisition. In general, an AI education system consists of teaching materials, data, and intelligent algorithms, which are classified into two categories: system model (which includes learner, teaching, and knowledge models) and intelligent technologies. As demonstrated in Fig. 1, a model's contribution to the creation of a data map, which develops structures and association rules for acquired educational data, is critical for increasing learning. The model serves as the brain of an AI system, with technologies supplying the system's power.

**2.2 The educational work that AI is capable of**

**A. Administration**

Perform administrative duties that take up a lot of time for teachers, such as grading examinations and delivering feedback, faster.

Determine each student's learning styles and preferences, allowing them to create a customised learning plan.

Assist educators with data-driven work and decision assistance.

Give timely and straightforward comments and work with students.

**B. Instruction.**

Estimate how effectively a student will exceed expectations in projects and exercises, as well as the likelihood of dropping out.

Examine the syllabus and course materials to come up with personalised content.

Allow instruction to extend beyond the classroom and into higher education, so encouraging collaboration.

Adapt the teaching strategy for each student depending on their own information.

Assist educators in creating individual learning strategies for each student.

**C. Learning**

Discover a student's learning weaknesses and address them early in their education.

Students' university course selection can be customised.

By analysing data, you can predict each student's professional path.

Detect students' learning states and provide intelligent adaptive intervention.

**3. The Use of Artificial Intelligence Technology in the Construction of Smart Campuses is examined**

Smart campus is a growing trend in educational information architecture, particularly with the extensive use of artificial intelligence technologies. Smart campus applications have substantially improved as a result of the development and promotion of the Internet of Things, mobile learning equipment, wireless network equipment, and smart software. The purpose is to build an education ecosystem, as well as to investigate the field of artificial intelligence's use in smart campus building and to suggest a transition strategy from smart campus to "smart" campus construction.

Educational information construction has become the driving force behind the new format of educational informationization, from the initial application of modern information technology to the construction of smart campuses characterised by artificial intelligence, technological progress, and innovation [1]. Artificial intelligence is built on data, which is also wisdom. Campus construction's "fuel." Big data, cloud computing, and other technologies are propelling artificial intelligence forward, as well as providing technical support for the development of "smart" campuses[2]. In his book "Schools and Society," American educator John Dewey proposed: The substantial advancement of social progress must have an impact on educational reform. There are gaps in the current educational environment and the development of modern information society, particularly the rapid development of Internet technology, which has resulted in the establishment of "smart campuses." Wisdom Artificial intelligence technology, which covers campus teaching, management, learning, life, and many other sectors, is at the heart of the campus. Artificial intelligence has made its way into campus, bringing new life to educational service models and promoting the multi-modal development of the "smart campus."

**3. Artificial intelligence application fields in the "smart campus"****A. Artificial intelligence aids in the delivery of precise instruction**

The reform of instructional work is the most significant influence of artificial intelligence technology on the "smart campus"[3]. "Fine" and "quasi" are examples of so-called "precision teaching." "Quasi" is the refining of knowledge, "spirit" is the refinement of knowledge. It is the consequence of students putting what they have learnt into practise. Precision teaching has become the standard for measuring the success of topic instruction in the classroom, as well as the basic guide for establishing efficient and interesting classroom teaching. Precision teaching stresses student-centered learning. As shown in Figure 1, this education concept is based on emphasising teaching students based on their aptitude, as well as measuring and recording students' learning behaviours, performances, and processes in order to analyse students' learning needs and optimise teaching content or teaching methods to meet those needs. As can be seen, "precision teaching" is based on the use of big data and artificial intelligence technology to alter and optimise instructional modes while also increasing teaching efficiency. Assess students' classroom engagement and concentration, and change teaching tactics to meet the needs of students' individualised teaching plans by identifying, recording, summarising, and integrating learning behaviours.

Classroom behaviour analysis and emotion recognition based on facial expression recognition have already appeared in some cases, according to current developments. The Paris Business School, for example, used the artificial intelligence technology Nestor in two online courses in September 2017. Its working idea is to track students' eye movements and facial expressions using a computer network camera, and then evaluate the data obtained. In May 2018, a smart classroom behaviour management system was deployed in a secondary school

in Hangzhou, India, to assess students' classroom participation and concentration. The system analyses classroom behaviours of students in the classroom environment and provides reference for teachers to carry out precise teaching and adjust teaching strategies.

Online teaching is another type of "precision teaching" approach. Artificial intelligence technology is also being utilised to design learning programmes and exact services for learners, particularly in the current MOOC trend. As the largest organisation in the field of artificial intelligence education, Knewton, for example, delivers personalised education, continues to create adaptive education using AI, and employs adaptive learning technology to identify each student's knowledge gaps through data collecting. It can also perform a more in-depth analysis of the causes and make recommendations for improvement. Civitas Learning specialises in the selection of university-level independent courses. It forecasts the key patterns of learners' curriculum scores and attendance rates using machine learning technology.

### **B. Artificial Intelligence Helps People Make Better Decisions**

The study of objective data ensures the correctness of decision-making. Artificial intelligence technology's rigour of logical operation thinking gives rational analysis for scientific decision-making and has become a significant technical technique to support decision-making. Traditional data-assisted decision-making, however, still has flaws as compared to artificial intelligence[4]. Traditional computing looks to be focused on the data-driven model and cannot go far into the neural reasoning stage. Artificial intelligence, which blends data-driven and knowledge-driven intelligence, can "from experience" emphasise knowledge-driven intelligence in India. For example, you can employ sensors to collect relevant data and construct a data analysis model using emerging technologies such as artificial intelligence (AI). It can deliver fast and dependable school management and teaching when combined with the features of the school. Opinions on intelligent decision-making. Future artificial intelligence might be described as a "smart brain" that will improve campus decision-making by leveraging its tremendous data processing, computation, and logical reasoning capabilities to provide schools with scientific and visual decision-making resources.

### **C. Quantitative Evaluation is Aided by Artificial Intelligence**

Scientific and effective evaluation is the key to increasing educational quality in education and teaching practise. The existing evaluation approaches are primarily restricted to the analysis of educational large data, which limits their application. According to certain studies, adopting educational big data as the basis for evaluation will limit the accuracy of evaluation due to the unidirectionality of data generation. Based on big data analysis, artificial intelligence technology will employ multi-modal machine learning technology to improve the assessment system and eliminate the one-sided problems that data mining has generated in the past.

To increase the accuracy of the assessment and reflect the evaluation object more accurately, multi-dimensional data alignment technology is used to process the evaluation acquired from the visual information database and the evaluation gained from the text information database.

Artificial intelligence technology has introduced modifications and innovation to the development of school informatization in the context of the "Education Informatization 2.0 Action Plan." Promote the modernization and transformation of the "smart campus" construction system, but focus on how to get there. What is the best way to exchange and distribute data? How can we encourage the management of several applications in a collaborative manner? To drive the constant development of the "smart campus" construction process, it is even more important to find a deep integration of artificial intelligence and education.

Online education, as a growing trend in recent years, not only boosts students' learning passion, but also assists teachers in comprehending the situation. The education industry may greatly increase the quality of learning and provide a firm foundation for future development if it strengthens the construction of learning education space. online learning; education

With the advancement and growth of Internet technology, an increasing number of sectors have begun to incorporate Internet technology into their development plans. The impact of Internet technology, as the most important industry in society, is far higher than that of other industries. As a result, education should include modern Internet technologies in order to reform the educational system. As a prominent presentation of the contemporary artificial intelligence education model, the online learning education space has changed the single flaw of the traditional teaching model and considerably improved the quality.

## **4. CONCLUSION**

As a result, the education industry should expand its research into the online learning education arena and strive to improve teaching quality on a continuous basis. However, when it comes to the current state of online

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learning and education space construction, most educational administrators are still unaware of the significance. in the context of artificial intelligence training When developing an online learning education, the developed education space model is inappropriate and does not fully match the learning classroom subject status [1]. However, when it comes to space building in various educational institutions, the majority of system designers do not take the dominant position into account. The construction of space in the form of learning has an impact on learning efficiency and is not conducive to the establishment of an efficient online learning education space. As a result of the new teaching criteria, various educational institutions should develop learner major modules based on their own circumstances.

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**COVID-19 PANDEMIC AND INDIA: POLICY RESPONSES****Dr. Gayatri R. Rajput**

Department of Business Economics, Annasaheb Vartak College, Vasai Road

**ABSTRACT**

*COVID-19 pandemic affecting the entire world and has challenged the political and bureaucratic leadership to tackle the health emergency. Severe acute respiratory syndrome novel coronavirus 2 (SARS nCOV-2) is aggressive and adverse that affects the people with low immunity system and other alignments. India has taken necessary steps since the second week of March 2020 to control and prevent the pandemic. The imposition of lockdown, from the mid of March 2020, restricted the movement of people by invoking the Epidemics Diseases Act 1895 and the National Disaster Management Act 2005. The extended lockdown period impacted the economic condition and the livelihood of migrant workers. Moreover, the Modi Government announced Twenty lakh crore rupees as a stimulus package for helping agriculture and allied sectors and small, micro and medium. enterprises and proclaimed to provide necessary drugs like Paracetamol and Hydroxychloroquine (HCQ) to nearly 120 countries. In this background, the paper focuses on various policy responses by the central Government during the pandemic.*

*Keywords: COVID-19, health emergency, legislative response, policy response, healthcare, social welfare, and economic package.*

**INTRODUCTION**

Coronavirus, which is commonly termed as COVID-19, is from the seafood wholesale market in Wuhan in December 2019 and became a pandemic as it spreading entire globe. The World Health Organisation (WHO), on 11 March 2020, was stated that COVID-19 could be characterized as a pandemic and spread to around 216 countries with more than 6 million confirmed cases and 0.3 million confirmed deaths. (WHO, 2020). India has a high-density population of 464 people per square kilometer and 1.25 billion population, and it is considered to be a highly risky zone due to the highly contagious nature of COVID-19 and critical health indicators. The first coronavirus case in India was detected in Kerala, a south Indian state on 30 January 2020 in a student who had returned from Wuhan, China (Reid, 2020). Immediately, the Indian Government airlifted around 323 citizens from Wuhan city and quarantined them in Army bases for 15 days in Manesar and Chhawala camp (Upadhyay, 2020). The cases had increased in the country, and certain state governments started to take measures for containment of the virus. The Modi government, with no options left behind, imposed complete lockdown from 25 March 2020 and restricted movement of people in the country. Currently, there are 1.73 lakhs confirmed cases with more than 5000 mortality rates. (WHO, 2020). The lockdown affected the delay in the spread of the virus in India. It is considered the lowest mortality rate at 2.8 percent, much lower than 6 percent, with a 47.40 percent recovery rate (PIB, Updates on COVID-19, 2020). India has taken 79 days to cross the 5000 mortality rate which is far better than Spain (24 days), UK (29 days), Italy (30 days), USA (31 days), Brazil (42 days), Germany (42 days), and France (48 days) (Hindustan Times, 2020). However, a 2.8 percent mortality rate is enormous for a densely populated country like India. India faced severe and specific challenges ranging from health care to intra-state migration issues, food security to employment generation, and economic slowdown to problems of small and medium business firms, due to the outbreak of the COVID- 19. The outbreak of COVID-19 in India: specific challenges Firstly, poor medical infrastructure is a significant challenge to fight against the Coronavirus. According to the World Bank (WB), India has one of the lowest hospital beds for patients. It has 0.7 beds for 1000 population compared to 8.3 in Germany, 8.2 in Russia, 4.4 in France, 4.2 in China, 3.4 in Italy, 3 in Spain, 2.9 in the US, 2.2 in Brazil, 2.8 in South Africa, and 1.5 beds in Iran (World Bank, 2020). This will impact the treatment facilities, especially to the aged. The availability of ventilators in hospitals is another challenge in hospitals. Secondly, the reverse migration of workers from their work location to their native villages and towns. It was estimated that there are nearly 138 million internal migrant workers inter-state and intra state migrants in the country (Sharma, 2017). The extended lockdown in India compelled migrant workers to travel from their workplace to their native villages and towns that are being quoted as the great Indian exodus (Ali, Choudhary, & Bhattacharya, 2020). The reverse migration posed two specific problems, one, they may turn to be potential carriers from the virus hit red risk zones to green zones with no cases, second, taking care of immigrant workers by the respective state governments and local government bodies. Thirdly, the impact of COVID-19 pandemic on the Indian economy is severe. Probably, economic activities diminished immediately after the imposition of the lockdown. Indian economy may contract to 5 percent, and it will have a further impact on the growth rate unless there is any stimulus package from the Government (The Economic Times, 2020). The agriculture and the micro, small, and medium industries are the worst-hit sectors due to

infrastructure problems, no production, demand crunch, and difficulties in the flow of finance. Employment generation has become stagnant. The daily wage workers, labour in the unorganized sector, street vendors, and fewer income employees are affected by the lockdown. The proper financial assistance for these groups is another major challenge for the Government. Fourthly, India has experienced, for the first time, a health emergence due to the COVID 19 pandemic after independence. The Government invoked the colonial period, the Epidemics Diseases Act, 1897, and the Disaster Management Act, 2005. The Central Government directed all the states to invoke the Epidemics Disease Act, 1897, as the health and sanitation are subjects under the state list, law and issued necessary notifications and the state governments had implemented the guidelines to control the spread of the COVID-19 virus. The Disaster Management Act of 2005 came into force to impose the lockdown and restrict the movement of citizens. Nevertheless, these two laws are inadequate to face the pandemics like COVID-19. Lack of legal framework for facing the pandemic situation can be considered as another challenge. To wrap-up, lack of proper health care facilities, reverse-migration from destination to source, employment, generation, poor economic activities, and legal framework are the major challenges for India due to the COVID-19 pandemic.

Hence, the policy response is crucial in controlling and managing various impacts of the pandemic. The present paper analyses various policy initiatives and responses by the Indian Government to control the COVID-19 pandemic. The paper concentrates more on the policy documents released by the Government and also represents insights from the published works in the newspapers, websites, and research articles. The policy responses by the Modi government are majorly related to social welfare, public health care, education, agriculture, employment, and economy. The policy response to COVID-19: The Central Government initiated certain policy decisions that are directly related to public health care, and others are related to managing the adverse impact of the COVID-19 pandemic on the social and economic aspects of the country: manufacturing and importing the testing kits, personal protection equipment (PPE) kits, availability of ventilators and clinical management of the COVID-19 patients and the steps to curtail the snowballing effect of the COVID-19 on the economy, the financial crunch of the micro, small and medium (SME) scale industries. Besides, providing food security, reverse migrations of labor, and other such policy initiations are made. The Ministry of Health and Family Welfare (MOHFW) has become the nodal agency to implement various policy decisions and issuing the directives ranging from tracing, testing, and treating the COVID-19 patients. The Ministry of Finance has initiated different non-health care related policy initiatives. Some of the policy responses of the Modi Government are as follows:

### **Public Health and Health-Care**

The Central Government and the State Governments are providing free testing and treatment for COVID 19 patients under various health care schemes. The Ministry of Health and Family Welfare included COVID-19 testing and treatment under the health benefit packages of the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY), the world's most massive health insurance scheme. The MOHFW's notice on 22 March 2020 for the treatment of the COVID-19 patients under the AB PM-JAY like "Acute Febrile Illness, Pneumonia, Severe Pneumonia, Pyrexia of unknown origin, Respiratory failure due to any cause (pneumonia, asthma, COPD, ARDS, foreign body, poisoning, head injury, etc.), among others". All the guidelines and protocols are issued by the MOHFW to the Indian Center for Medical Research (ICMR) and respective state governments. Hence, it is evident that the policy of testing and treatment is being taken up by the governments both at the center level and federal level. The MoHFW is also involved in issuing guidelines related to the mental health of migrant workers, old age, and children. The Indian Government faced the dark realities in the health sector initiated health care facilities like ventilators, personal protection equipment (PPE), and the safety of the health care workers. Initially, the estimation of 50000 ventilators and 15 million PPE kits by June 2020 are needed. The demand increased to 75000 ventilators, but in contrast, India has around 40000 ventilators. Moreover, India ordered 60884 ventilators and 20 million PPE kits, out of which 59,884 and 14 million, respectively, are manufactured in India. This helps to boost the domestic health care sectors and self-reliant to face the crisis. Further, the Government initiated 5 million rupees worth of insurance schemes for 2.2 million health care workers, including doctors, nurses, Accredited Social Health Activist (ASHA) workers, and sanitation staff under the Pradhan Mantri Garib Kalyan Package (Insurance Scheme for Health Workers Fighting COVID-19) (PIB, 2020). The Government leveraged technology to communicate with citizens in difficult times. The Central Government started Aarogya Setu mobile app "for reaching out to and informing the citizens regarding risks, best practices and relevant advisories about the containments of COVID-19," and artificial intelligence plays a major role in reaching out to citizens by the Government. India, as a global pharmaceutical producer, is assisting by sending necessary medicines. like hydroxychloroquine and paracetamol to nearly 60 countries cost around one billion dollars and targeted to reach 90 countries.

**Social Welfare**

The immediate effect of the lockdown is to provide additional food grains to individuals and transfer money to the accounts of needy in the country in order to counter the crisis. On 26 March 2020, one day after the imposition of lockdown, under the Pradhan Mantri Garib Kalyan Ann Yojana (Prime Minister Empowerment of Poor Food Policy), the Central Government doubled the entitlement of food to around 80 crore people in the country. The scheme covers nearly two-thirds of the population and provides an extra 5 kg of food grains (wheat or rice), one kg pulses per individual, and along with the previous 5 kg entitlement per month. Additionally, some State Governments added food grains to the Central Government's allocation to the people. The Government also announced to transfer 500 rupees to around 200 million women who are having Pradhan Mantri Jan Dhan Yojana (PMJDY) account holders. The scheme also increased the collateral-free lending from Rs. 1 million to Rs. 2 million for the 6.3 million women Self Help Groups (SHGs). The lockdown is a misfortune and required dire government attention towards the necessities of migrant workers. Because the reverse migration from urban to rural, from one state to another, started and from 'destination' to 'source'. This became a serious challenge for the Government during the COVID-19 pandemic. Under the Atma Nirbhar Bharat (Self Reliant India), the Government of India announced food grains of 5 kgs rice or wheat per person and one kg chickpea per family to migrant workers for two months to non-ration cardholders and the programme would benefit around 80 million migrant workers. This will cost Rupees Thirty Five billion to the Central Government. The Modi Government also wants to introduce a 'one nation, one ration card' scheme that will help individuals to avail food grains under the National Food Security Scheme anywhere in the country. This particular scheme will help migrant workers and their family members to avail of food grains in any state.

**Agriculture**

The primary sector provides livelihood to more than half of the population in the country. COVID-19 impacted agriculture due to the ban on the movement of vehicles during the lockdown. March, April, and May being the harvesting period in India for many crops, the lockdown impacted the agriculture sector. Initially, the Government announced the payment of the first installment of two thousand rupees under the Pradhan Mantri KISAN Yojana to 80.7 million farmers in the country. Later, in May, the Finance Minister announced certain assistance to agriculture and allied sectors under the Atma Nirbhar Bharat Abhiyan (Self Resilient India). The economic package includes five tranches of announcements. The third tranche was related to the agriculture and agriculture allied sectors. The Government provided 15.38 billion dollars to develop agricultural infrastructure projects and nearly another half of the amount will be spent on the finance facility to- micro food processing industry, Pradhana Mantri Matsya Sampada Yojana (Prime Ministry Fisheries Development Scheme), Animal Husbandry Infrastructure Project, promotion of herbal cultivation and supply chain management of fruits and vegetables. The Government removed barriers for farmers in the inter-state selling of the produced farm products and also assured a legal framework for creating remunerative agriculture produced price and quality assurance.

**Employment**

According to International Labour Organization (ILO), lockdown has impacted around 2.7 billion workforce four in every five employees suffered due to the lockdown affecting food and accommodation, retail and wholesale, business services and administration, and manufacturing sectors. Around 100 million jobs in the formal sector may be at risk in India. The greatest concern for the country is about 81 per cent of the workforce in the informal sector, out of which nearly 400 million may face the risk of facing poverty due to COVID-19 lockdown. The Government has taken the policy decision to allocate Rupees four hundred billion to the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) addition to the budgetary allocation of rupees six hundred billion. As MGNREGA guarantees employment for 100 days, the increased allocation will help migrant workers returned to their respective places. The decision will benefit around 132 million families working in the unorganized sector. The Government will contribute 24 percent of the basic wages to the Employees Provident Fund (EPF) for the employees working in establishments having not more than 100 employees and who are earning Rupees 15 000 monthly wages since March 2020. This initiation will benefit around 7.1 million employees working in the formal sector. The Government also reduced the EPF to 10 from 12 percent, that implies employees can take home more from their salaries. This step will infuse rupees sixty billion rupees in the economy.

**Economy Related Policy Response**

The Central Government has announced Twenty lakhs crores rupees economic package for the revival of the economy from the COVID-19 pandemic under the Atma Nirbhar Bharat Abhiyan (Self Reliant India). This literally means 10 per cent of the Gross Domestic Product (GDP). India has announced fifth-largest economic package among G20 countries. Japan leads the list with 21.1 per cent of GDP spending followed by the United.

States (13.3 per cent), Australia (10.8 per cent) and Germany (10.7 per cent) (The Week, 2020). The economic package includes five trenches - (1) Business with special focus on Micro, Small and Medium Enterprises (SMEs) (2) Poor and migrant workers (3) Agriculture and allied sectors (4) New horizon of growth (5) Increased allocations to various schemes and reforms. The Prime Minister of India, in his address to nation emphasized on the five pillars of the economic package by stating that "Economy, which brings in quantum jump and not incremental change; Infrastructure, which should become the identity of India; System, based on 21st century technology driven arrangements; Vibrant Demography, which is our source of energy for a self-reliant India; and Demand, whereby the strength of our demand and supply chain should be utilized to full capacity and focus on the five pillars and majorly focuses on land, labour, liquidity and laws. The slogan 'vocal to local' emphasizes on boosting domestic business and generate more employment opportunities. The economic package balanced the allocations for the social welfare schemes with attention on migrant labours and poor, for boosting the businesses with a focus on SMEs and thrived for the reforms in the legislation. Though there is criticism from opposition parties and certain sections of the society on allocation to various sectors, the real impact of the economic package can only be analyzed down the five years to ten years. The economic package will have short term, medium-term, and long term impacts on various sectors of the society.

### CONCLUSION

The COVID-19 pandemic is a wake-up call for India to strengthen her legislative and policy framework to face any future externalities that will impact the social, economic, and cultural lives of the country. Higher investments in the health care sectors, targeted social welfare policies for the sections that are at the greatest disadvantage, concentrating on the initiatives that can boost the economy and hence generate employment for the young generation and help the country to revive. The Government's efforts for 'self-reliance' through 'vocal for local' though create protectionism but help in the revival of local businesses and generate employment in the country. The young generation shall move forward to leverage the demographic dividends and look at an opportunity to emerge like a phoenix from this crisis by providing proper health care for the old generation and people with other illnesses. The management of the COVID-19 pandemic and revival of the economy will decide the future of the country. Though there is immediate policy response for the pandemic, one can do proper impact analysis of various initiatives down the five-ten years.

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**A STUDY OF CHALLENGES OF E- LEARNING WITH REFERENCE TO DEGREE COLLEGE STUDENTS IN VASAI TALUKA**

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**Jeslina Rupesh Almeida**

Assistant Professor St. Joseph College of Arts &amp; Commerce, Satpala

**ABSTRACT**

*A study of challenges of e learning is important because due to COVID-19 has disrupted most of the industries in the world. Education is the only industry that is completely transferred to online mode in most countries around the world. Online learning was the best solution for continuing education during the pandemic. This study aims to determine the challenges and obstacles confronted by degree college students from vasai taluka during switching to online from 2020 due to the COVID-19 pandemic. The contribution of this study is to evaluate the learners' new experiences in online education and to assess the feasibility of the virtual methods of learning. This is achieved by analyzing 50 learners' responses to the survey-based questionnaire. From this we will able to understand the impact of e learning in degree college students.*

**INTRODUCTION**

A learning system based on formalized teaching but with the help of electronic resources is known as E-learning. While teaching can be based in or out of the classrooms, the use of computers and the Internet forms the major component of E-learning. However, with the rapid progress in technology and the advancement in learning systems, it is now embraced by the masses. The introduction of computers was the basis of this revolution and with the passage of time, as we get hooked to smartphones, tablets, etc, these devices now have an importance place in the classrooms for learning. Books are gradually getting replaced by electronic educational materials like optical discs or pen drives. Knowledge can also be shared via the Internet, which is accessible 24/7, anywhere, anytime.

**Definition of E-Learning:**

Clark and Mayer defined E-learning as **instructions delivered through digital devices with the intent of supporting learning** in their 2016 research paper “*E-learning and the science of instruction: Proven guidelines for consumers and designers of multimedia learning.*”

Online learning has numerous advantages over traditional learning methods. Some of these include the possibility for students to make use of self-paced learning and to choose their own learning environments. Additionally, e-learning is both cost-effective and cost-efficient, as it removes the geographical obstacles often associated with traditional classrooms and education.

Taking these benefits and many more into consideration, it becomes evident why the current trends in e-learning show remarkable growth for the industry. Worldwide e-learning revenue is expected to grow to \$325 Billion by 2025, which is remarkable considering the fact that the number was three times smaller – \$107 Billion, in 2015.

**LITERATURE REVIEW**

Information technology (IT) is considered as one of the most fundamental forces for change in the all sectors of our lives (Alshurideh and Alkurdi, 2012; AL-Syaidh et al, 2015; Hajir et al., 2015; Shannak et al., 2012). Today many students want to learn online and in turn get degrees from worldwide colleges and universities, but still cannot go anywhere as they live in isolated areas without proper communication systems.

Rajasekaran and Arulchelvan (2015) studied “Effectiveness of Visuals in E-Learning on Media Communication Courses” in Tamilnadu. The Objectives were to find out the effectiveness of visuals in media communication courses, to find significant role played with Factors affecting the e-learning, Perceptions and Readiness of students about e-learning

Lakshmi (2012) carried out a research titled “A study on E-learning in Gujarat”. The sample of the study consisted of 83 faculties, 153 students and 12 lab administrators using online learning fully or in blended mode from 22 Higher Education Institutions. Major findings of the study revealed that most of the faculties in higher education institutions had individual personal computers with internet connection, with higher bandwidth for them in their staff rooms. The most common available facilities of elearning were online study material, online syllabus while assignment feedback, tests or quizzes, open. However, both faculties and students expressed that elearning platform was not of that help in maintaining transparency in the system. On the part of the faculties, they felt that providing additional information regarding the course becomes easy in e-learning.

**OBJECTIVE OF THE STUDY**

- 1. To find out the challenges of e learning in higher education.
- 2. To conduct a study of e learning in higher education with special reference to vasai taluka

**RESEARCH METHODOLOGY:**

Primary data is collected through questionnaire only objective question were consist in the questionnaire. Sample of 50 respondents were taken from degree colleges of vasai. And secondary data is collected to understand the concept of e learning and challenged faced by students while online learning. Descriptive method is used to conduct the study.

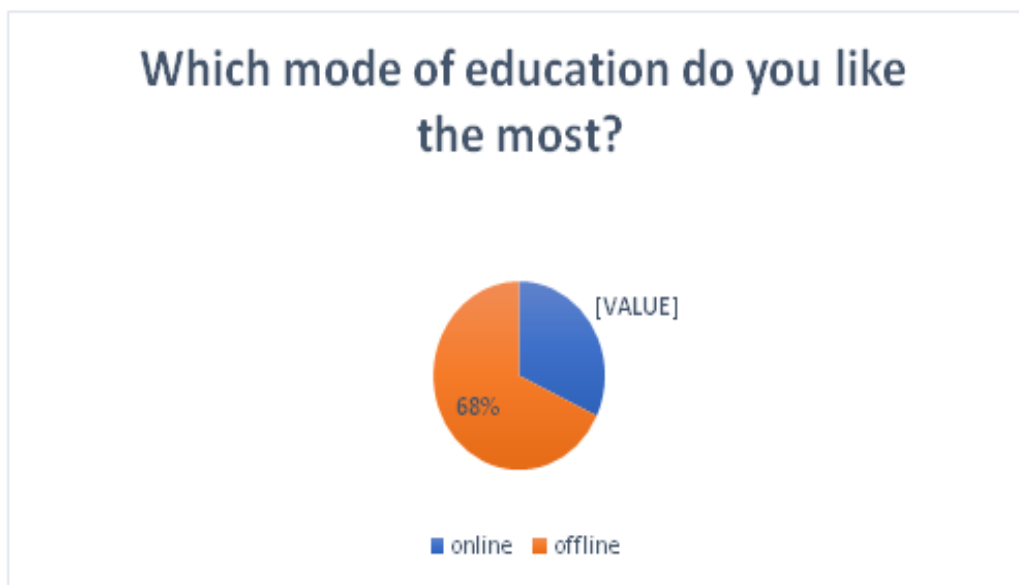
**LIMITATIONS OF STUDY:**

The data is collected only from students of degree colleges in vasai taluka

The information is based on respondent’s personal views.

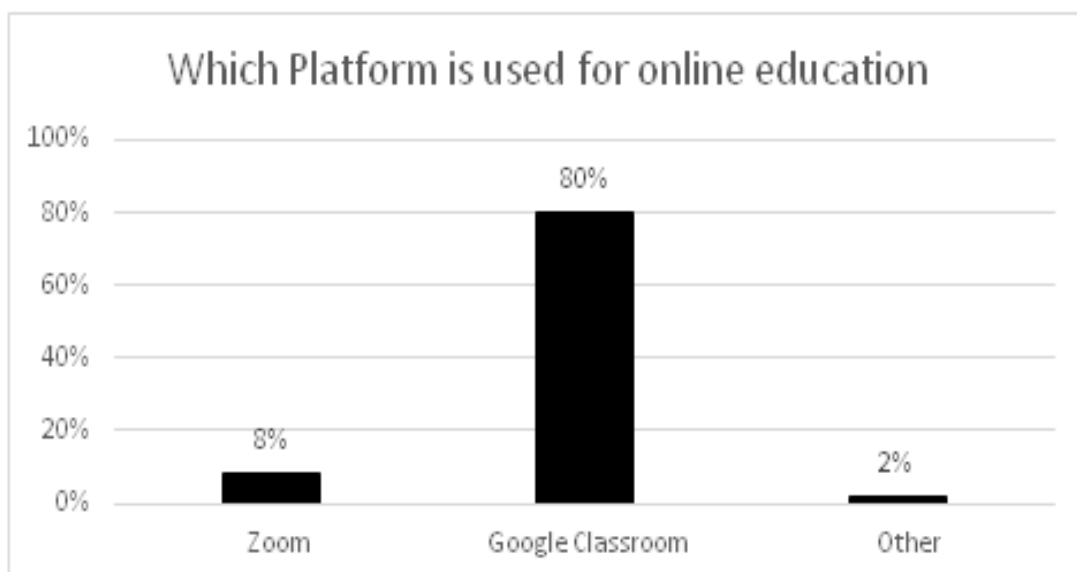
**DATA ANALYSIS AND INTERPRETATION**

- 1. Which mode of education do you like the most?



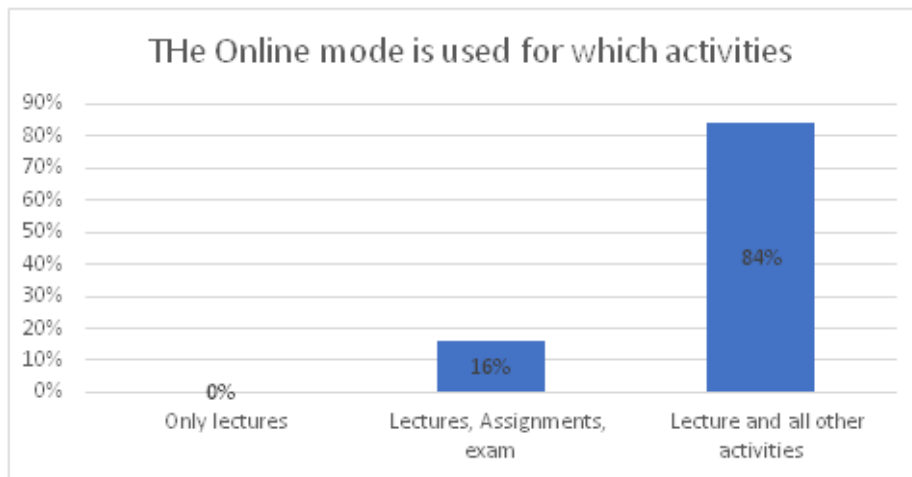
**INTERPRETATION:** with reference to above pie chart more students are happy with offline mode than online mode in education.

- 2. For online lectures which platform used by your college?



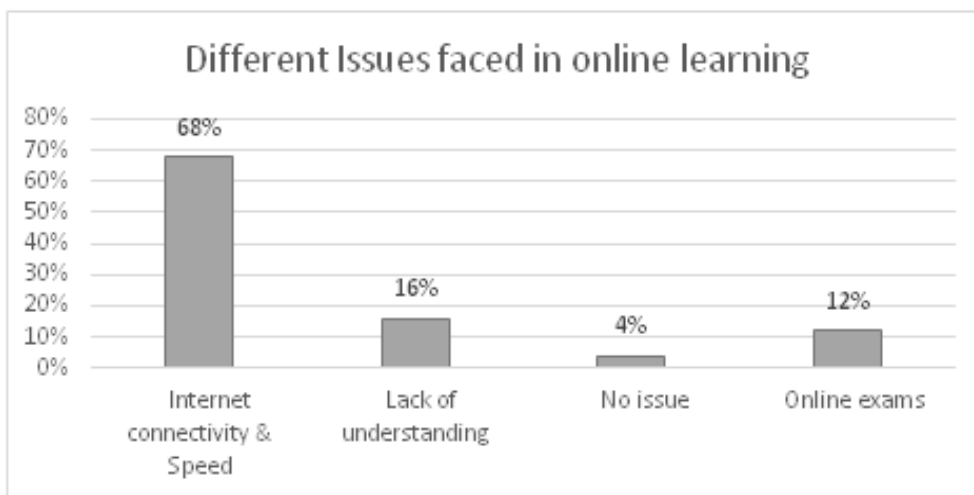
**INTERPRETATION:** From above diagram the findings are many colleges has prefer google classroom for their online lectures and activities

3. The online mode is used for which activities from below list by your college?



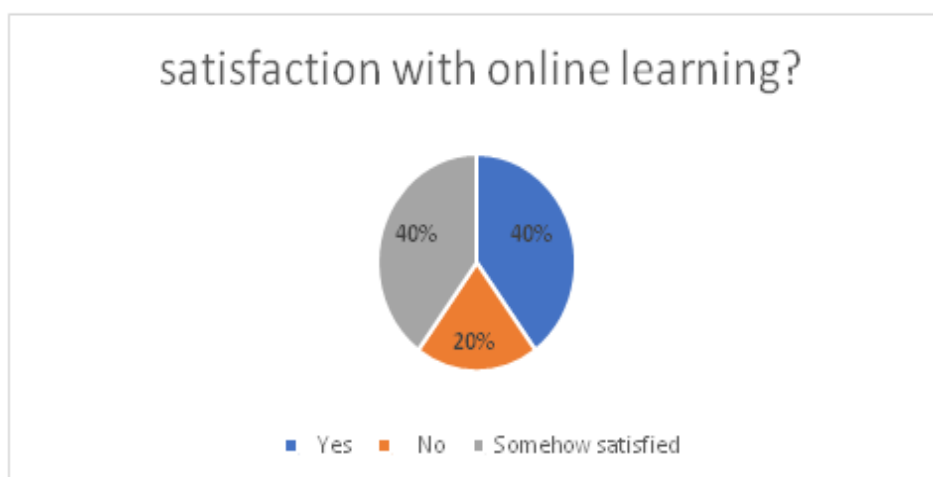
**INTERPRETATION:** Not a single college used online mode only to conduct lectures, 16% respondent said that their college has used online mode for conducting Lectures, Assignments and exams. Whereas 84% replied that their college has conducted Lecture and all other activities with online mode.

4. What are the different issues do you face while online learning?



**INTERPRETATION:** with reference to above diagram maximum students faced the issue of internet connectivity and speed while online learning.

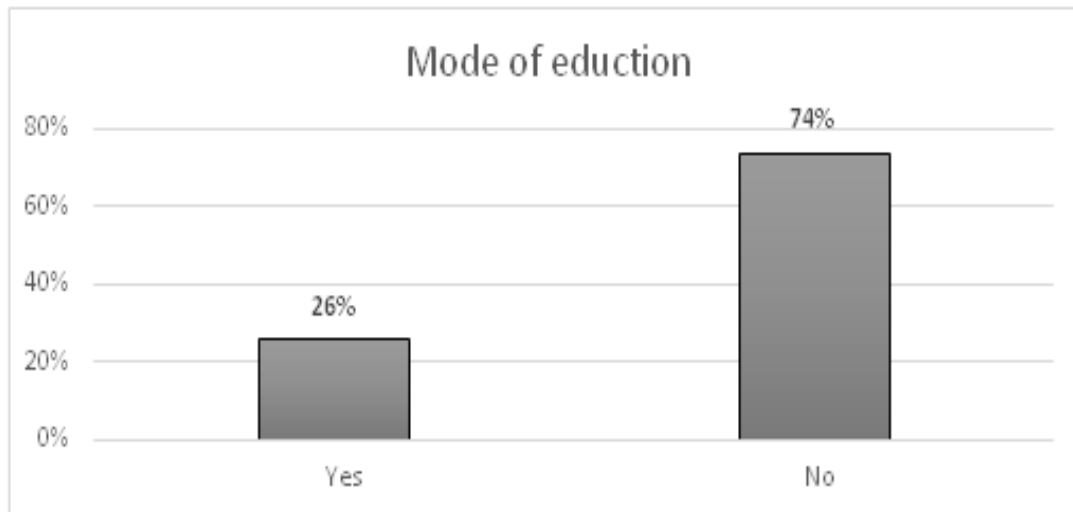
5. Are you satisfied with online learning?



**INTERPRETATION:** from above diagram 40 students are fully satisfied with online learning, 40% are somehow satisfied where as 20% are not satisfied with online learning.



6. Do you want to continue your degree college education in online mode?



**INTERPRETATION:** From above diagram 74% replied that they don't want to continue their degree with the online education where as 26% want online learning.

#### RECOMMENDATION

Online learning was only suitable for the pandemic, learner faced so many difficulties while learning online so now degree colleges shall discontinue online education. Online education may be suitable for post graduate learners so they can learn while earn. It is recommended that further research should be undertaken to understand the teachers' views and experiences towards online English language teaching during the pandemic.

#### CONCLUSION

The study aims to explore and investigate online learning challenges, and problems during COVID-19 encountered degree college learners. However, it negatively influenced the learners' performance and learning outcomes. The study found out that learners encountered difficulties in accessing the online platform. The study reveals that the major challenges encountered by degree college learners in online learning were technical issues. Some learners faced internet connectivity problems, accessing classes, and downloading courses' materials problems. Online exams could not be opened on learners' mobile phones. Regarding language communication issues, learners could not effectively interact with teachers during virtual classes.

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**A STUDY ON THE INCREASING USAGE OF OTT MEDIA FOR ENTERTAINMENT****Jordin Barington Cravalho**

Assistant Professor, Department of B.M.S., St. Andrew's College of Arts, Science and Commerce, Bandra (West)

**ABSTRACT**

*The information technology sector is exploring at a very high speed. It is an important aspect of today's changing lifestyle. The technological innovations are being used to understand the customer preferences through Artificial Intelligence (AI). Thus, the technology is able to cater to the requirements of a maximum size of population. Online shopping, online gaming, online news, etc. is the new trend. The online media and entertainment sector, which includes OTT platforms, has also come up with unique elements and a huge variety of content to entertain people of all the age groups. This research is focusing on finding the increasing usage of OTT platforms before and during the COVID 19 pandemic and the reasons for this increase.*

*Keywords: OTT platform, OTT media, media and entertainment sector, during pandemic, reasons, online, AI*

**INTRODUCTION**

OTT media or OTT platforms, been a fruit of the 21st century, maybe familiar to most of the population. Most of us have used it and maybe still using for entertainment purpose.

OTT stands for "Over-The-Top" which means any streaming service that delivers content over the internet. Over-The-Top (OTT) platforms are audio and video hosting platforms, earlier started as content hosting platforms. But eventually they broadened the scope of entertainment through telecast of feature films, web-series, documentaries, sports, and other entertainment forms. The emerging trends in technology and evolution of Artificial Intelligence (AI) provided a competitive edge to this business as compared to the traditional mode of broadcasting. AI helps to figure out the content which might interest the user (depending on the previous usage or browsing history) and gives out recommendations based on them.

The journey of OTT platforms began in the year 2008, when the first OTT platform - BigFlix was launched by Reliance Entertainment. Later, with the launch of Zee and SonyLiv in 2013, Disney Hotstar in 2015, Netflix and Amazon Prime Video in 2016, the tree of OTT business started gaining new branches. The various strategies used by OTT platforms capturing the market included availability of Trail, some content for free, premium subscription for their exclusive content that is not available elsewhere, etc.

As per the 'Global Entertainment & Media Outlook 2020-2024' report by PwC, India is the world's fastest growing OTT market at present and likely to rank as the world's sixth largest by the year 2024.

According to a recent report by the Confederation of Indian Industry and Boston Consulting Group, India's media and entertainment industry has revived to pre-Covid levels and is expected to grow to \$55-70 billion by 2030 at 10-12% CAGR, driven mainly by strong growth in OTT, gaming, animation and VFX. The report explains that the media and entertainment industry contracted by 10% year-on-year in 2020, its market size decreasing from \$26 billion in 2019, to around \$24 billion in 2020. This contraction was mainly because of the declining advertisement revenues across mediums such as print, television and radio. However, digital led-consumption of OTT services and gaming are now driving the growth, helping the industry grow 12-16% year-on-year in 2021, to a market size of \$27 billion. Today, OTT has a 7-9% market share in India's \$27 billion media and entertainment industry. However, by 2030, its market share is expected to increase to 22%-25%. Meanwhile, television's market share will decline from around 35% to 24%.

The video OTT is been segmented on the basis of revenue models. The major revenue models are Advertising Video on Demand (AVOD) and Subscription Video on Demand (SVOD). The AVOD model accounted for the total market revenue (~62.67%) for video OTT players in FY 2021, which is expected to continue as the leading segment till FY 2026. The faster growth of the SVOD may contribute more to the total video OTT revenue. The OTT platforms can also be segmented on the basis of the market share of the major players. Hotstar has the maximum share in the video OTT market and Gaana leads in the audio OTT market.

**REVIEW OF LITERATURE**

- As per the article published by Business Standard, "India's OTT industry is growing like never before, in spite of the on-going pandemic. The regional OTT platforms were also able to contribute to this rise. The experts pointed out that the Indian OTT industry has just started scaling up, and will continue to remain a

high volume market. Hence, more pricing experiments and bundling of OTT services with customers' mobile data plans can be expected as more global streaming players tap into the Indian market.”

- As per the article ‘OTT Platforms in India – What’s Future of Indian Hotstar, Netflix?’ of market forensics by Trade Brains (Dec 4, 2020), “The OTT mediums might lose their charm amongst the viewers, post pandemic. OTT platforms might be in for a stiff fight from other entertainment modes. And it remains to be seen as to how this industry comes out fighting and maintains its place in the world of entertainment.”

**OBJECTIVES OF THE STUDY**

- To understand the concept of OTT media/ platforms
- To study the change in the usage of OTT platforms pre and during the COVID 19 pandemic
- To find out the reasons for this change

**RESEARCH METHODOLOGY**

For the purpose of data collection, both primary and secondary sources are used. Primary data is collected vide a Questionnaire comprising of 8 close ended questions with answer options given to the respondents and 1 open ended question. Sample of 60 respondents from various places in the Vasai - Virar region has been taken for the primary data collection.

Secondary Data regarding the history and statistical figures about OTT business is collected by using online sources which were available in the form of research articles and news articles.

**LIMITATIONS**

The research has few limitations too, which are as follows:

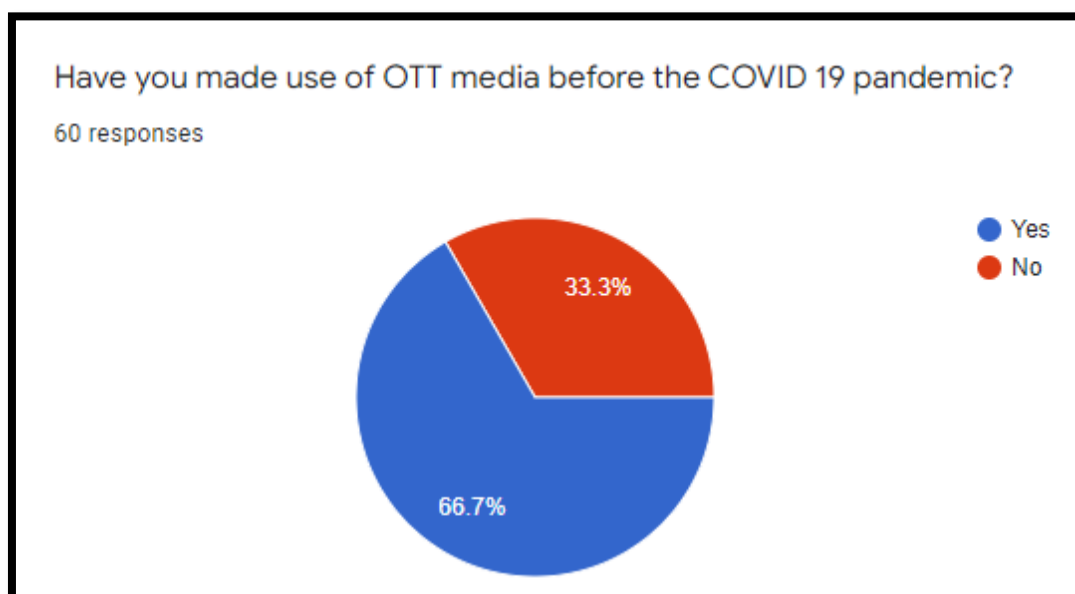
- The respondents mostly belong to the age groups ‘Below 18’ and ‘18 to 25 years’, and are mostly the college going students.
- Respondents are not from all the areas of the Vasai – Virar region.
- The research paper is subject to time constraints.

**DATA ANALYSIS AND INTERPRETATION**

**Age group:** Out of the 60 respondents, 19 respondents belong to the age group ‘Below 18 years, 33 respondents between ‘18 to 25 years’, 7 respondents between ‘26 to 35 years’ and 1 respondent is ‘35 years and above’.

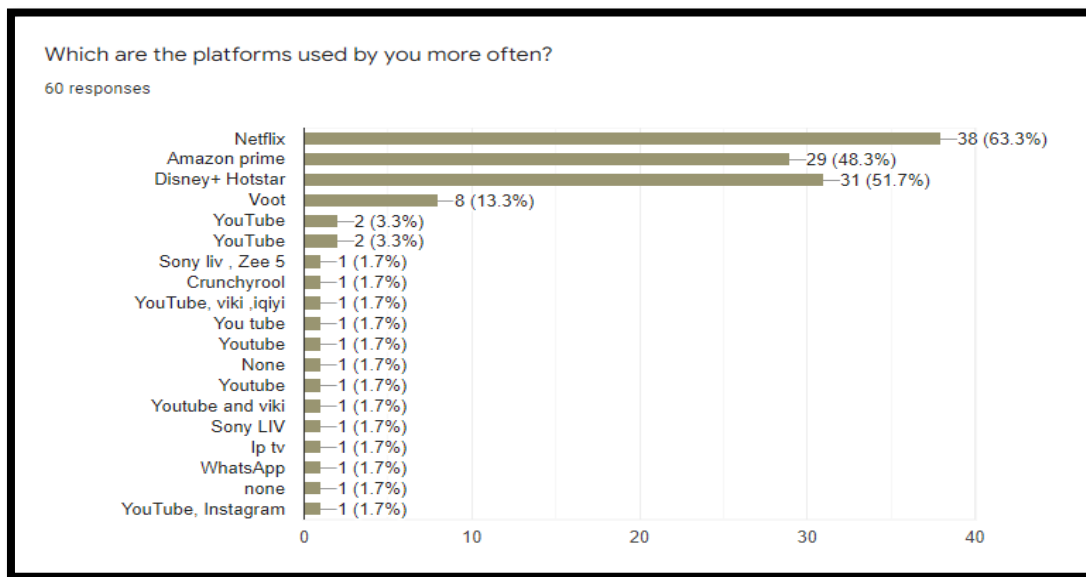
**Gender:** Out of the 60 respondents, 35 are males and 25 females.

**Q. 1 Have you made use of OTT media before the COVID 19 pandemic?**



With reference to the above pie chart, 40 respondents i.e. 66.67% have made use of OTT media prior the pandemic whereas 20 respondents i.e. 33.33% had not.

**Q. 2 which are the platforms used by you more often?**



With reference to the above bar diagram, most commonly used OTT platforms include Netflix, Disney+ Hotstar and Amazon prime, Netflix being used by 38 respondents, Disney+ Hotstar by 31 and Amazon prime by 29. The other platforms used include Voot, Zee 5, Sony Liv, YouTube, etc.

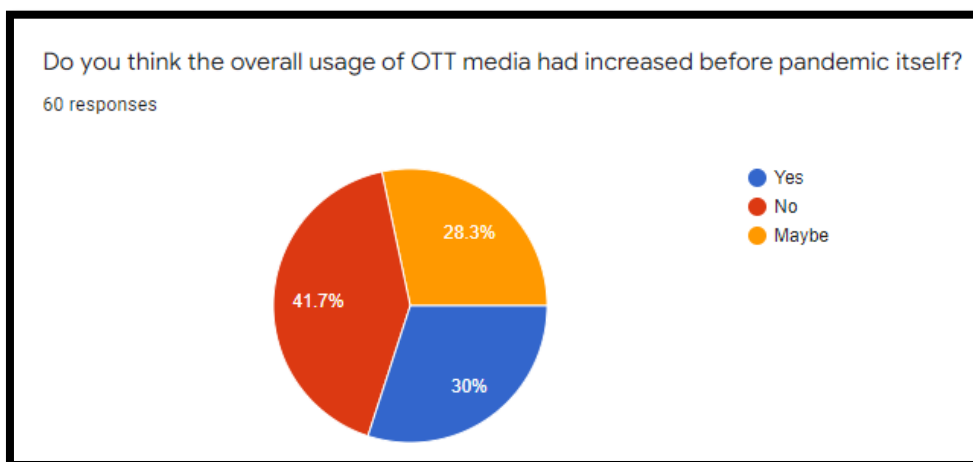
**Q. 3 How much were the number of hours spent in a day for usage of OTT media before pandemic?**

**Q. 4 How much were the number of hours spent in a day for usage of OTT media during pandemic?**

Number of hours spent in a day for usage of OTT media	Before Pandemic	During Pandemic
Less than 2	37	21
Between 2 to 4	21	12
Between 4 to 6	2	16
More than 6	0	11

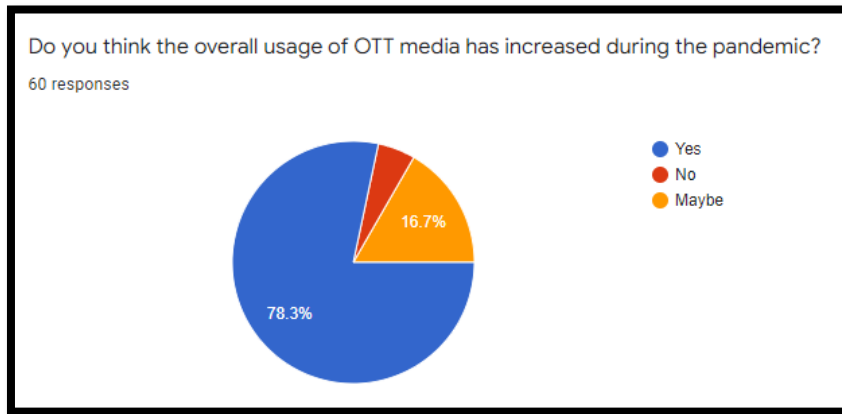
With reference to the above table, the before pandemic data shows 37 respondents (61.7%) spent less than 2 hours, 21 respondents (35%) spent 2 to 4 hours and 2 respondents (3.3%) spent 4 to 6 hours using OTT media. During the pandemic, the usage increased as 21 respondents (35%) spent less than 2 hours, 12 respondents (20%) spent 2 to 4 hours, 16 respondents (26.7%) spent 4 to 6 hours while 11 respondents (18.3%) spent more than 6 hours using OTT media.

**Q. 5 Do you think the overall usage of OTT media had increased before pandemic itself?**



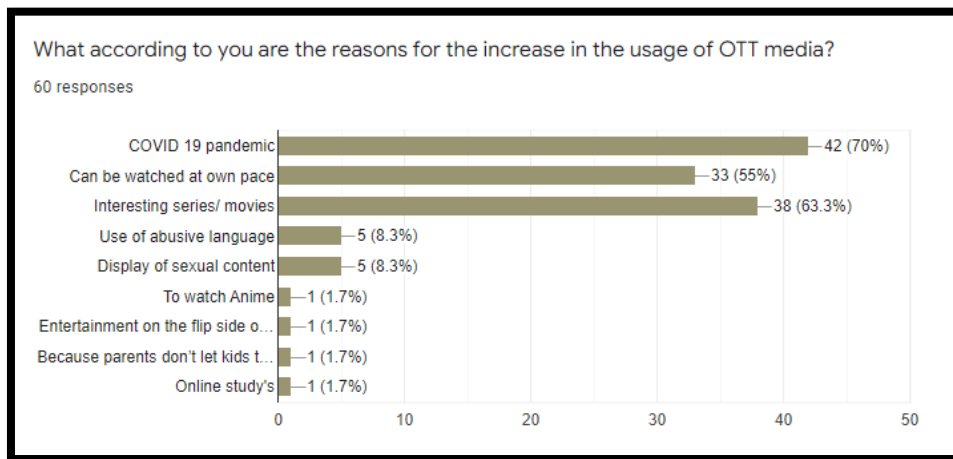
According to the population of this research, 30% i.e. 18 respondents feel that the growth in the overall usage of the OTT media was before pandemic itself. Majority of the respondents i.e. 41.7% doesn't feel the same whereas remaining 28.3% have responded 'Maybe'.

**Q. 6 Do you think the overall usage of OTT media has increased during the pandemic?**



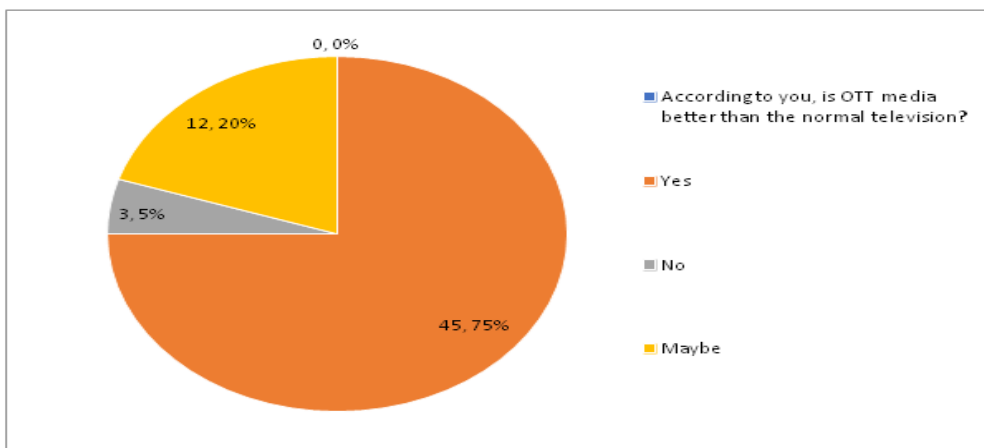
During the pandemic, the scenario definitely changed as 47 respondents (78.3%) consider the growth in the OTT media usage during the pandemic, 10 respondents (16.7%) think maybe and only 3 respondents i.e. 5% disagree with it.

**Q. 7 What according to you are the reasons for the increase in the usage of OTT media?**



The most noteworthy reason for increase in the usage of OTT media is the COVID 19 Pandemic, as per the opinion of 42 out of the 60 respondents, which comprises 70%. The other important reasons include ‘Interesting web series and movie’ as per 63.3% of the population and ‘Ability to watch at own pace’ as per 55%. Besides these, ‘Use of abusive language’ and ‘Display of sexual content’ (8.3% each), also attract most of the public. Also, to watch animation content, force for staying at homes, etc. are some other responses received.

**Q. 8 According to you, is OTT media better than the normal television?**



According to the above pie chart, 75% consider OTT better than the traditional television, 20% think maybe OTT better whereas only 5% think normal television is better as compared to the OTT media.

**Q. 9 Why do you think so?**

The ones who consider OTT better or maybe better than the traditional television, is due to the following reasons: OTT can be watched without interruption of advertisement, low rates as compared to normal television, can be watched during power cut as well, more options available and can watch whenever you want at any place, can watch content according to our preference Instead of shuffling channels, variety of content in different languages, login possible from multiple devices, watch and learn channels and shows, etc. The ones who do not consider OTT better than normal television is because, comparatively OTT provides only limited shows.

**RESEARCH FINDINGS**

Some of the key observations from this study are as follows:

- The already growing OTT business before the pandemic received an additional boost because of the COVID 19 pandemic, as it was able to make the best out of this opportunity.
- There was a substantial increase in the number of hours spent on watching the OTT content during the pandemic.
- People, especially the respondents of this study, were attracted towards this type of entertainment because of it being online, variety in content including movies, web series, Anime, documentaries, etc. suitable for different age groups, variety in terms of language, favourable packages and splitting of charges among multiple users in case of subscriptions, etc.

**CONCLUSION**

It can be truly said, from this study, that the tree of OTT platform was able to bear a substantial amount of fruits. The population spending most of their time in travelling was the main audience of OTT media. The COVID 19 pandemic was an additional fertilizer received by this business as content on the traditional television channels was not able to hold the interest of the people, especially of the younger generation. The pandemic was an opportunity, rather a booster to the already growing OTT business. As most of the population was at their homes with nothing productive to do, the media and entertainment sector through online means was able to keep the people occupied with some way or the other. The interesting content, being customer friendly for people of almost all the age groups, was able to keep them engaged for longer number of hours. There may be reduction in the usage in terms of number of hours spent using OTT platforms post pandemic, but the industry still have a lot of scope for clubbing innovation with technology to attract many more customers and retain the existing ones.

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**A STUDY ON AN ONLINE LEARNING PLATFORM DURING COVID-19****Dr. Manisha Waghmode<sup>1</sup> and Dr. Seema Desai<sup>2</sup>**<sup>1</sup>Assistant Professor, BVIMSR, Navi Mumbai<sup>2</sup>Associate Professor, RIT Management Studies, Sakharale**ABSTRACT**

*Online learning is a learning mode through different electronic devices such as computers, smart phones, laptops, smart gadgets, etc., and using internet connectivity. Online learning is available irrespective of geographical location, time, etc., Whereas classroom/offline learning is one of the most widely used traditional methods using chalk and board, smart boards, etc., where students have to attend classes physically. We can't predict the future precisely. One major situation worldwide is a pandemic situation due to COVID-19. This unpredicted disease causes many problems for human beings. COVID-19 affects human beings' lives irrespective of their geographical location, environmental conditions, health etc. During this pandemic situation, as per the instruction from the ministry of education in India, learning modes have changed to online from offline learning. This transition from offline to online learning was conducted using various online learning platforms such as Google Meet, MS-teams, EdTech, and Zoom, etc. While during this transition, both colleges and students face many problems, such as a lack of technology awareness and network connectivity. This paper enlightens us about the challenges faced by students during COVID-19 while using online learning. An online survey of students' preferences and experiences related to online learning was conducted for this study. The primary data was collected through a survey method from 100 students studying in undergraduate courses in Navi Mumbai. Data was analysed using the statistical tool MS-Excel to derive results.*

*Keywords: Pandemic, COVID-19, online learning, offline learning, technology, online learning platforms, smart gadgets.*

**INTRODUCTION**

During the pandemic situation of COVID-19, today's education system is changing and adapting to technology-based education. In such changing circumstances, we need to implement and adapt new technology in the education system for the continuing education of students. In the offline education system, students have to attend classes physically and need to spend extra money while learning. Due to the COVID-19 situation and restrictions such as lockdown in almost all areas, students faced many issues while learning. The government has taken the decision to use the online learning mode for teaching and learning. Online learning has few limitations, so it is also difficult to tackle the technological barriers completely.

**LITERATURE REVIEW**

A researcher did a comparative analysis of the effectiveness of offline and online learning. For this research, 191 respondents were taken as a sample using a pre-structured questionnaire method with a five-point scale. Data was collected using the survey method. It was concluded by the researcher that online learning can't replace offline learning entirely. Whereas both offline and online learning collectively enhance students' thinking skills. (Horsley Solomon P, Dr. Janak Singh Meena, 2021)

Author described offline and online learning with respect to change, barriers, and effectiveness and future aspects. For this study researcher had collected data from 351 respondents using survey method. This paper focused on flexibility, convenience, technology enhancement, motivation etc., and Using PLS-SEM technique data was analyzed. As per the results there are few technical loopholes in online learning system. (Rohatgi, Sehgal, Chaubey, Mishra, & Kakkar, 2021)

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This paper describes the efficiency of online versus offline courses. Here, researchers measured efficiency in terms of students' preferences using quantitative score, actual learning outcome, and level of satisfaction. Researchers found that students taking online courses are more efficient as compared with students taking offline courses. (S. Singh, Rylander, & Mims, 2012)

This paper focused on the factors that influence students' motivation to begin using online learning. Researcher enlighten various factors such as internet availability, infrastructure provisions, internet speed, teacher support, ease of use satisfaction, and online learning intensions that affect the online learning environment. (Maheshwari, 2021)

## **RESEARCH METHODOLOGY**

### **OBJECTIVES:**

1. To find out the challenges of online learning
2. To study factors affecting success of online learning
3. To find out benefits and limitations of online learning
4. To analysis online and offline learning

For this study, an online survey of students' preferences and experiences related to online learning was conducted. The primary data will be collected through a survey method from 100 students studying in undergraduate courses in Navi Mumbai. Data will be analysed using the statistical tool MS-Excel to derive results.

### **RESEARCH PROCESS**

- Understanding the Offline & Online education system
- Review of literature
- Questionnaire design
- Data collection
- Data analysis and Interpretation
- Writing Research paper

### **SOURCES OF DATA**

For collecting data, both primary and secondary sources of data are used. A Google survey form is created and distributed amongst 110 students to collect the data using a pre-structured questionnaire method.

The secondary data was collected using journal articles, websites, etc.

### **DATA ANALYSIS**

The data was analysed using descriptive statistics and is presented using tables and graphs.

### **Sample Design:**

In the present study researcher used pre-structured questionnaire using Google survey method. The convenient sampling techniques were used. And final data from 100 respondent is collected through survey method.

### **BENEFITS OF ONLINE LEARNING**

- **Efficiency:** Due to numerous tools, teaching and learning is very easy. Both students and instructors can do their jobs most efficiently with the help of online tools and techniques.
- **Flexibility:** As online resources are available 24 hours a day so students can learn things at any time, one can spend more time with their families, friends, and relatives.
- **Convenience:** Everything is available online at any time, as per our convenience, so we can learn things. We can get assignments, practice quizzes, discussion forums, chat with friends etc.
- **Promote lifelong learning:** What we learn we can't remember for a longer period of time, but online study material, notes, and information are available for a longer period of time. We can read them at any time.
- **Time Saving:** It saves time for travelling as well as collecting study materials. Many e-resources are available online so that students can download them without spending much time.
- **Less in cost:** Without traveling, just sitting at home, one can attend and learn things using the online mode. It is much more affordable as compared with offline learning, so it is possible to save the money. So students from economically poor backgrounds can learn using online learning tools.
- **Tech savvy:** When we are using technology, things become very easy with technology, and students can use it and become more techno-savvy due to its flexibility and 24x7 access.



- **Global connect:** When we are using the online mode, there is no geographical restriction on communicating and learning things. So that one can connect virtually with many online applications with less effort.

**LIMITATIONS OF ONLINE LEARNING**

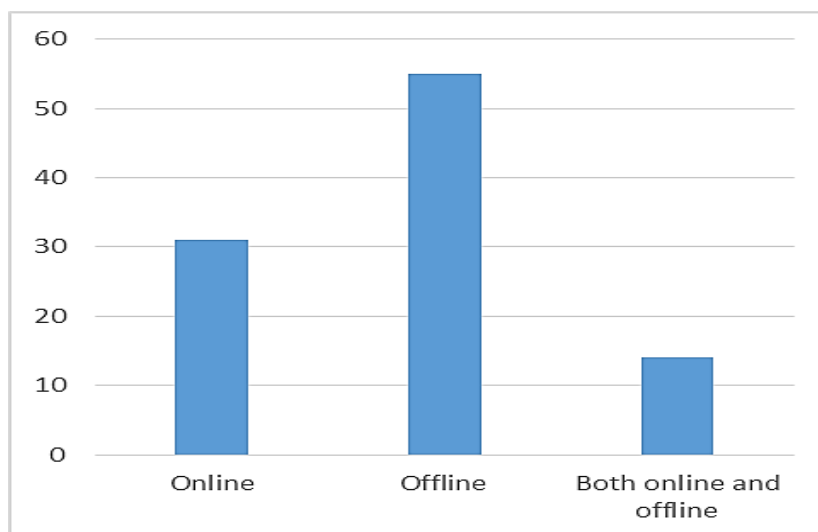
- **Lose concentration:** Students' focus on studying may be affected, which affects their concentration and leads to poor understanding of the concepts. Students may move to other social networking sites rather than attend and concentrate on the lecture.
- **Health Issues** Continuous use of computers and smart gadgets affects students' health adversaries. Students hence face health related issues such as obesity, eye problems, headaches etc.
- **Lack of Social Interaction:** Due to more technology usage, students have a lack of social interactions. This has an impact on their ability to develop social skills, which are necessary for communicating and interacting in society.
- **Isolation:** Due to more use of technological devices, students are preferring to do things independently, keeping them isolated. Which affects many psychological disorders such as depression, changes in behaviour, loneliness etc.
- **Subscription Charges:** For online content, we have to pay subscription charges, which may be high and based on data usage, so that we have to pay subscription charges for getting access to data.
- **Poor network Connectivity:** Without excellent or good internet connectivity, we cannot attend and learn things.
- **Cheating is possible:** Due to a lack of personal monitoring, students can cheat easily and become dishonest while giving online examinations.

**DATA ANALYSIS AND INTERPRETATION**

- What is your opinion regarding more useful mode of teaching?

**Table 1:** Opinion about teaching mode

Mode of Teaching	No. of Respondents	Percentage
Online	31	31
Offline	55	55
Both online and offline	14	14
<b>Total</b>	<b>100</b>	<b>100</b>



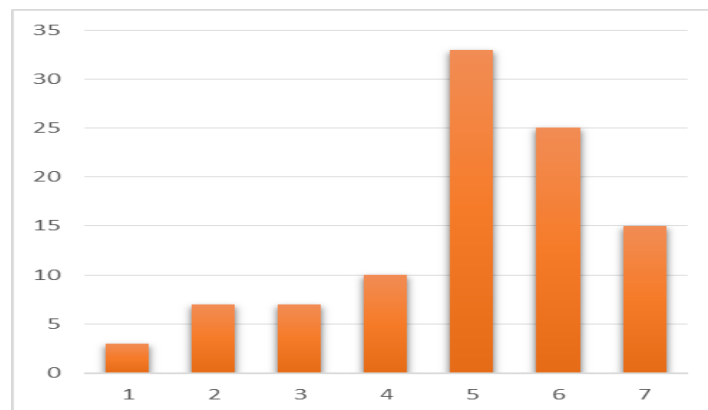
**Figure 1:** Opinion about teaching mode

Table 1 and Figure 1 illustrate the information about the respondent’s opinion about the usefulness of teaching mode preferences. From this table, it is found that the majority of the respondents (i.e. 55%) responded that the offline mode of learning is more useful, followed by the online learning mode (i.e. 31%), and very few students (i.e. 14%) responded that both learning modes are useful.

- Is online class is beneficial for you? Answer in the scale of 1 to 7, where 1 has minimum score and 7 as highest score.

**Table 2:** Opinion about benefits of online class

Scale	No. of Respondents	Percentage
1	3	3
2	7	7
3	7	7
4	10	10
5	33	33
6	25	25
7	15	15
<b>Total</b>	100	100



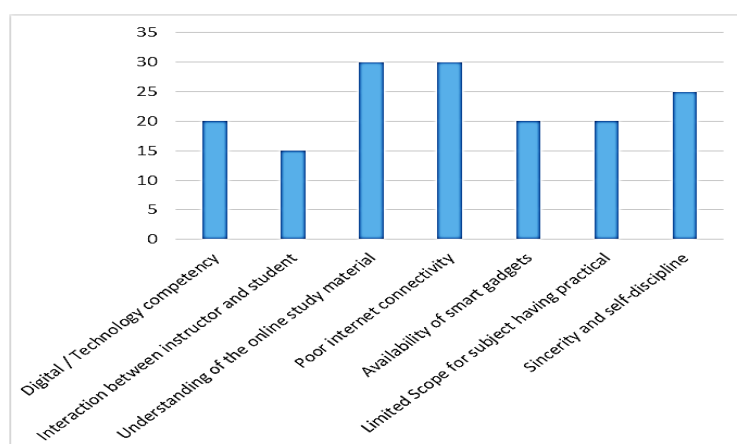
**Figure 2:** Opinion about benefits of online class

Above, Table 2 and Figure 2 illustrate the information about the respondent’s opinion about the benefits of online classes. From this table, it is found that the majority of the respondents (i.e. 33%, 25% and 15%) responded that the online mode of learning is beneficial, and very few students (i.e., 10%, 7%) have given least preference to online learning.

- What is most challenging aspect about attending online lectures?

**Table 3:** Challenges of online class

Challenges	No. of Respondents	Percentage
Digital / Technology competency	20	20
Interaction between instructor and student	20	20
Understanding of the online study material	20	20
Poor internet connectivity	30	30
Availability of smart gadgets	20	20
Limited Scope for subject having practical	20	20
Sincerity and self-discipline	25	25



**Table 3:** Challenges of online class

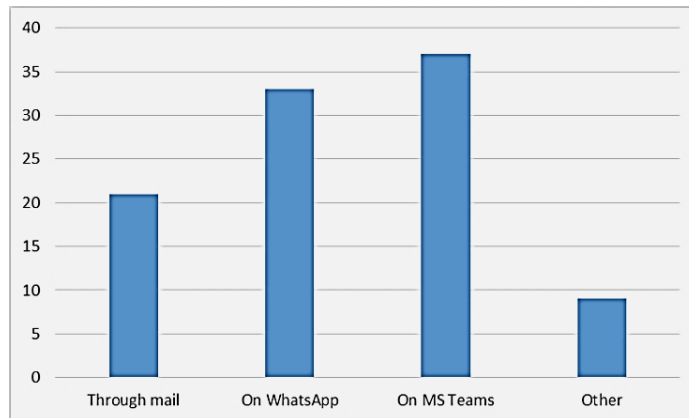
Table 3 and Figure 3 present data on respondents' perceptions of the difficulties of online classes. Respondents have given multiple responses to the challenges in this case. According to this table, the majority of respondents (i.e., 30%) believe that poor internet is more difficult to learn than the offline mode. This is followed by 25% respondents believes that sincerity and self-discipline.

Furthermore, 20% of respondents indicated that the requirement for self-understanding of online study material, digital competency, and digital competency are some of the challenges in the online mode of learning.

- What was the mode of providing study material?

**Table 4:** Opinion about Circulation of study material

Mode of Study Material Circulation	No. of Respondents	Percentage
Through mail	21	21
On WhatsApp	33	33
On MS Teams	37	37
Other	9	9
<b>Total</b>	<b>100</b>	<b>100</b>



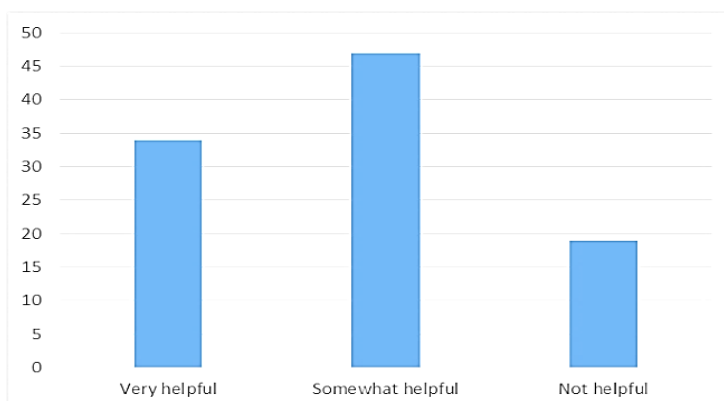
**Figure 4:** Opinion about Circulation of study material

Table 4 and Figure 4 show the information about the respondent's opinion about the study material dissemination in an online class. From this table, it is found that the majority of the respondents (i.e., 37%) get the study material through the MS Teams tool. 33% of the respondents get their study materials on WhatsApp and 21% of them get them on their e-mail.

- How helpful was the provided study material?

**Table 5:** Opinion about Usefulness of study material

Usefulness of study material	No. of respondents	Percentage
Very useful	34	34
Somewhat useful	47	47
Not useful	19	19
<b>Total</b>	<b>100</b>	<b>100</b>



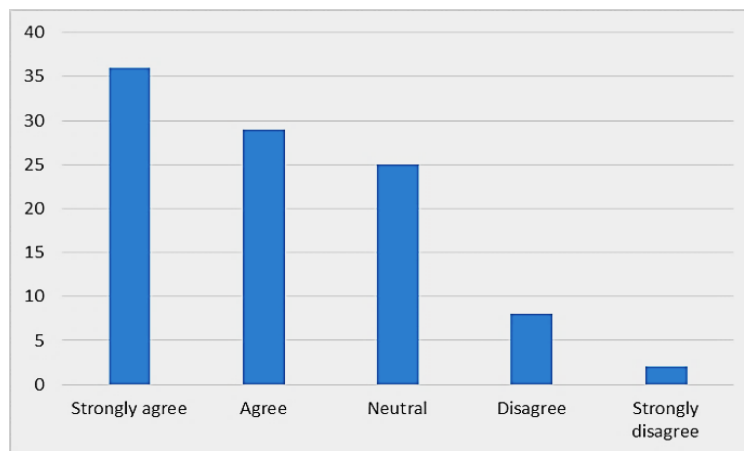
**Table 5:** Opinion about Usefulness of study material

Table5 and Figure5 show information about the respondent’s opinion about the usefulness of the study material. From this table, it is found that the majority (i.e., 47%) of the respondents feel that the study material they are receiving in online mode is somewhat useful for them. 34% of them responded that the study material was very useful for them. And 19% of them responded that online study materials were not useful for them.

- Answer your opinion in five–point scale for the following statement
- Offline teaching environment as a better learning method

**Table 6:** Opinion about of offline teaching environment

Opinion	No. of respondents	Percentage
Strongly agree	36	36
Agree	29	29
Neutral	25	25
Disagree	8	8
Strongly disagree	2	2
<b>Total</b>	<b>100</b>	<b>100</b>



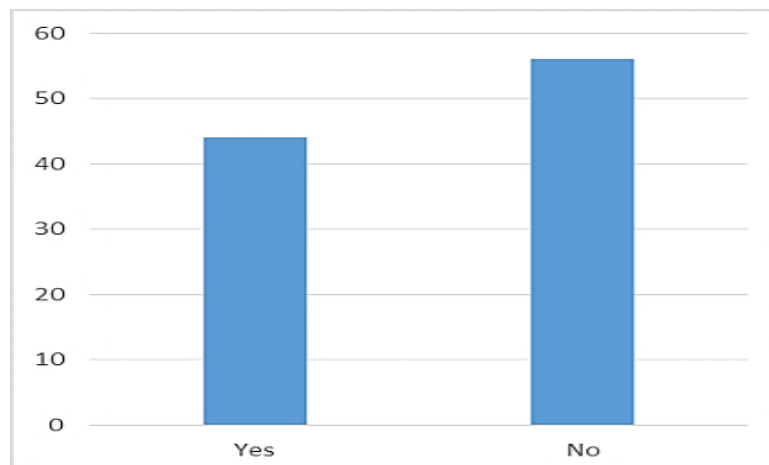
**Figure 6:** Opinion about of offline teaching environment

Above, Table 6 and Figure 6 illustrate the information about the respondent’s opinion about the offline teaching environment. From this table, it is found that the majority of the respondents (36% and 29%) strongly agree and agree that offline learning has a better teaching environment. whereas fewer respondents disagree with a better offline learning environment.

- Do you enjoy online learning?

**Table7:** Opinion about online learning

Response	No. of respondents	Percentage
Yes	44	44
No	56	56
<b>Total</b>	<b>100</b>	<b>100</b>



**Figure7:** Opinion about online learning

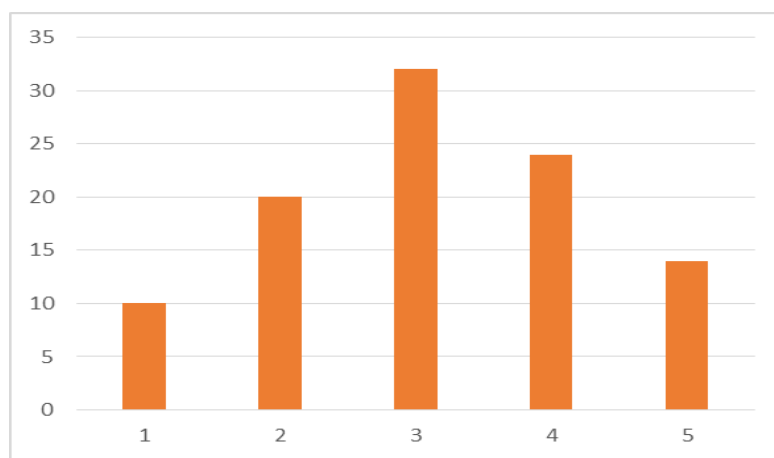
Above, Table 7 and Figure 7 illustrate the information about the respondent’s opinion about the enjoyment of the online learning environment. From this table, it is found that the majority of the respondents (56%) do not enjoy online learning as a mode of learning. whereas 44% of those polled enjoy the online learning environment.

- What is your overall opinion about online education/learning?

Answer in the scale of 1 to 5, where 1 as minimum score and 5 as highest score.

**Table 8:** Overall Opinion about online learning

Overall Opinion about Online Learning	No. of Respondents	Percentage
<b>1</b>	10	10
<b>2</b>	20	20
<b>3</b>	32	32
<b>4</b>	24	24
<b>5</b>	14	14
<b>Total</b>	100	100



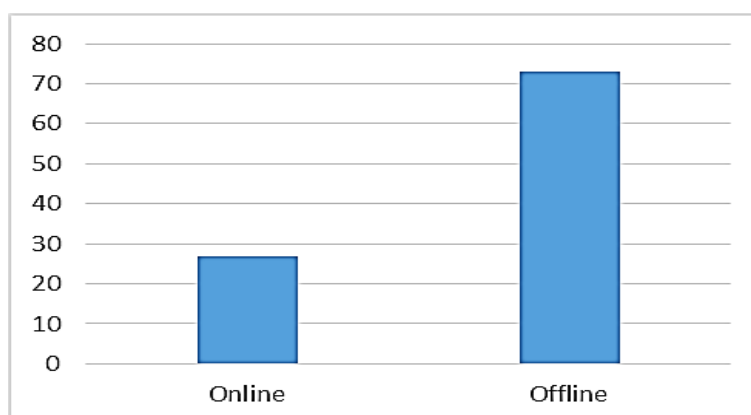
**Figure 8:** Overall Opinion about online learning

Above, Table8 and Figure8 show the information about the respondent’s overall opinion about online learning. From this table, it is found that the majority of the respondents (32%) have given a moderate preference to online learning, while 24% and 14% of the respondents have given a high preference to online learning. whereas a smaller proportion of respondents (10%) preferred an online learning environment.

- Which learning mode do you prefer?

**Table 9:** Opinion about preferred learning mode

Learning Mode	No. of Respondents	Percentage
<b>Online</b>	27	27
<b>Offline</b>	73	73
<b>Total</b>	100	100



**Figure 9:** Opinion about preferred learning mode

Above, Table 9 and Figure 9 illustrate the information about the respondent's opinion about the preferred learning mode. From this table, it is found that the majority of the respondents (73%) preferred offline learning, whereas very few respondents (27%) preferred online learning as a mode of learning. This may be due to some of the limitations of the online learning system.

### CONCLUSION

With today's set-up, using internet connectivity in every smart gadget, it is possible to tackle unforeseen situations as everyone can be connected with worldwide resources using technological developments. Today's students are the pillars of society, so we should acquaint them with the current technology. Their proper training will help them sustain their future development. This study highlights some significant challenges of online learning that students face. This research paper attempts to analyse the various benefits and limitations of online learning, factors affecting online learning and offline and online learning. From this study, we can conclude that there is a wide scope of online learning if we are coping with certain factors and reduce these factors, one can easily use the online learning mode, but as per the students' preferences, the offline learning mode is always a better option for learning.

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**IMPACT OF DIGITALISATION OF INDIAN BANKING SYSTEM ON THE PERFORMANCE OF THE COMMERCIAL BANKS**

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**Dr. Mohammed Zainuddin Khan**

Assistant Professor (Department of Accounts) Gurukul College of Commerce Tilak Road Ghatkpar, Mumbai

**ABSTRACT**

*"Digital" has become the new buzzword in every industry. Banking, like other industries, is moving toward digitization all around the world. Banks of all sizes and geographies are investing heavily in digital efforts in order to maintain a competitive edge and provide the best service to their clients. Digitalization adoption is critical for the banking industry. Banks may improve customer service by adopting digitization. Customers will appreciate the convenience and time savings. Manual procedures, transactions, and activities have all been changed into digital services as a result of digitalization. Consumer requirements have been satisfied in completely new ways across all verticals, disrupting conventional company value chains. Customer loyalty is increased as a result of digitalization, which eliminates human error. Due to online banking, customers now have access to banks at all hours of the day and night. Managing enormous sums of money has also become less difficult. Customers have also benefited from digitization because it has made cashless transactions easier.*

*The study in this article focuses on the impact of digitalization on commercial banking performance, which is a serious problem.*

**INTRODUCTION**

Indian banks began to adopt computerization in the late 1980s. They needed to improve their customer service and bookkeeping. The majority of their enormous client base consisted of "low balance" accounts. It was necessary to develop a transaction-handling solution that was both functional and affordable. They were able to accept digitization as a result of it. Due to online banking, customers now have access to banks 24 hours a day, seven days a week. Managing enormous sums of money has also become less difficult. Customers have also profited from digitization because it has made it easier to conduct transactions without using cash. Customers no longer need to keep cash on hand and can transact at any time. It's a flexible, open, and strong digital participation platform that allows users to increase their agility and speed. The key milestones in the digital banking process have primarily focused on expanding the existing offering by incorporating new technology-enabled services to improve accessibility and value for clients.

The way people act and communicate in their daily lives is changing as a result of newly discovered and implemented improvements. They are altering the strategic setting of the business world by affecting consumer behaviour and needs, business direct, and competitive structure, thus the banking industry is far from unique. Many professionals in the financial industry agree that digital banking is the wave of the future. Because all of these contain digital applications in some form, "digital banking" is frequently confused with "portable banking" and "online banking." Digital Banks is a desperate measure, not a scholarly inquiry, and these days, digital transformation extends beyond banking. Digital banking is the successful and efficient integration of new and developing innovations throughout a financial services business, as well as corresponding changes in internal and external corporate and faculty linkages, to give improved customer services and encounters.

New value is based on digital resources and competencies as a result of digitization. Most banks are focused on the primary goal, but they have the opportunity to promote and grow the secondary goal as well. Without a doubt, digitization entails more than simply replacing simple or physical resources with digital counterparts. The idea of digital development to modify business models and the relationship between client esteem and company revenue is captured by the term "digitalization." The translation of information into a digital structure with the reception of innovation is referred to as digitization. Human errors are reduced as a result of digitization, as is client loyalty. Banks, in general, and in all regions, are investing heavily in digital activities in order to maintain a competitive advantage and provide the best service to their consumers. Similarly, digitization encourages banks to engage clients and grow closer to the competition by providing insight and knowledge of solid data. Banks are now providing superior customer service as a result of their embrace of technology. Customers will be more comfortable, and time will be saved. Individuals now have 24 hour access to banks because to online banking. Managing large sums of money has also become easier. Customers have also benefited from digitization because it allows for cashless transactions. Customers no longer need to keep currency on hand and can transact anywhere, at any time.

**OBJECTIVE OF THE RESEARCH**

The following research mainly aims to provide:

1. Role of Digitalisation of Banks in improving the performance of the commercial Banks.
2. To study the evolution of digitalisation of commercial banks
3. To narrate the reasons for banks adopting digitalisation.
4. To analyse the challenges of digitalising banking activities in India and suggestions to overcome the digital banking challenges.

**RESEARCH METHODOLOGY**

During the data collection process, the researcher has become accustomed to using primary data to collect locally available data and secondary data to obtain data for the larger study under investigation. In comparison to previous studies conducted by other authors and researchers in the past, the review of literature has also been reviewed to investigate and acquire an overview regarding the impact of digitalisation of Indian banking system on the performance of the commercial banks.

**Importance of the study**

Customers have also benefited from digitization because it allows for cashless transactions. Customers will no longer need to store currency and will be able to conduct transactions anywhere, at any time. It is a cutting-edge, unique, and open digital assistance platform that enables individuals to assist with readiness and speed.

The findings of this study will aid in determining the aspects that contribute to commercial bank growth. It will also allow you to locate the answers to your inquiries. Why is it vital to digitise banking? Efficiency outperforms all other advantages in solving the challenge.

In today's world, many elements and hazards in the form of cyber-attacks are a major worry. The results of this research will aid in the solution of such issues.

**Definition of Digitalisation**

The process of turning data into a digital representation is known as digitization. Adoption of technology is referred to as digitalization. However, these two terms are frequently used interchangeably.

The automation of traditional financial services is known as digital banking. Customers of a bank can use an electronic or online platform to access banking products and services. Digital banking entails digitising all banking operations and replacing the bank's physical presence with an always-on internet presence, obviating the need for customers to visit a branch.

**Evolution of Digitalisation of Banks**

The necessity for banking computerization became apparent in the late 1980s. As a result, in 1988, the Reserve Bank established a committee headed by Dr. C. Rangarajan.

Banks began employing information technology with the development of stand-alone personal computers, then progressed to the use of local area networks. The core banking platform was thereafter embraced by banks as the industry evolved. It was around this time when branch banking was replaced by bank banking.

The core banking system enabled banks to improve client comfort, and it was lauded as a promising step toward boosting customer convenience through "Anywhere and Anytime Banking."

Following that, with the opening of the economy in the early 1990s, the computerization process accelerated. The increased rivalry from domestic and foreign banks was a major driver of this transition. To stay competitive, several commercial banks have begun to offer digital consumer services.

The UPI system, a banking system that lets users to easily transfer money to and from bank accounts, was implemented by the government in 2016. In India, the UPI system sparked a digital revolution and gave birth to "Mobile Banking." Prior to 2016, account holders had access to this type of digital money transfer; however, it was not available to everyone because it was not based on mobile systems. Anyone may now register a bank account and conduct transactions using their mobile phone thanks to UPI.

Customers must also link their bank accounts to their Aadhaar numbers, according to the government. This is done to ensure that the individual who accesses the bank account is the account owner. A person can simply open a bank account in India via digital banking, and that too without having to visit a bank branch.



**Reasons for Digitalisation of Banks**

The adoption of Digital Banking is the outcome of a shift in client preferences from offline to online and mobile banking services. Many financial institutions and banks first struggled to adapt to online banking experiences, but due to rising client demand, they could no longer afford to wait to invest in digital transformation. Customers were transferring banks in order to use the digital banking service. Customers may have a complete online paperless banking experience with Digital Banking, which eliminates the need to keep track of transactions.

**What are Digital Banking and How Can It Be Done?**

It is possible to do digital banking through

- Laptop and Computers,
- Mobile phone,
- Tablet etc.

**Digital Banking in Banking Industry**

In the banking business, digital banking is becoming increasingly important. The following are some of the reasons why digital banking is so important:

- Assists in cost reduction
- Enhances revenue
- Customer service has improved.
- Investigating new technologies

Digital Banking assists the bank in fully digitising all of its operations and programmes. Digital banking focuses on large data and analytics, as well as better new technology, to improve client experience. Furthermore, full digitization of Blockchain is required to investigate the benefits of new technologies in the banking sector, such as Open PIs. In the banking industry, digital banking allows for quick and easy process adaptation.

**Problems in Digitalisation of Commercial Banks:**

Factors that impede digital banking from stabilising and becoming a universal banking technique for everyone are referred to as digital banking problems. They are as follows:

**1. Security:** When the topic of money management comes up, this is one of the first things that comes to mind. Hackers, on the other hand, continue to give financial institutions a run for their money. As a result, some clients are unwilling to take any risks. It's important to note that banking security is not the same as downloading and installing an antivirus programme.

**2. Fully digitized bank, brick, and mortar or both:** Although many people are adopting digital banking, a sizable segment of the population remains sceptical. Also, some people are sceptical about internet banking until they can see verification that a bank operates in a physical location. This makes total digitization of digital banking difficult.

**3. An evolution from ancient banking systems:** Most banking systems employ the COBOL programming language, which many people are unaware of. This has been around for almost 60 years and was not designed to accommodate the technology available today. While the demand for smooth digital banking is growing, upgrading these financial systems and installing adequate ones takes a long time.

**4. The non-financial institution already filling the space:** Several non-financial institutions provide services that are quite comparable to what is expected of digital banking today. Users of social networking networks such as Facebook, for example, can now donate money directly to someone's bank account.

It is difficult for these financial institutions to cope because they are not bound by any rules, as is the case with banking institutions. For starters, social media sites, for example, have a sizable following.

**5. Internal barriers:** To fully digitise banking, both the banking institution and its workers will need to undergo a cultural revolution. However, unlike other organisations, banks have a particular manner of departmentalizing, which has a significant impact on the level of technology to be used. While a computerised banking system would benefit some departments, it will also force some departments to lay off personnel. Employee training may also be necessary.

**6. To buy or build the banking system:** With such a huge demand for digital banking, several banks are rushing to make the switch. Most banks, on the other hand, are taking their time to adopt digital banking because they are unsure which system will work best. Some people opt to buy such systems because they wish to work with a tried-and-true system. Others desire a system that is tailored to their needs. Remember that both types of systems have advantages and disadvantages.

#### **Opportunities available for Commercial banks in digital banking**

Although digital banking is still in its infancy, it's encouraging to see that several banks have already gone digital and are setting the bar for older institutions. The following are some of the digital banking opportunities offered to banks:

**1. More output more profits:** There is no set period when people wish to deposit or withdraw money from their bank accounts, let alone make an online purchase. Banks can provide round-the-clock services to their consumers through digital banking, increasing earnings.

**2. More customers with time:** Without a question, everyone is moving toward a digital future. That is why waiting in line at the bank is easier for our grandfathers than it is for a college student. Because future generations will be more digitised, digital banking is expected to become the preferred method of banking in the future.

**3. Mobile banking:** You may dismiss it, but mobile banking is quickly becoming the preferred method of banking. This is because today's consumers want to take their phones with them wherever they go and use them for everything. As a result, mobile banking provides an outstanding potential for banks to increase transaction income.

**4. More loans, more interests:** Borrowing money is a good thing for banks. That is why many financial institutions compete to offer low-interest rates because they will still make money in the end. Customers will be able to get loans more easily through digital banking, which will boost the number of borrowers.

**5. Fastened services:** In every company situation, money must move quickly. Customers and financial institutions both suffer as a result of having to wait in long lines at the bank to transfer money. You won't even have to get out of bed to transfer money or make payments using digital banking.

**6. Better market predictions:** Digital banking is underpinned by a reliable data collection system. Data is critical for any business since it can be utilised to forecast the market and provide better customer service. Today, bank data is not being used to its full potential, primarily due to the format in which it is stored, which makes it difficult to access.

For both clients and institutions, digital banking promises a better banking experience. The future banker, however, will undoubtedly be a digital banker. Other banks are already using AI in banking, and the results have been excellent in some cases. Bank queues will be a thing of the past in the future, which should serve as a warning to any bank or financial institution looking to monopolise the market.

#### **CONCLUSIONS AND RECOMMENDATIONS**

Banking and financial services have always been formal in character, and this is more true in light of present circumstances. In any event, in the digital age, things are rapidly changing. It's just as important for banks to maintain their transparency as it is for their customers to maintain their trustworthiness. Without a doubt, the major goal of harmonising financial services with innovation is to provide accommodation. Most people today accept innovation as a given, to the point where it has an impact on their daily lives. It becomes critical for firms to distinguish themselves in the digital realm with one-of-a-kind offerings at that point. The new specialists have developed the ability to use the networks and data they create around their customers, products, and services to create a highly personalised customer experience. The digital experience is undoubtedly becoming more personalised.

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**FINANCIAL INCLUSION AND INSURANCE PENETRATION – A CASE STUDY OF PALGHAR DISTRICT**

**Mrs. Neha Tambe and Miss Ankita Almeida**  
Assistant Professor

**ABSTRACT**

*Financial inclusion is best serviced by Business Correspondents / Insurance Agents since they are the only ones who can provide the full range of goods needed to achieve effective/ meaningful financial inclusion. “Reserve Bank of India (RBI) had realised that the task of financial inclusion (FI) was gigantic and would be affected by low insurance penetration in India”. The renewed Financial Inclusion initiatives using Insurance Agents network would be empowering the financial services in the Indian financial system. This research paper with secondary data from various sources would be a pioneering contribution on demonstrating the task of Insurance agents /business correspondents in rural area of Palghar block adjoining Mumbai metropolitan area.*

*Keywords: Financial Inclusion, Palghar, Insurance Products, Reserve Bank of India, Business Correspondents, Insurance Penetration*

**I. INTRODUCTION**

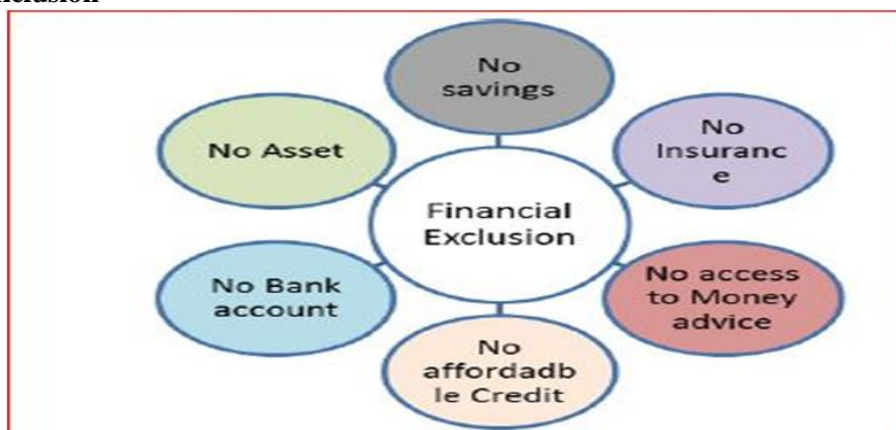
According to current estimates, approximately 65% of India's population resides in rural areas. Most rural residents have never heard of insurance and have never reaped the benefits of it. Agricultural and allied activities are the principal source of employment and revenue in rural communities. All people and businesses are included in financial inclusion, regardless of their wealth or size, until financial products and services become more widely available. The goal of financial inclusion is to remove the barriers that prevent people from receiving and benefiting from financial services. Banking and financial institutions that are governed by the Reserve Bank of India (RBI) are required to provide basic financial and insurance goods at an accessible cost to benefit the weaker and lower-income segments. The formal financial system, which includes "financial institutions, markets, and instruments such as savings, loans, remittances, and insurance services", can be accessed at a low cost. Dr. C. Rangarajan formed the well-known financial inclusion committee, which supports this stance.

Financial inclusion is "the act of delivering timely and enough credit when needed at a fair cost to disadvantaged people, such as weaker portions and low-income groups." It is the goal of financial inclusion to make a wider range of people in the world able to access basic financial services. There are still 1.7 billion adults worldwide who do not have even a basic bank account, based on data from the World Bank in Palghar district of Maharashtra, this study focused on the need for insurance penetration and financial inclusion. Rural areas face particular problems when it comes to access to insurance and other forms of financial security.

**Definitions:**

- a. “Financial Inclusion is the system of ensuring that the poorest and most vulnerable members of the population receive accessibility to affordable and reliable financial services and loans. The Committee on Financial Inclusion, Chairman: Dr. C. Rangarajan”.
- b. “Financial inclusion is the availability of a wide variety of financial services to all people at a fair cost. Other financial services, such as insurance and stock market investments, are also included in this category of products. Chairman: Dr. Raghuram G. Rajan of the Committee on Financial Sector Reforms”

**1.1: Financial Exclusion**



**Individuals who are not able to afford to participate**

1. Farmers on the fringes
2. Migrant workers
3. Renters who sign their leases orally
4. People who live in slums
5. Migrants
6. Self-employed people and businesses in the unorganised sector
7. Members of marginalised communities
8. Women over the age of 60 and the elderly

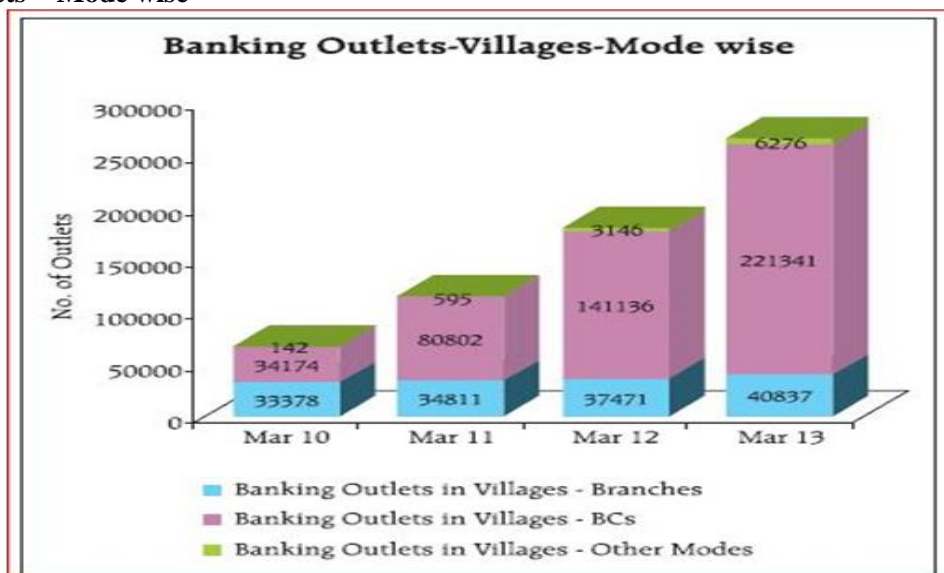
**I.II. Business Correspondents (BC) Model**

There are a number of difficulties in putting the BC model into action. The BC model must be scalable and sustainable in order to be a viable option. Expanding the number of innovative financial and insurance products will be necessary if the BC model is to be more widely adopted by banks, insurers, and rural workers alike. An evaluation of financial management systems for the provision of banking services in commercial banking environments is required in order to ensure the scaling-up of various models. For rural individuals, BC would also offer a wide range of insurance products for agriculture, personal loans, and small businesses. In particular at risk are small-scale farmers, those with unprofitable land holdings and those who work in agriculture's support industries like horticulture and animal husbandry, as well as the vast majority of weavers employed in the handloom industry in rural areas.

Over two billion people around the world suffer from financial exclusion, a complicated issue that refuses it to be simple solutions. Long-term financial inclusion will necessitate a multi-pronged approach that incorporates technology, regulation, and sound business practises. As a result, it will not fall under the purview of a single industry, but rather necessitate the development of game-changing technologies at the nexus of many sectors, such as banking and telecom. To meet the current policy objective of inclusive growth and financial stability, broad financial inclusion will be necessary. To achieve financial inclusion and insurance penetration in rural areas involves a trade-off between the aims of financial inclusion and financial stability, however Indian regulators have long sought to strike a balance between the potential dangers of joint ventures and new products, while also allowing the industry to grow in a way that is both secure and prudent. Only strong institutions can effectively boost insurance penetration while safeguarding financial stability and consumer interests, and this is the core premise that underpins the entire proposal. Access to financial services is becoming increasingly critical for developing countries. India's policy priority of financial inclusion and insurance penetration must be maintained in order to incorporate the huge unbanked rural population into the process of accelerating economic development in developing economies/emerging markets.

Diagram 2 depicts the relationship among the BC and rural financial services.

**Banking Outlets – Mode wise**



Source: RBI

Financial services that are easily accessible, low-cost, and acceptable have always been a problem, as there has been a lack of information regarding insurance plans. Global Financial Development Report states that only 50 % of the population has accessibility to institutional finance, implying that 50% of the worldwide people are financially isolated from the institutional finance.

## II. REVIEW OF LITERATURE

### International Studies

**Rajan R G and Zingales L (2003)** found that the rural credit system suffers from high transaction costs and inadequate repayment ability, which lowers the profitability of nationalised bank branches located in rural areas. As a result of bank managers' incompetence, rural credit delivery was rendered non-sustainable.

**Josiah Aduda and Elizabeth Kalunda (2012)** there should be an effort to identify and deliver a number of goods to constitute financial inclusion, according to the report. Since access and use are not quite usual but complementary, appropriate financial inclusion measures must be implemented that incorporate both accessibility and utilisation.

### Indian Studies

**Mandira Sarma and Jesim Pais (2008)** there is a high correlation between the level of “human development and financial inclusion”. A country's level of financial inclusion can be explained in part by the GDP per capita it generates. People's ability to access financial services depends on characteristics such as income disparity, adult literacy, and urbanisation.

**NS Rao and Harshita Bhatnagar, (2012)** new technology and intensity adjustments can have favourable effects on financial inclusion.

**Ahmed Ashfaq (2013)** Insurance experts say that rural India still has a shortage of insurance products. Rural India has a low level of insurance penetration and density.

## III. OBJECTIVES OF THE STUDY

- i. To know the occupational pattern of rural areas through collected data from Palghar Block adjoining Mumbai Metropolitan Area
- ii. To examine the organization of insurance intermediaries in India as regulated by IRDA which is part of FI and assess the insurance penetration in India.

## IV. RESEARCH GAP

The current study identifies financial inclusion and access to financial/insurance services in rural areas as a research gap. The study will shed light on the government's initiatives to improve rural access to financial services. The research will help us understand the importance of financial inclusion in rural areas and how it will benefit our economy.

## V. PALGHAR BLOCK: A PROFILE

“The Palghar District is located in Maharashtra's Konkan Division. On August 1, 2014, the Maharashtra State government announced the creation of the 36th district of Maharashtra. The route begins in Dahanu and ends in Naigaon in the north. Talukas like Palghar, Vada, Vikramgad, Jawhar Mokhada Dahanu Talasari and Vasai Virar are all included in this vast area of territory. The Taluka, which now make up the district, had a population of 2,990,116 people in 2011. Urban populations in Palghar comprise 48 percent of the area's total population. Thane and Nashik Districts, Valsad District in Gujarat State, Dadra and Nagar Haveli Districts in Dadra and Nagar Haveli and the Union Territory of Daman, and Diu are the districts to the east and northeast of Palghar District. The Arabian Sea forms the western border, and the Mumbai metropolitan region includes Vasai Virar, Palghar Boisar, and Dahanu”.

A map of Palghar District and key data are given below: (Diagram 3)



Source: Maps of India (2014)

**Palghar District: Key data at a glance**

Area	9,558 sq km
Population	29,90,116
Population in Palghar Town	14,35,210
Literacy Rate	66.65%
Tahsil	8
Villages	1008
Municipality	1
Municipal Council	3
Nagar Panchayat	4
Public Utilities	Banks, College / Universities, Electricity, Hospitals, Municipalities, NGOs, Postal, Schools.
Literacy Rate	Overall literacy rate 66.65% Male percentage rate 72.23% Female literacy rate 59.28%

Source: Census Reports and State Government Reports.

**a. Industrial Profile**

Several years before the Palghar District was established in 2014, the Indian government developed an Atomic Energy Plant, which is a large-scale manufacturing facility. The Maharashtra government has assisted in the industrialization of Palghar Block. Maharashtra Industrial Development Corporation (MIDC) helped create industrial cooperative colonies in the district, creating jobs and improving living standard for locals.

**b. Agriculture, Ports and Marine industries in Palghar District**

The Maharashtra government has approved 15 huge projects in Palghar as part of the Collective incentive scheme, and production on seven of those projects has already begun. Geographically, Jangalapatti, Bandarapatti, and the plateau region can be grouped together as a district of Palghar. The consequences of geographic situations have an impact on people's lives and businesses, both personally and professionally.

Farming is the primary source of income in the rural areas of Jawahar, Mokhada, and Vikramgad mountain forests. This region is well-known for its cultivation of rice, spices, millet, and turmeric. The middlemen also collect and trade secondary products like forest fuel, honey and medicinal herbs. It's common to see drying fish, prawn farming and other similar industries in port strip regions. "Vasai's coastal portions of Nagaon, Nandgaon port and Arnala and Dahanu talukas of Palghar are included in the coastal areas of Palghar's Satpati, Dativare and Murabe talukas and the coastal areas of Palghar's Satpati taluka (including Bordi ,Chinchani &Dahanu)"

## **VI. SEVERAL CHALLENGES IN RURAL AREAS**

If the non-life general insurance business in rural India is to prosper, it must overcome various hurdles. These are a few examples:

1. In India, a lack of awareness is a major factor in the lack of health insurance enrolment. Pre-existing condition and disease exclusions are poorly understood a problem that is particularly acute in the health insurance sector.
2. Health insurance premiums are currently extremely costly. Low insurance penetration is a direct result of high insurance premiums
3. There is a big difference in the cost of medical care between persons who live in urban and rural locations. The poor and rural populations are less interested in health insurance policies as a result.
4. Health insurance, in contrast to other financial services, is all about risk protection. Therefore, convincing consumers that settlement of a claim is contingent on the event taking place is exceptionally hard. In the absence of a medical emergency, health insurance is nothing more than a financial tool that can be used to pay for medical costs.
5. As the premiums rise due to adverse selection, individuals who are less likely to file a claim will depart and those who are more likely to file a claim will remain in the insurance companies, making health insurance even more unprofitable. (James, 2004).
6. In the marketing lexicon, "push" refers to the product positioning of insurance providers. For example, insurance goods can be sold either by concealing the truth or by providing them with misleading information.
7. Among the most difficult challenges facing the health insurance sector is determining the appropriate cost for insurance products. Insurance companies, on the other hand, frequently under price their goods in order to obtain a competitive edge. Despite the fact that health insurance is one of the most promising sectors of the non-life economy, it requires more development in areas such as standardisation, authorization of healthcare professionals, and sharing of information (Aggarwal et al., 2013).
8. Excessive claims, which are frequently linked with unethical activity, are jeopardising the long-term stability of the health insurance sector (FICCI, 2013).
9. In order to compete in the marketplace, it is vital to establish new methods of Selling benefits to customers.

## **VII. RESEARCH METHODOLOGY**

The researcher carried out the current study with the use of secondary source. In this study, secondary data was acquired from a range of sources, including "website case studies, articles and research papers from journals, books and newspapers".

## **VIII. SCOPE OF THE STUDY**

It has been recommended by the "Insurance Regulatory and Development Authority of India (Irdai) to set up model-insured villages" around the country, with an especially strong focus on agriculture and agribusinesses. Rural insurance is primarily aimed for low-income households or individuals with limited assets and financial resources. The study will broadly cover financial inclusion and insurance penetration – A case study of the Palghar district, which will aid in understanding the need for financial inclusion and insurance penetration in rural areas. The study's scope is limited to the Palghar district of Maharashtra. The majority of the data is gathered from secondary sources in the Palghar district's various Talukas.

## **IX. SIGNIFICANCE OF THE STUDY**

From the above discussion, it can be observed that Palghar district has strong occupational pattern with the rural /agricultural activities apart from industries viz., large, medium & small scale/ cottage and marine industries. It has good potential for spreading Financial Inclusion and insurance penetration among the low income /

underprivileged population living in rural areas. Despite the emergence of numerous types of insurance providers, a steady stream of studies and statistics suggests that non-life insurance, particularly health insurance, has a weak and inadequate coverage in the nation. All of these issues are intertwined: a large proportion of the population remains uninsured, a large proportion of the remaining population who is insured is most commonly ill- or under-insured, and a small proportion of the population is properly insured. The findings will contribute to a better understanding of the importance of financial inclusion in rural areas, as well as the need for rural insurance penetration. The study will help determine the reasons for low insurance penetration in rural areas, as well as potential approaches for increasing insurance awareness in these areas.

#### **X. LIMITATIONS OF THE STUDY**

This paper is an exploratory study on Financial Inclusion in Palghar district adjoining Mumbai with data from secondary sources. Non-life and health insurance products are made more difficult to obtain in India due to a lack of comprehensive data on illness, income, and financial status of the people, especially in rural areas. Secondary sources used in this study are authentic and reliable viewed from the cost and purpose.

#### **XI. CONCLUSION OF THE STUDY**

The country of India, where a large part of the population is stated to reside in villages, is projected to have a considerable proportion of more than 6 lakh villages without even a single bank branch, indicating that financial inclusion is a major necessity not just for India, but also on a worldwide scale. This study has demonstrated that India is similar to other developing countries and emerging markets in that the level of income, age and gender profile are low, which makes it difficult for people to obtain financial and insurance products. As a result, financial inclusion is a significant route that India must walk before it can be considered totally successful and thus attain inclusive growth in the coming years.

In order to compete on the global stage, India needs to make strides toward financial inclusion and higher levels of insurance coverage. Investment and savings will help break the poverty and joblessness loop. Economic growth will also develop as a result of their increased empowerment, stronger financial control, and greater ability to participate in the economic and social activities. More foreign banks and insurance companies will be tempted to invest in our country as a result of improved financial access, resulting in more jobs and business prospects. Certain issues exist, such as a lack of financial literacy, lack of awareness, and high transaction and customer acquisition costs that are not at all cost-effective. For emerging countries like India, financial inclusion and insurance penetration is becoming increasingly important.

The RBI has taken a number of steps to improve financial inclusion. If the various forms of bancassurance models and generic insurance corporate organisations in the sector undertake efforts to promote awareness and realise the benefits of the realisation of insurance as a "necessity" among potential consumers, financial inclusion and insurance penetration in rural areas has enormous potential.

#### **XII. FINDINGS OF THE STUDY**

It is necessary to develop insurance plans that offer a variety of options for risk management while yet providing adequate coverage in rural and semi-urban areas in order to attract the rural population. It is also critical to have a low policy premium. In rural areas, insurance companies lack adequate infrastructure and technology support at all levels. From policy distribution to servicing, loss assessment, and claims settlement, technology must be made available in rural areas. Insurance penetration and financial inclusion are the focus of this research which is conducted on Palghar District, Maharashtra, but there are a number of additional difficulties in rural areas that could be investigated in the future.

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**A STUDY OF CONSCIOUSNESS AND PERCEPTION LEVEL OF POTENTIAL CUSTOMERS CONCERNING E-VEHICLES**

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**Dr. Niranjana R. Shah**

Assistant Professor, Department of Commerce, Tuljaram Chaturchand College, Baramati (MS), India

**ABSTRACT**

*With the modern technology and innovation, transportation and communication have endured a standard shift. The transportation field is second largest in emitting carbon into environment. This has necessitated automobile companies to invent motor-powered automobiles that get charged through electricity and do not depend on relic fuels. This led to the expansion of eco-friendly initiatives and many automobile manufacturing companies have invested in bringing forth e-vehicles.*

*E-vehicles are environment friendly as air and noise pollutions are much reduced. It is the modern vehicle technology with a rapid development which will alleviate the problems of energy; air pollution and global warming that are becoming more severe. This paper was aimed at the study the Consciousness and Perception Level of Prospective Customers towards E-vehicles. The data were collected from 300 respondents by offline survey in Baramati and Phaltan city. Such data were analyzed by used a statistic i.e. means, percentage etc. The results of the present research can help the researchers to continue create a new model forecasting toward e-vehicles adoption in the future.*

*Keyword: E-vehicles, Customers Consciousness, Customers Perception, Prospective Customers, Environment etc.*

**❖ INTRODUCTION**

In last decade, many countries began to attach more importance to a vehicle that uses electric energy which called e-vehicles. There has been a persistent attempt to replace a car that uses fuel oil as the main energy for its mobility with e-vehicles to reduce the problems of energy, air pollution and global warming. Therefore, the worldwide growth of e-vehicles tends to increase. According to the report in “Bloomberg New Energy Finance”, more than half of all new car sales will be electric. At the same time, e-vehicles will account for a third of the automobiles on earth. That’s about 559 million vehicles. The ‘International Energy Agency’ forecasted that e-vehicles will replace the internal combustion engine soon. E-vehicles technology will grow very fast in the future because of the production costs that are quickly reduced due to the advancement of various research developments. It is anticipated that e-vehicle’s market share will be as high as 36% of the total world car sales value in 2025.

The automobile sector in India is the 5<sup>th</sup> largest in the world and accounts for 27% of the country’s total production. In the last 20 years, India has been growing at a faster rate. Therefore, urban traffic crowding and the air quality get pretentious in all major cities as well as towns. In India, the transportation sector contributed more than 20% carbon emission. So, Central Government of India is trying to change fuel-based technology. The E-vehicles is one of the most practicable substitute solutions to overcome the crises. Several automotive companies are slowly venturing into the e-vehicles space and are expanding their portfolio. Promoting E-vehicles through innovative ways can help reduce fossil fuel dependence and pollution and prove to be beneficial for both consumers and the nation in the long run. E-vehicles can have a significant impact on the reduction of greenhouse and pollutant gas emissions associated to the transportation sector. The awareness about new products among the consumers has an impact on their behavior in the long term. In this paper the consciousness about environmental-friendly vehicles among automobile involvement consumers is discussed.

**❖ OBJECTIVE OF THE STUDY**

The main motive of this survey is to understand the consciousness level of prospective consumers of E-vehicles. Among those who are aware, perception towards electric vehicle changes from person to person. Hence, it is important not only to make people aware about the product but also to understand their perception to cater them effectively. They perceive the various features adopted in electric vehicles as well as the facilities required for the maintenance of such vehicles.

**❖ RESEARCH DESIGN**

After the study of review of literature, the questionnaire is formed to collect data from potential customers. The Questionnaire has divided into different parts such as demographic factors of the respondents, to understand the awareness level of respondents about the benefits offered by e-vehicles, the perception of respondents towards e-vehicles etc. The demographic factors are recorded using nominal scale. To check the consciousness level and

perception of the respondents, the Likert scales are used. The questions are selected carefully in such a way it best suits the research objectives.

- a) **Data Collection** - The data are collected from prime locations of Baramati and Phaltan City, where potential customers would gather. The locations from where the data are collected include Big Bazaars, Malls, Parking Slots, Cinema Halls, and some of the Apartments as well as Housing Societies located in the cities. Some of the Questionnaire is also circulated among the college students because they are the prospects and play a highly influential role in purchase decision of the vehicles. At most care was taken to include all the demographic segments to avoid bias towards any factor.
- b) **Population** - The population for this survey would be the people above the age of 18. This is because only these people have a significant role in purchasing decision. It is highly difficult to reach out to the entire population and even not possible, hence, sufficient sampling technique should be adopted to collect the data.
- c) **Sampling Design** - The size of the sample is chosen sufficiently at least to represent all the options included in the demographic factors. Sample data is collected offline through hard copies that are distributed among the respondents.
- d) **Sampling Method and Sample Size** - The subgroups chosen for our survey are Baramati and Phaltan city. Hence, all the individuals above the age of 18 years would represent our sample. Simple random probability sampling technique is used to collect the data. This method is used because of time constraints and to have a fair spread of data. Sample size chosen is 300. Hence, data is collected from all 300 respondents' who are in the age of 18+ are chosen randomly for data collection.

❖ **PROFILE ANALYSIS AND INTERPRETATION:**

1) **Age:**

Demographic Factors	Categories	No. of Respondents	%
Age Group	18 to 24	60	20.00
	25 to 29	76	25.33
	30 to 34	78	26.00
	Above 35	86	28.67

• **Analysis and Interpretation:**

Here, working professionals and students play a major role in the decision making. In this research, 20% of the respondents belong to the age group between 18 years to 24 years old; 25.33% respondents belong to the age group between 25 years to 29 years old, 26% respondents belong to the age group between 30 to 34 years old, and 28.67% belong to the age groups above 35 years old.

2) **Gender:**

Demographic Factors	Categories	No. of Respondents	%
Gender	Male	210	70.00
	Female	90	30.00

• **Analysis and Interpretation:**

As gender is concerned, the survey is inclined towards male (70%) when compared to its counterpart (30%). This is because, the decision-making authority of shopping products like automobiles will generally be with male. But this trend is changing as days pass on. Hence, female cannot be neglected and so a considerable number of respondents belong to the gender female.

3) **Education:**

Demographic Factors	Categories	No. of Respondents	%
Education	12 <sup>th</sup> and Below	15	5.00
	Graduate	122	40.66
	Post-Graduate	129	43.00
	Professionals	27	9.00
	Other	7	2.33

**• Analysis and Interpretation:**

From the total sample, 5% of the respondents are belongs to 12<sup>th</sup> and Below category, 40.66% of the respondents hold Graduate, 43% hold Post Graduation, 9% hold Professional qualification and 2.33% of the respondents had been dropped out of school.

**4) Occupation:**

Demographic Factors	Categories	No. of Respondents	%
Occupation	Self Employed	78	26.00
	Private Employee	102	34.00
	Govt. Employee	42	14.00
	Home Maker	21	7.00
	Students	57	19.00

**• Analysis and Interpretation:**

From the total sample, 26% respondents are self-employed, 34% are private sector employee, 14% are from government sector, 7% are home maker and 19% are students.

**5) Annul Income:**

Demographic Factors	Categories	No. of Respondents	%
Annul Income	Below Rs.2.5 lakhs	60	20.00
	Rs.2.5 to 5 lakhs	57	19.00
	Rs.5 to 10 lakhs	69	23.00
	Rs.10 to.20 lakhs	69	23.00
	Above Rs.20 lakhs	45	15.00

**• Analysis and Interpretation:**

Income is one of the most imperative factors which decide the purchasing power of automobiles. In this survey, 20% of the respondents have an income below Rs.2.5 lakhs per year, 19% respondents have an income in the range between Rs.2.5 lakhs to Rs.5 lakhs per year, 23% have an annual income between Rs.5 to Rs.10 lakhs, 23% in the range of Rs.10 to Rs.20 lakhs and 15% earn above Rs.20 lakhs per year.

**6) Marital status:**

Demographic Factors	Categories	No. of Respondents	%
Marital Status	Married	197	65.67
	Unmarried	103	34.33

**• Analysis and Interpretation:**

Marital status and Family size are important as those factors play a vital role to decide the type of automobile to be purchased. In this research, 65.67% respondents are married, and the rest are unmarried.

**7) Family Size:**

Demographic Factors	Categories	No. of Respondents	%
Family Size	Below 4	21	7.00
	4 - 6	216	72.00
	7 and Above	63	21.00

**• Analysis and Interpretation:**

Out of total respondents, Only 7% respondents say that they reside alone or along with one or two family members, 72% respondents say that their family has 4 to 6 persons and 21% say that their family has more than 7 members.

**❖ STUDY OF CONSCIOUSNESS LEVEL:**

**▪ Findings:**

15% of the people do not own a vehicle. Out of those, nearly 55% are ready to own a vehicle. Around 70% believe that the brand of vehicle they possess reflects their social status. Around 25% of people feel that opinion, family, and friends respectively influence their purchase decision.

Around 46% of people gather information through company website, social networks, and word of mouth respectively. Most of the people are aware that e-vehicles emits less carbon and eco-friendly but post relatively low awareness towards high efficiency and low maintenance cost. Almost all the people are not aware of the spurs offered by the Government for the purchase of e-vehicles.

▪ **Interpretation:**

One out of 10 people consider buying a vehicle. It is the right time for all automobile manufacturers to concentrate in the manufacturing of e-vehicles. All the campaigns organized regarding e-vehicles either by the manufacturer or the Government should make an impact to the individual's family members to help better conversion rate.

Societal advantages offered by e-vehicles are reached well among the people when compared with economic advantages offered by e-vehicles. Though Government offers near about rupees eight hundred crores for the manufacturing of hybrid and e-vehicles through FAME, people hardly know about the same.

❖ **STUDY OF PERCEPTION LEVEL**

▪ **Findings:**

People perceive that price; maintenance cost and recharging time are comparatively high for e-vehicles. People perceive that number of variants available and resale value of e-vehicles is small as compared with other factors. Education of the people plays a major stimulus over the consciousness level. Performance, safety features and number of variants available are perceived with the major percentage deviation between the owner of e-vehicles and non-owner of e-vehicles.

▪ **Interpretation:**

People pay price premium for e-vehicles but maintenance cost and running cost is comparatively low and so e-vehicles are economical. This fact should be spread through appropriate medium to break the negative perception among the people. Consumer behaviour for purchasing e-vehicles is complex in nature and hence increase in number of alternatives would provide a better option to potential customers. Societal, environmental, and economical benefits offered by e-vehicles should be communicated through the right medium to reach the people who are uneducated. Safety features and number of variants should be at par with conventional IC engine vehicles, so that the deviation would reduce. Performance should be increased with continuous R&D to reduce negative perception level among the people.

❖ **CONCLUSION**

Education of people has significantly higher influence over their consciousness level on e-vehicles as the school dropouts' people have less mindful about the advantages of e-vehicles. Irrespective of the demographics, incentives from the Government for purchase of e-vehicles has not gained any awareness among the potential customers. People perceive that price and maintenance cost is relatively high over other factors. Hence, they prefer e-vehicles. Similarly, charging infrastructure is perceived as low and recharging time is perceived as high.

Apart from manufacturers, Government should strive hard to spread consciousness and influence positive perception among the potential customers. Because environmental sustainability is one of the major concerns to be addressed and e-vehicles would ultimately aid in achieving the same as the carbon emissions from e-vehicles is almost 90% lower than conventional vehicles. People believe that e-vehicles will dominate the near future and if technological advancements and Government supports considerably, it may replace the conventional vehicles in few decades.

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**A STUDY ON POST COVID CONSUMER BEHAVIOR TOWARDS TOURS AND TRAVELS WITH SPECIAL REFERENCE TO YOUTH IN THANE DISTRICT.**

**<sup>1</sup>Asst. Prof. Padmavati V Deshpande and <sup>2</sup>Dr. Anand G Jumle**

<sup>1</sup>Research Scholar, SNTD University

<sup>2</sup>Research Guide Indira College of Arts, Commerce, Pune

**ABSTRACT**

*Covid-19 has caused an unprecedented situation for the tourism industry with slumping demand during the outbreak and many uncertainties about tourist behavior in the post-pandemic. The goal of this study is to provide insight into the ongoing COVID-19 pandemic and its potential impact on short- and medium-term tourist behaviour. While the impact of the pandemic on tourists' perceptions of danger and its impact on future travel behaviour has yet to be determined, the current research explores the potential link. In addition, this paper offers tourism professionals some suggestions for reducing the impact of possibly increased perceived risk on travel and tourism decision-making in the aftermath of the COVID-19 issue.*

*Keywords: Unprecedented Situation, Tourist Behavior, Pandemic, Potential Link, Perceived Risk, Tourism decision making.*

**INTRODUCTION**

In this study, the term "perceived risk of Covid-19" refers to travellers' sentiments of doubt and unhappiness about their travel selections that exceed their tolerable tolerance (Dowling & Staelin, 1994; Nguyen, Pham, & Nguyen, 2020). These risk perceptions influence their choice of place and travel habits (Mansfeld, 2006; Mitchell & Vassos, 1998; Reichel, Fuchs, & Uriely, 2007). For starters, Covid-19 has instilled in passengers a dread of bodily harm or injury (Roehl & Fesenmaier, 1992; Seabra, Dolnicar, Abrantes, & Kastenholz, 2013). To be more specific, they may face health issues (Cossens & Gin, 1995; Lawton & Page, 1997; Cori, Bianchi, Cadum, & Anthonj, 2020), such as virus contamination (Rittichainuwat & Chakraborty, 2009), illness and hygiene-related hazards, dangerous animals and insects, and other infectious diseases associated with a pandemic or natural disasters (Rittichainuwat & Chakrabort (Hunter- Jones, Jeffs, & Smith, 2008). Second, with global travel restrictions (Chinazzi, Davis, Ajelli, Gioannini, Litvinova, Merler, Piontti, Mu, Rossi, & Sun, 2020) affecting over 90% of the world's population, travellers face a disrupted hospitality value chain that includes, but is not limited to, border closures, flight cancellations, closed accommodations, and even being trapped on a cruise that houses Covid-19 patients but cannot dock (Gössling, Scott, Third, overseas tourists may face racism and prejudice in the form of microaggressions, violations, or social exclusion (Chung & Li, 2020; Devakumar, Shannon, Bhopal, & Abubakar, 2020). Fourth, fake news and misinformation spread through social media are major concerns (Huynh, 2020).

There is no doubting that Covid-19 has transformed the worldwide tourism business and created an unprecedented situation.

**REVIEW OF LITERATURE**

<b>Researchers</b>	<b>Issues</b>	<b>Dimensions of tourism risk perception</b>
Moutinho, 1987	Consumer behaviour in tourism	Functional, physical, financial, social and psychological risks
Roehl and Fesenmaier, 1992	Risk perception and pleasure travel	Physical, financial, time, equipment, satisfaction, social and psychological risks
Sönmez and Graefe, 1998	Past travel experience and risk perceptions	Equipment, financial, health, physical, political, social, satisfaction, time, Terrorism and psychological risks
Floyd <i>et al.</i> , 2004	Effect of risk perceptions on travel intentions	Safety, social, travel experience and financial risks
Dolnicar, 2005	Barriers to leisure travel	Political, environmental, health, planning and property
Fuchs and Reichel, 2006	Destination risk perception	Human induced risk, financial risk, service quality risk, natural disaster and car accident, socio-psychological, food safety and weather problem

Scholarly study has tended to concentrate on a single risk or, at most, a subset of the risk characteristics listed above. Physical, health, financial, time, and social risks, for example, have been used to elicit factors affecting adventure tourism, such as hiking and cycling (Lepp and Gibson, 2003; Chen et al., 2009; Zhu, 2015), while physical, health, and psychological risks have been used to elicit factors affecting adventure tourism, such as hiking and cycling (Lepp and Gibson, 2003; Chen et al., 2009; Zhu, 2015). (Tsaour et al., 1997; She et al, 2016; Wang et al., 2019). In addition to the more evident physical and health concerns, environmental research on air pollution has favoured the use of functional risks (Li et al., 2015; Zhang et al., 2017).

Many research (e.g., Bas & Sivaprasad, 2020; Folinias & Metaxas, 2020; Gössling et al., 2021; Hoque et al., 2020; Mohanty et al., 2020; Polyzos et al., 2020; Sharma & Nicolau, 2020) have looked at the influence of the Covid 19 outbreak on consumption and the state of the tourism industry in general. From a larger viewpoint, Sigala (2020) analysed the influence of the Covid 19 outbreak on tourism consumption and related experiences. The author looked at the impact of the pandemic from the perspectives of demand, supply, and destination management organisations, as well as policymakers, at three stages (response, recovery, and reset). Chen et al. (2020) investigated this effect on topics such as consumer sentiment, tourism activity control, and corporate social responsibility.

Jones and Comfort (2020a) detailed the economic and social effects of the Covid 19 crisis, as well as how the disaster altered the relationship between the hotel industry and sustainability. Khan (2020) also took a sustainable approach to the tourism business, proposing a new type of tourism called "physical distance tourism" to help customers feel safe and continue their tourism consumption. Jones and Comfort (2020b), Hall et al. (2020), and Burini (2020) explore the implications of the Covid 19 epidemic on consumption and how sustainability might be attained in the tourism industry (2020). Yeh (2020) examined the same issue from the perspective of crisis and catastrophe management, advocating open communication and state-sponsored loans as critical aspects for the industry's survival. following the pandemic Wen et al. (2020) explored multidisciplinary investigations on the influence of Covid 19 on the tourism industry and beyond in order to give recommendations for resolving global health issues and improving social well-being.

### **Research Gap**

The current paper takes a mixed-methods approach, integrating qualitative and quantitative analysis. It combines recent academic literature on perceived risk and post-crisis tourism with newly available information related to the COVID-19 crisis. A Survey method was used to know tourists behaviour during and after the Covid-19 outbreak demonstrate their actions and opinions toward tourism activities, Impacts on tourist behaviour; (2) Impacts on tourism activities; (3) Tourism activity transformations during the Covid-19 pandemic were Studied

The Survey was aimed towards understanding the post Covid preferences especially among youth travelers and covered various aspects like safety measures, accommodations, modes of transport etc.

### **OBJECTIVE OF STUDY**

To Understand Post Covid Tours and Travel Behavior among Youth in Thane District.

To Study the Impact of Pandemic on Travel Plans of Youth.

To Understand and Analyze Expectations and Experience of Youth in their Post Covid Travel Plans.

### **RESEARCH METHODOLOGY**

Data Collection for the proposed study has been done from Primary and Secondary Sources. Primary Data was collected personally through Structured Questionnaire. Data Was Collected from 62 Youth in Thane District. Simultaneously secondary data has been gathered from Books, Reports, Research Journals, Magazines, Newspapers, and Articles Published by OECD, Economic Times and other leading sources.

**Sample and Sampling Technique:** Simple Random Convenience Sampling method was chosen for the study.

**Sample Size: 62 Nos.**

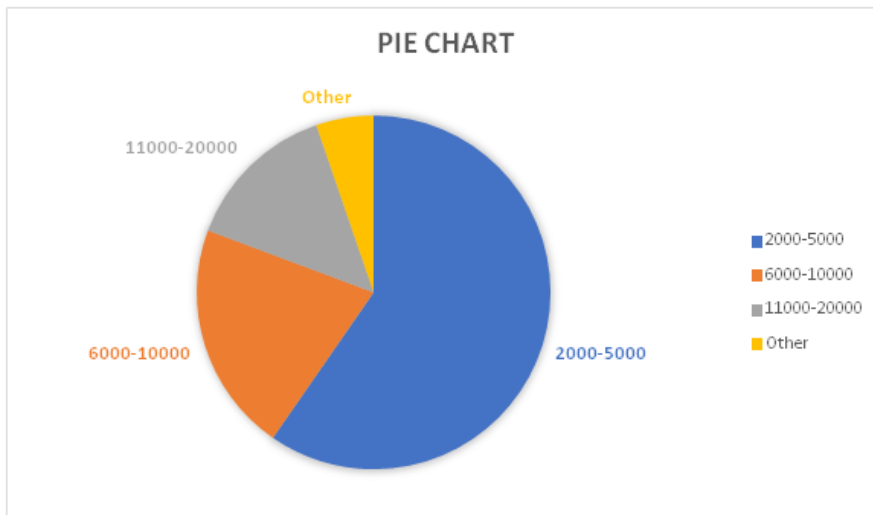
### **LIMITATIONS OF THE STUDY:**

1. The Study is confined only to 62 respondents due to cost and time constraints.
2. The Study is restricted to Youth of Thane District Only.
3. The Sample Chosen may not be true representative of the population because the sampling process was judgemental.
4. Since the projects time is minimal, the research area is constrained.



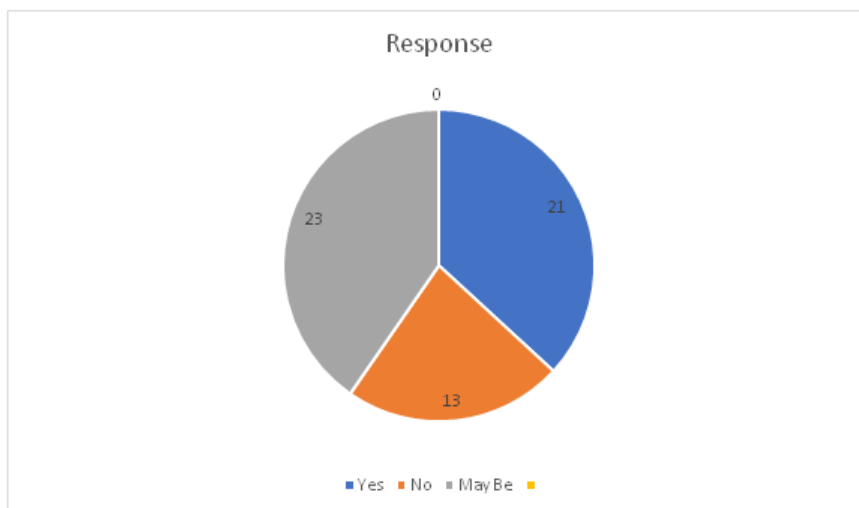
**ANALYSIS AND INTERPRETATION OF DATA:**

What is your basic traveller budget?



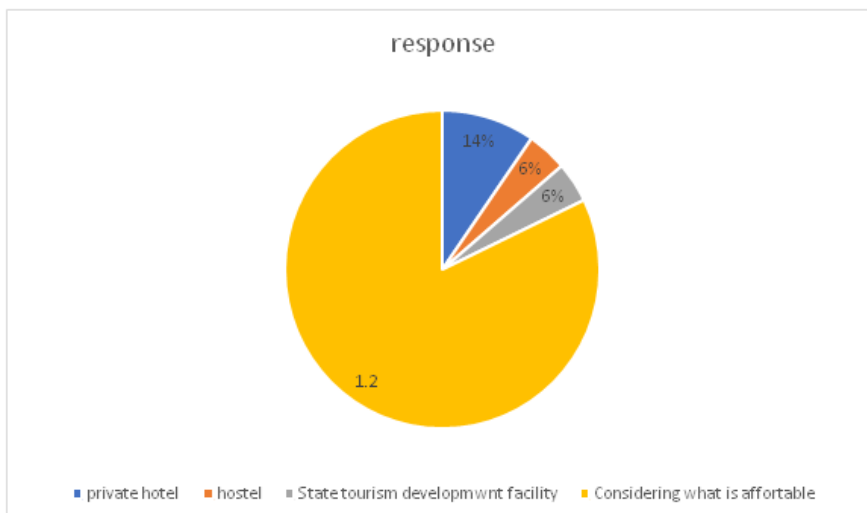
On the base of this question majority of the people agree to amount 2000-5000.

**Would you like to consider any travel insurance?**



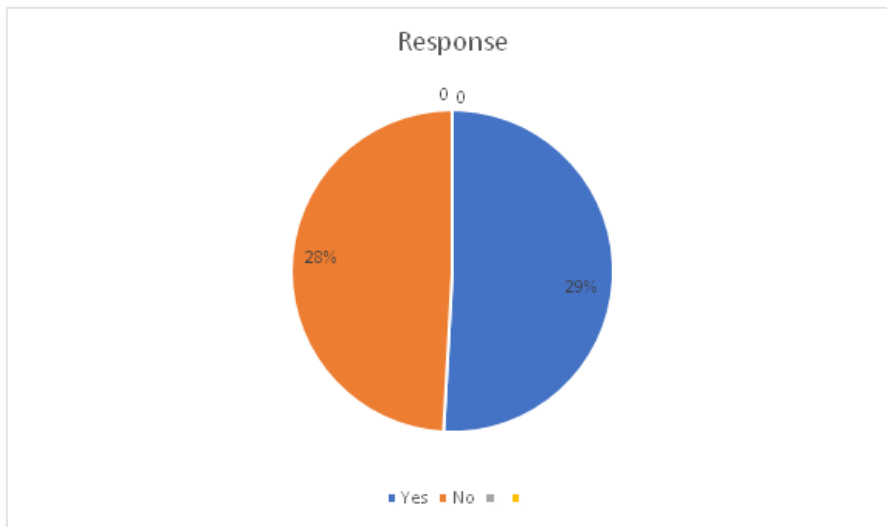
In this question, their are rough answer has shown but most of the agree to have a travelling insurance.

**Where would you like to live?**



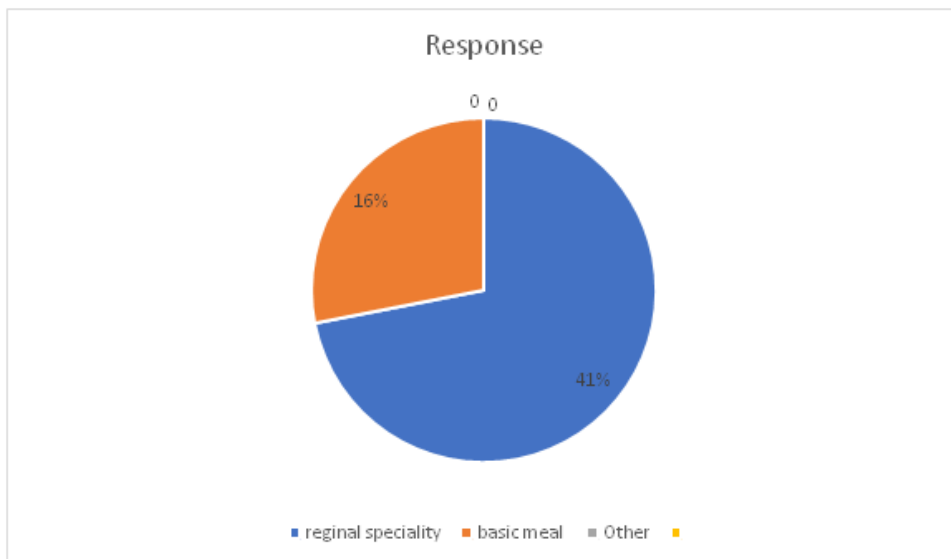
Majority of the agree to “considering what is affordable and that’s how travelling works.

**If you are working from home, will you consider workation?**



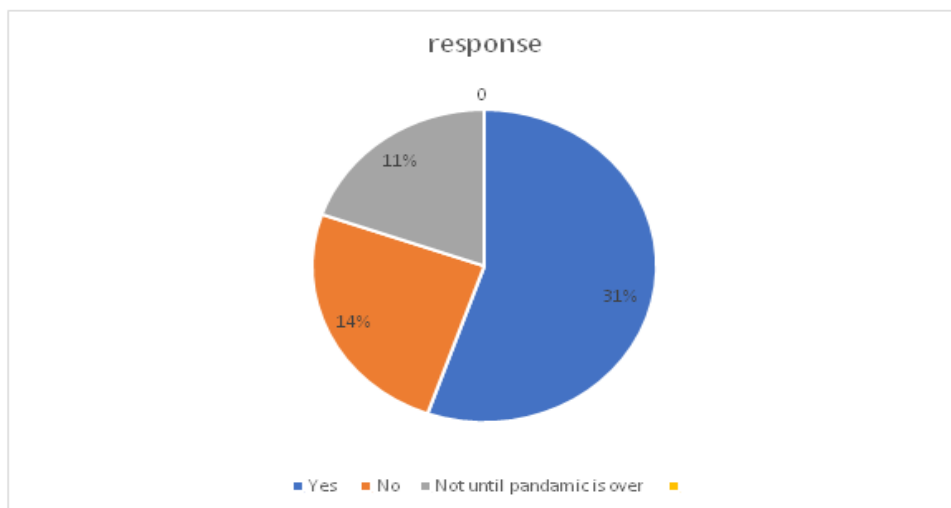
Its the tie between the work from home are agreeable and disagreeable.

**Is there any specific food you like to eat on a trip?**



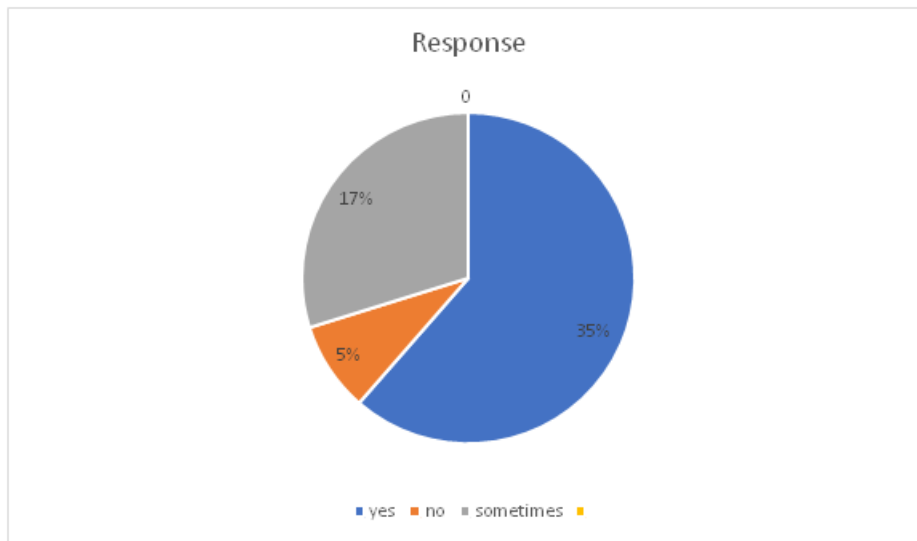
The majority believes in regional speciality on the trip.

**Have you consider going for a vacation in this pandemic with the given protocols?**



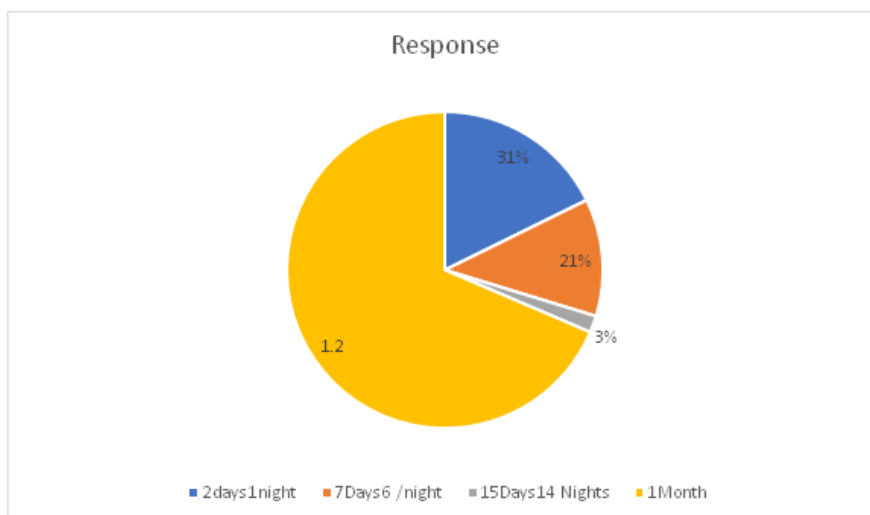
As plans have been cancelled , the highest majority of this question is “ Yes “ .

**Do you consider review mention in Google, Website or any social networking side?**



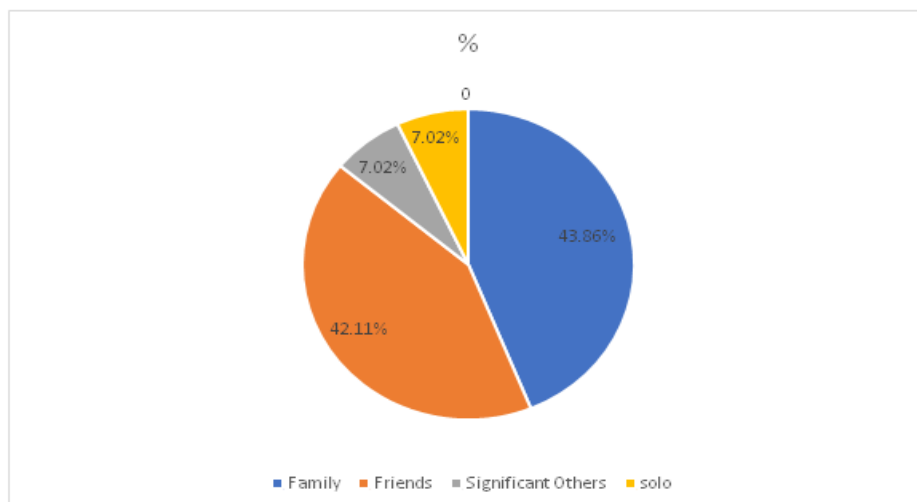
According to the above figure, 35% people consider the review which is mentioned in Google or any social networking site.

**What is the general length off trip according to you?**

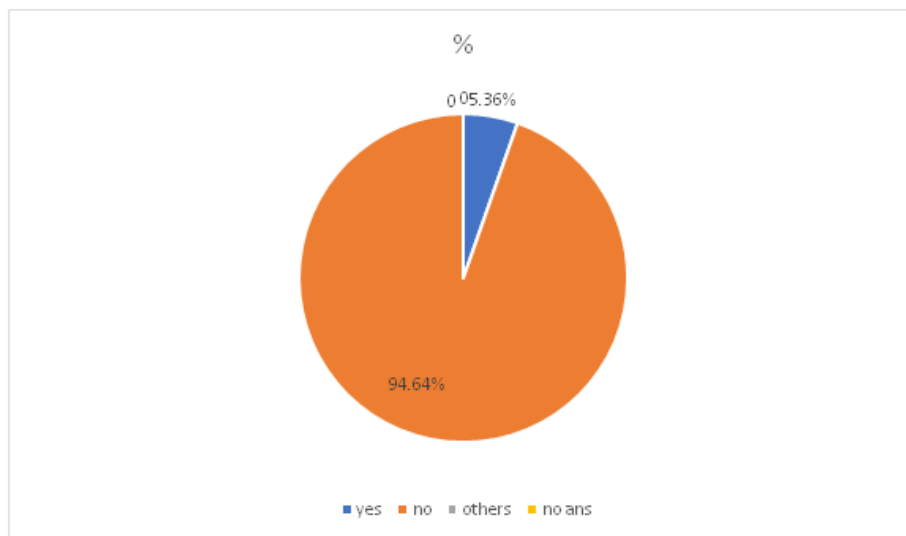


Majority of people voted “1 month“ for general length of the trip.

**With whom, would you like to travel more often?**



According to above figure 42% would like to travel with Friends.

**Do you have any membership subscription to any holiday clubs?**

Most of the people don't have the membership in any holiday clubs and that's the 94.64percent.

**OTHER FINDINGS**

1.While 'needing a weekend getaway' 42% topped the list of reasons why individuals wish to travel post-COVID, over 33% of respondents claimed that their first post-pandemic trip would be a workation in nature, but with a small group of friends or family.

2.It is interesting to know that 65 per cent of respondents said they are comfortable travelling outside their states in flights or personal vehicles, and around 90 per cent comfortable in exploring offbeat places in the mountains, beaches, smaller villages or towns, and alike.

3. Social Media such as Facebook, Twitter, Insta, Websites, Feedback blogs are used for Searching various destinations.

4. 92% cited Health and Safety Standards while choosing Travel Plans.

5. 78% would prefer using Contactless Technology wherever possible.

**CONCLUSION**

The influence of the COVID-19 pandemic on the travel, tourism, and hospitality industries has altered the way these industries operate and manage their operations. We are witnessing a tectonic shift in consumer behaviour patterns and travel patterns. Even the Youth With a new set of standards are focusing more on social distancing, safety, health, and hygiene, the future of travel, tourism, and hospitality will be entirely different. This gives the travel industry a ray of optimism, as it has been following the necessary processes to ensure public safety. Finally, in order to provide a more comprehensive service to customers, travel and hospitality firms should create adjacent business models. This is in addition to auxiliary revenue such as meals, baggage fees, and seat room. Many travel firms have the basis and size to develop into new markets such as retail, food and beverage, entertainment, financial services, and so on. These new categories must be informed by a greater understanding of the customer, in addition to the travel or stay.

**SCOPE FOR FURTHER STUDY**

Many topics related to consumption and consumer behaviour in the tourism business have been investigated by researchers in the short time since the start of the Covid 19 pandemic. The pandemic's impact on tourist consumers' tastes, intents, attitudes, and perceptions, as well as how the epidemic has impacted the tourism sector and its current and short-term impacts, have all been investigated. However, there are still a lot of questions that need to be answered. For example, how the industry should be restructured after the epidemic and the potential long-term or permanent changes in consumer preferences and perceptions are significant issues to investigate. Furthermore, all of the research looked at consumption and consumer behaviour in the tourism industry as a whole. Consumers in other countries, on the other hand, have distinct needs. Tourism takes on many different forms, each with its own set of characteristics. Consumers of leisure tourism, health tourism, adventure tourism, and cultural tourism, for example, have little in common in terms of product preferences or consumption. Thus, for the pandemic and post-pandemic periods, consumer behaviour and consumption dynamics in various kinds of tourism should be explored.

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**A STUDY OF ONLINE BRAND COMMUNITY'S INFLUENCE ON CONSUMER'S BEHAVIOR  
WITH REFERENCE TO VASAI TALUKA****Sonal Travol Dabre**

St. Joseph College of Arts &amp; Commerce, Satpala, Rajodi Road, Virar

**ABSTRACT**

*The study aims to identify awareness amongst the people of vasai taluka of online brand communities to determine their impact on brand loyalty and organizational commitment. The importance and relevance of online brand communities are growing day by day and their significance in today's commercial space has to be considered with serious importance. The study is extremely significant as it try to find out impact of online brand communities on purchase or buying behaviour of customers. With this companies can focus more on online promotion of the products, as now a days due to covid pandemic people are using online platforms for many purpose. This study will help to find out best possible strategic decisions to maintain and add to the count of online members in these forums. It is hoped that the study will be successful in filling the gap that exists between research that has been conducted already and the relevance of problem in today's world.*

**INTRODUCTION**

Traditionally speaking, the concept of a community has always referred to a geographically bounded region encompassing like-minded people who may or may not have a common interest or ideology. the rapid progress of the internet and the world wide web, the shackles of traditionalism With are slowly but surely being broken down. ***The rise of the Internet, has led to the growing of concept of online brand communities.***

The advent of global consumerism, online brand communities are most certainly the next big thing and are definitely set to grow at an even faster rate. The fundamental principle which sets apart an online brand community from a traditional physical community is the commercial nature of the former and the members' respect, empathy, admiration and strong sense of belonging to that particular community. An added benefit of online brand communities is the fact that it provides a platform for the exhibition of innovative and value creation activities of its users. What binds the members of a community together is the presence of a strong brand image and the greater the propagation of goodwill of the brand image, the more relatedness is the feeling of brand consciousness amongst the members. There exists significant scope of further analysis on this subject which can provide companies with useful information regarding policies to adopt that would ensure the sustenance so it is very important to study the awareness of online brand communities in vasai taluka and to know how much it influences the buying decision of people of vasai.

**SIGNIFICANCE OF THE STUDY**

Online brand communities are increasingly being viewed upon by companies as instruments of consumer retention and attraction. In a fast-paced world infused with tremendous means of user mobility and exchange of data, online brand communities are definitely here to stay and develop further. Many well-known brands such as *Jeep, Apple and Harley Davidson* have inspirational success stories to convey when it comes to the flourishing nature of their brand communities. Despite the underlying importance of the sustenance of such brand communities, very little research seems to have been carried out in this field, particularly, with respect to online brand communities of popular mobile phone brands. Indicators of success factors and the link that they possess to the constitutional elements of these communities are the key takeaways from any research conducted in this field. The analysis and results drawn from the same helps to provide companies with strategic decision-making policies which they should undertake in order to reap higher benefits and profit margins.

**LITERATURE REVIEW**

**Online Brand Communities:** a literature review by Stefano Brogi provides a detailed introduction into the description and characteristics of online brand communities. It explains how the global boom in the internet space has resulted in transition of businesses from a physical space to a virtual one. Online brand communities are a creation of such virtual world competitiveness and has become inseparable to the successes of popular brands across the world.

Brand establishes the relationship between online brands and online communities. It sought to identify and explain how the external community characteristics of members significantly determine the outcome in terms of organizational commitment and brand loyalty.

**Research Objectives-**To establish whether customers are aware of Online brand community.

To understand the influence of online brand community on buying behaviour.

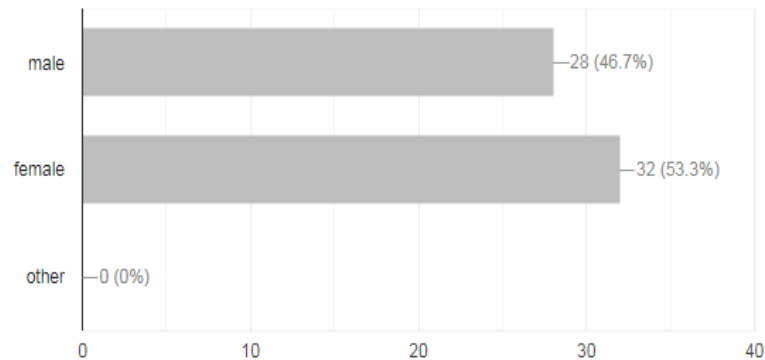
**Research Methodology-** researcher used primary and secondary data for obtaining information about online brand community.

Researcher administered the questionnaire through online medium using google forms with a set of 11 questions please refer to ‘Appendix 1’ for the questions. A total of 60 responses were gathered from different parts of vasai taluka.

**Observation & Inference:**

Your gender

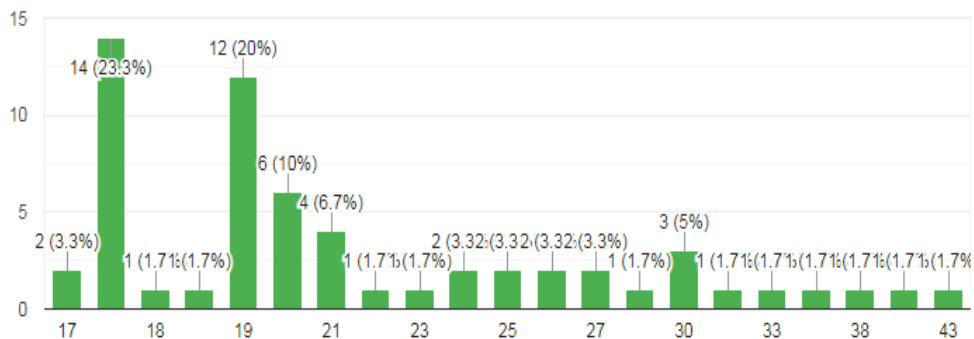
0 / 60 correct responses



Out of the total respondents 53% were female while the other 47% were male.

Your Age

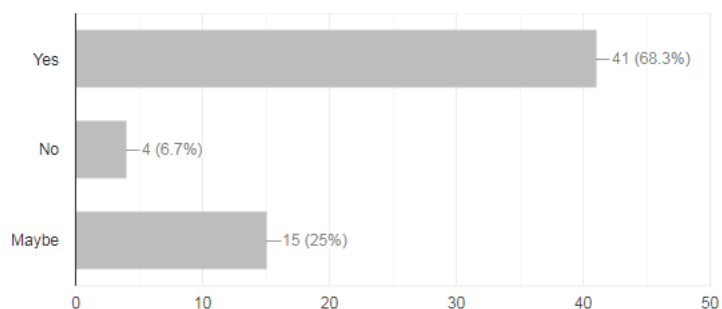
60 responses



The age of the users ranged from as low as 18 years to as high as 43years.

Do you feel online brand communities are beneficial for costumers?

0 / 60 correct responses



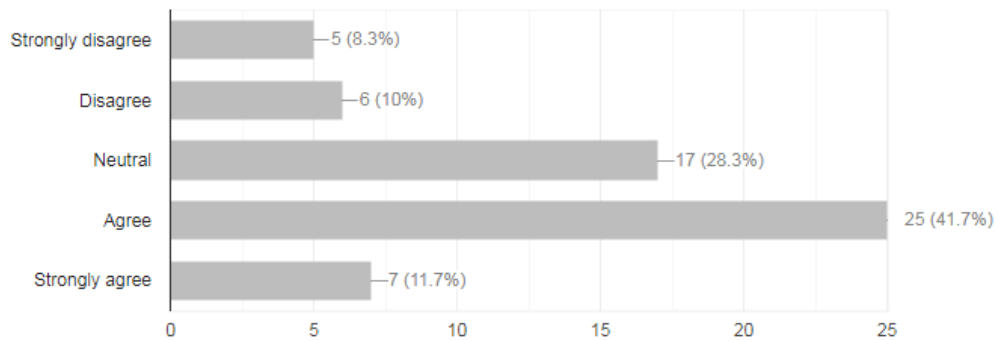
Many people from vasai responds positively from the sample total 68% feels that online communities are beneficial for costumers.



Only 4% people think that online communities are no beneficial for costumers.

Online Brand Communities influence you buying behavior?

0 / 60 correct responses

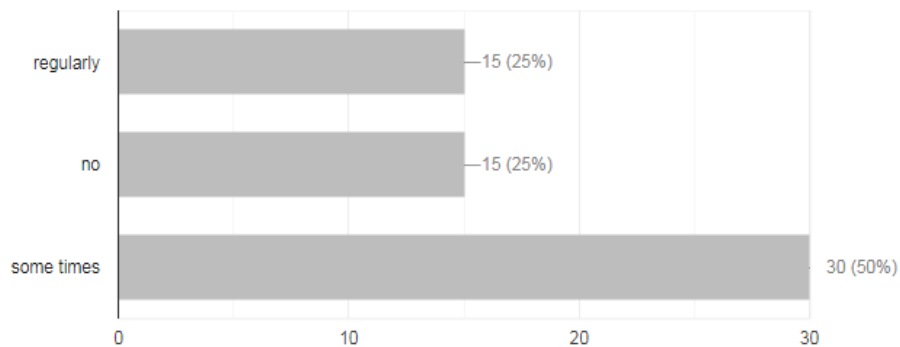


As shown in the graph 42% of vasai agree that OBC influence buying behaviour.

11% of population strongly agree and remaining does not agree with the above statement.

I visit my OBC to receive latest information about products and services of products

0 / 60 correct responses



In vasai area only 15% people are regularly visit OBC

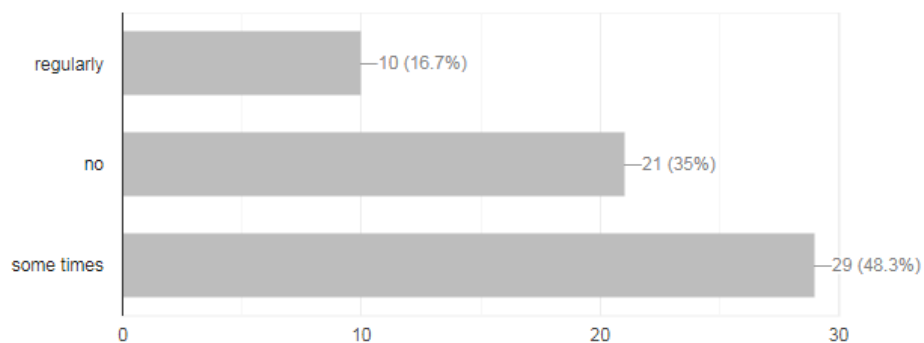
50% people visit some times

And 25% people from the area do not visit OBC

Some people thinks its beneficial still only 15% visit regularly.

I visit my OBC to learn about the brand events that the community endorses

0 / 60 correct responses



In vasai area only 17% people are regularly visit OBC

49% people visit some times

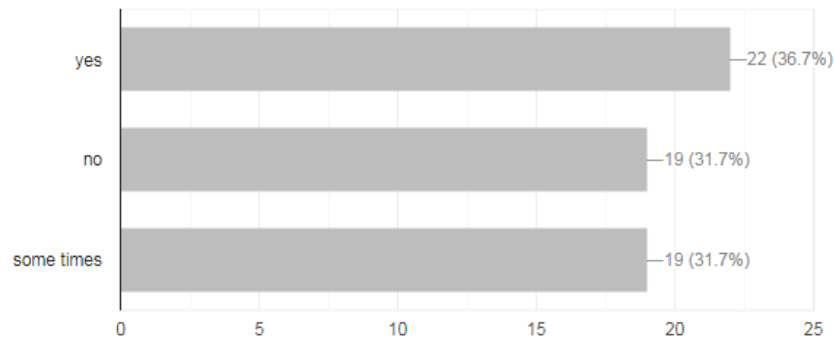
And 35% people from the area do not visit OBC

Regularly visited despondences are very low

Company should give more focus on this

I visit the OBC to make decisions about my purchases

0 / 60 correct responses

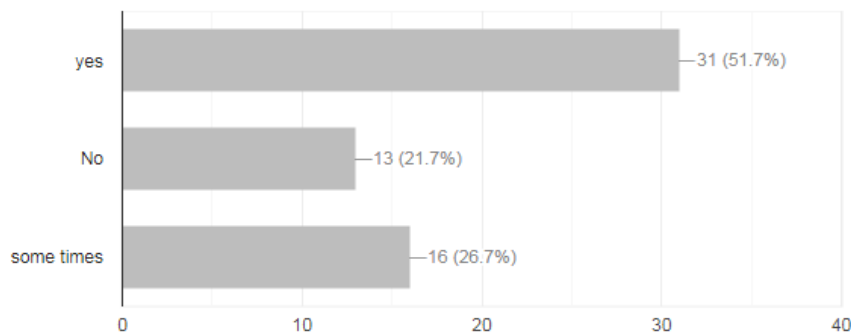


The above chart shows the total 37% of the people visit OBC to make Purchases decision

And 19% some times make decision of purchases by visiting OBC.

I will recommend my chosen brand (whose community I follow) to others

0 / 60 correct responses



Majority of people will recommend chosen brand to others where, only 22% does not give recommendation to others about brand.

Have you satisfied with the brand information provided in your OBC? 68% of the despondences said yes

And 32% people are not satisfied with Information provided by OBC.

Do you receive offers/discounts by the brands on these communities? (Eg: Referral code from YouTube reviewers ) 48% receive offers/discounts by the brands on these communities 23% not receive offers/discounts by the brands on these communities 29% are not sure Do you feel enhancement in self-status with the information provided in your brand's community? 40% feel enhancement in self-status with the information provided by brand's community.

18% of people from population do not feel enhancement in self-status with the information provided by brand's community 42% may be

**Analysis**

The data was first put through free factor analysis to get the required number of components. But the components that were received were not in sync with the actual meaning of the questions. full representative of the actual sample that we took we had to resort to factor analysis for obtaining the required components for the study.

There is positive moderately significant correlation between the interactivity of the users and the quality of the system provided in the online brand community Thus,

The age of a consumer has a significant influence over the brand loyalty exhibited by the same towards his or her online brand community.

Online Brand Community Commitment, Quality of Information and Reward for engagement discriminates significantly on the Brand Loyalty.

**LIMITATONS**

This section would cover the limitation of this research and findings.

This study focuses on the perceptions of customers who use online brand community ,it is important to take inputs from companies such as how their numbers for online users changed in response to various programs.Firstly, analysis approach owing to the data not representing the sample in the intended manner. For future purposes, more emphasis must be put on getting more quality data from the respondents to implement free factor approach for obtaining the factors. This may give us improper analysis and we are assuming that all the factors will play their part in impacting the Brand Loyalty. Secondly, in the survey, Respondents may have consciously or unconsciously mark the answer to represent them in a certain manner. It will create biases among the questions and user may use fall for the particular option because of other impacting questions.Thirdly, majority of the data is collected from the college students whose age is in the 20s.Another reason may be because of the biases that they have regarding the brand, people in the community or by not having much knowledge about the particular experience as it is assumed for the survey.

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**APPENDIX 1**

Questionnaire used:

Sr. No.	Questions
Q.1.	Your gendar
Q.2.	Your age
Q.3.	Do you feel online brand communities are beneficial for costumers?
Q.4.	Online Brand Communities influence you buying behaviour?
Q.5.	I visit my OBC to receive latest information about products and services of products
Q.6	I visit my OBC to learn about the brand events that the community endorses
Q.7	I visit the OBC to make decisions about my purchases
Q.8.	I will recommend my chosen brand (whose community I follow) to others
Q.9	have you satisfied with the brand information provided in your OBC?
Q.10.	Do you receive offers/discounts by the brands on these communities? (Eg: Referral code from YouTube reviewers )
Q.11	Do you feel enhancement in self-status with the information provided in your brand's community?

**BRAIN BASED LEARNING IN MATHEMATICS-REVIEW OF RELATED LITERATURE****Ms Angelina Keith Nunes**

Associate Professor, Pushpanjali College of Education, Papdy, Vasai

**ABSTRACT**

*Review of literature related to one's research provides insights regarding the work done in that field. It helps the researcher to know what is generally accepted as well as what is emerging in the area being explored. It also helps to discern notable patterns and trends, areas of conflict and controversies, and gaps within the relevant literature. Reviews help to formulate one's own path of research. In short, review of related literature is necessary to summarize and synthesize the arguments and ideas of existing knowledge about the topic of investigation.*

*For this study, the researcher has delved into researches and articles. Since this research investigates the effectiveness of Brain-Based Learning approach for Mathematics Education in terms of achievement and interest, the researcher reviewed researches on academic achievement and interest in the context of Mathematics Education. Brain Based Learning is connected with Neurosciences and much fundamental research has been done to explore the connection between the human brain and learning. Hence the researcher has review some studies in neuroscience specifically connected with the learning process. These review helped to understand how the brain is involved in learning. The researcher also reviewed studies where Brain based strategies have been tried out in actual classroom situation. Further the researcher reviewed studies that used Brain Based Learning to teach Mathematics. These reviews span over the last three decades from the 1990s to 2021. It helped the researcher to understand the different dimensions; in concretization of various aspects of the research and the current trends in the selected research area.*

*Keywords: Review of related literature, Summarize, Synthesize, Brain Based Learning, Mathematics education, Achievement, Interest, Anxiety.*

**INTRODUCTION**

Mathematics is a systematic study of magnitude, relationships between figures and forms, and quantities expressed symbolically. It is abstract, axiomatic and logical in nature. The National Policy on Education (1986) considered mathematics as a “vehicle to train a child to think, reason, analyze and to articulate logically.”

Mathematics education is referred to as the practice of teaching and learning of mathematics. It means how people learn and do mathematics. Achievement in mathematics is considered as a display of student's mathematics learning in school.

As these researches have different focus areas, the reviews are classified as Every research is based on the earlier work done by others in the selected area. The review of related literature lays the foundation for the new research and establishes the context. It is carried out to get a clear picture identifying the gap in the body of knowledge and avoid duplication. Neurosciences and much fundamental research has been done to explore the connection between the human brain and learning. Hence the researcher has review some studies in neuroscience specifically connected with the learning process. These review helped to understand how the brain is involved in learning. The researcher also reviewed studies where Brain based strategies have been tried out in actual classroom situation. Further the researcher reviewed studies that used Brain Based Learning to teach Mathematics.

- A. Review of Studies related to Neuroscience and Learning
- B. Review of Studies related to Brain Based Learning in Classroom Settings
- C. Review of Studies on Brain Based Learning with special reference to Mathematics Learning

The review spans nearly last 3 decades from 90s to 2021 It helped the researcher to understand the different dimensions; in concretization of various aspects of the research and the current trends in the selected research area.

**A. Review of Studies related to Neuroscience and Learning**

Brain-based education take into cognizance multiple intelligences and learning styles. All three, viz Brain based learning, Multiple Intelligences and Learning styles, focus on how students learn and the unique qualities of each learner. Howard Gardner's Theory of Multiple Intelligences identifies the existence of areas (physiological locations) in the human brain that correspond to certain type of knowledge, all of which are distinct and

relatively independent of each other. Review of researches in neuroscience has helped the researcher to gain an understanding of mental process involved in learning.

**Guild and Chock-Eng** (1998) examined similarities in implementing theories of multiple intelligences, learning styles, and brain-based education in middle schools and came out with similar conclusions.

**Prashnig** (2004) compared learning styles and multiple intelligence in relation to brain function and concluded that “learning styles can be seen as explaining information; ‘input’ capabilities of human beings while multiple intelligences, are the ‘output’ function of information intake, knowledge, skills and ‘talent’- mathematical, musical, linguistic etc. Learning styles “give insight into students’ reflective or impulsive thinking styles, sequential or simultaneous brain processing and overall tendencies for either analytic or holistic brain dominance”.

**Sperlich** (2007) argued that applying a few brain-based learning strategies periodically would not change the classroom environment to get the full benefits of brain-based learning. The researcher developed a teacher friendly guide that would help teachers not only apply brain-based strategies in the classroom, but also to see results from transforming their classrooms into brain-based learning environments.

In the article ‘Neuroscience in the classroom’ Bruce McCandliss and Elizabeth Toomarian (2020) suggest that when children understand how their brains change as they learn new things, the whole idea of learning in school could change profoundly for them. Their work on school students includes mindfulness practices right from kindergarten, including focused breathing during a “mindful minute.” The researchers state that when children complete a mindful minute while wearing the net of sensors on their heads, they can actually see their brain waves change as they do something that is common practice in their classrooms.

All the above researches in the field of neurosciences and learning point out to certain key takeaways viz. active learning involves processes that stimulate multiple neural connections in the brain and promote memory. For optimal learning to occur, neuroplasticity is emphasized that is the brain needs conditions under which it is able to change in response to stimuli. Adequate sleep, proper nutrition, regular exercise are contributors to optimal learning performance. These implications are closely connected with Caine and Caine’s principles of Brain based Learning and reinforce the need to integrate these principles into the teaching learning process.

## **B. Studies related to Brain Based Learning in Classroom Settings**

**Chavan Rekha** (2013) conducted a study ‘Development of an intervention programme on brain based learning strategies’. The study involved a mixed method research and it reported that the intervention programme based on brain based learning strategies was effective in increasing achievement, enhancing self-esteem, developing positive attitude towards learning and reducing academic stress of the students. The mean gain scores of achievement of the experimental group is higher than the control group.

**Duman Bilal** (2006) investigated the effects of Brain-based learning (BBL) on the academic achievement of students with different learning styles. The study group consisted of 68 students from the Department of Social Sciences Teacher Education in the Faculty of Education at Mugla University, Turkey. In the study, a pre-test-post-test experimental design was used. Data was collected by using academic achievement tests and the Kolb’s Experiential Learning Style questionnaire. The findings of the study revealed that the BBL approach used in the experimental group was more effective in increasing student achievement than the traditional approach used in the control group. However, no significant difference was observed among the achievement levels of the experimental group students with different learning styles.

**Jamdar Kirti and Dasila Prabha** (2020) conducted a conceptual research study on Impact of traditional v/s Brain Based Learning approach on knowledge, clinical performance, motivation and self-esteem. Brain Based Learning strategies were employed to teach Critical Care Nursing to the experimental group and the control group were taught the same topic using traditional method. 96% participants from the experimental group reported that the methodology was interesting as compared to 31% from the control group. The researchers found a clear advantage of use of Brain Based Learning over traditional teaching as there is an opportunity to learn from peers and enhancing team spirit among the students.

In the study ‘The Effect of Brain Based Learning Strategy on Academic Achievement and Creativity among Secondary School Students’ **Jayalakshmi Ramakrishnan** (2015) found that e Brain-Based Learning Strategy had positive effect in increasing academic achievement and creativity of secondary school students with the experimental group performing significantly better than the control group. The study revealed that Brain-Based Learning Strategy is effective in improving learning and performance outcomes.

**Varghese Mary** (2012) in her research 'A Study of Interactive Influence of Brain Based Learning and Hemisphericity of students of Standard VIII on their Academic Achievement in Biology, Study Habits and Stress' conducted a study where experimental group was taught using brain based learning strategies and the control group was through lecture method. The researcher reported that there was no significant difference in pretest scores of both groups. However the post test scores of academic achievement of experimental group was significantly higher the post test scores of the control group. The posttest scores for the study habits of experimental group were also significantly higher than the posttest scores of the control group. Use of brain based strategies was found to reduce the stress experienced by the learners.

**Dilek E and Rahmi Y** (2001) conducted a study on impact of brain-based learning approach on students' achievement and retention of knowledge. The study investigated the effect of brain-based learning approach on 7th grade students' achievement and retention of knowledge about "work-energy". The study showed that the instructional activities based on brain based learning approach have a great impact on 7th grade students' achievement and retention of knowledge about the topic work and energy. etc. The results of this study have shown that brain based learning have significant positive effect on achievement of students and permanence of knowledge.

**Ozden & Gultekin** (2008) conducted a study on The effects of Brain Based Learning on Academic Achievement and Retention of Knowledge in Science Course of 5th grade students. The findings suggest that the Brain based learning model is more effective than the traditional teaching in science course.

**Nisha, K. P.** (2012) explored the elements of brain-based education in the National Curricular Framework for Teacher Education (NCFTE) and concluded that the framework shows presence of brain-based elements in its various curricular and conceptual components and highlighted the brain-based foundation of the NCFTE 2010.

**Vyas Karnika.**(2016) investigated Brain Based Learning as A Determinant of Academic Stress Test Anxiety and Academic Performance in Struggling Learners. Brain-based Lesson Plans were developed for Struggling Learners and their Academic Performance was assessed. The experimental group taught through Brain Based Approach performed significantly better than the control group taught through traditional methods. It was also seen that neuro-scientific pedagogy was able to reduce the level of Academic Stress in the Struggling Learners. The study showed that a neurological intervention programme helps in decreasing Test-Anxiety.

The above researches have discussed the use of brain based learning strategies in various subjects. The further researches are specifically in the field of Mathematics Learning.

### **C. Studies on Brain Based Learning with special reference to Mathematics Learning**

The following studies are studies specifically related to Brain Based Learning in the context of Mathematics Education.

**Kumaraswamy M** (2003) in the study Impact of Mathematics Phobia on Self Confidence, Achievement in Mathematics in Relation to Hemisphericity at High School Level found that 1/6th of the students were having severe mathematics phobia. Mathematic phobia in students at high school level is negatively correlated with Achievement in mathematics and Self Confidence. When the researcher investigated about achievement with respect to hemisphericity, it was found that 63.4% of the students fall in the category of Right brain domination. The researcher advocates use of paper folding techniques, kit based Mathematics Education and use of Mathematics laboratory to overcome phobia in Mathematics learning.

A study by **Yadav Neeraj** (2019) on Designing and Efficacy Testing of Brain Based Learning Approaches in Mathematics Instruction for Junior High School students aimed to develop mathematical instructional material for Brain Based Learning. It was found that the mean achievement of the students exposed to Brain Based Learning was significantly higher than the mean achievement of students taught through traditional method. The research states that Brain Based Learning method is more effective than traditional teaching method to teach Mathematics at Junior High School level due to operation of diverse faculties of human brain like parallel processing, innate search of meaning, perception through simultaneous creation of parts and wholes.

**Godse Shubhangi** (2016) in the study 'A study of effectiveness of brain based program on the Mathematics achievement of 5th standard students' found that here is a significant increase in the Mathematics achievement of 5 th standard students after implementation of brain based program. The researchers states that the findings of the study are an indicator of the great success of the brain based program, not only in terms of achievement of the students but also increasing the interest, activities participation of the students and making the teaching – learning process enjoyable. The learning is enhanced when teachers understands that the physical structure of brain can change through a stimulating classroom environment that promotes dynamic knowledge, a learning process in which the students learns.

**Asha Paul** (2017) in the study Effect of brain based learning strategy and circles of learning strategy on achievement in Mathematics and self-efficacy of Standard VII students has stated that Brain Based Learning Strategy is more advantageous over Circles of Learning Strategy and Activity Oriented Method of Teaching in enhancing student's academic achievement and Self efficacy.

**Singh Parvinder** (2015) conducted a study of Academic Achievement in Mathematics in Relation to Brain Hemispheric Dominance. The purpose of this study was to determine if there exists any relationship between hemispheric dominance and academic achievement in mathematics of the students of XI and XII class and to find the level of brain hemispheric dominance of the boys and girls. The study reveals that there is no significant relationship between academic achievement in mathematics and hemispheric dominance but boys and girl students differ significantly from their level of brain dominance.

**M Mekarina and Y P Ningsih** (2017) in their study The Effects of Brain Based Learning Approach on Motivation and Students Achievement in Mathematics Learning report that brain based learning approach can be applied to improve students learning outcomes. The students who participated in the study stated that they were motivated with the implementation of brain based learning approach brain and are given contextual problems connected with the material of lesson.

Putri and Hasratuddin (2019) conducted a study to investigate the effectiveness of learning mathematics based on a realistic mathematics education in the spatial and motivational ability of ninth grade students in Nigeria. The results of the study showed the effectiveness of mathematics learning based on a realistic mathematics education in improvement of the spatial ability, motivation, and positive attitudes of the students.

**Ahmad Al-Tarawaneh** (2021) conducted a research 'Effect of Brain-based Learning in Developing Spatial Ability of Ninth Grade Students with Low Achievement in Mathematics'. The results showed that the training programme based on Brain Based Learning improved spatial ability and its three components (spatial perception, spatial visualisation, and spatial orientation) in the experimental group as compared to the control group. Students are placed in situations where they understand the topic on their own In addition, organising and presenting content for students in a simplified and diverse way, dividing tasks and relying on geometric shapes, drawings and plans helped to reduce errors that students may make.

**Thosar Mansi** (2018) studied the effectiveness of a programme based on self-regulated learning model for primary level mathematics. Self-regulated learning is an active, constructive process in which learners set goals for their learning and then attempt to monitor, regulate, and control their cognition, motivation, and behavior and environment. Self-regulated learning leads to construction of knowledge, which makes learning more interesting and meaningful. It boosts the confidence of students, which is reflected through the performance of mathematics related tasks. The study revealed that the mean of scores of mathematical thinking and mathematical achievement of experimental group is significantly higher than that of the control group. The mathematics anxiety of students from experimental group was significantly lower than that of the students from control group. There was no interaction effect of mathematics anxiety and mathematical thinking on achievement in mathematics. There is a moderate effect of programme on mathematical thinking of the students and maximum effect on their mathematical achievement. Qualitative analysis of the study showed that the students could make the connections between goal setting and achieving it. The students started thinking about quality of the output. This indicated that the students were moving towards self-regulated learning.

**Bello** (2007) studied the effect of brain-based learning strategy for teaching division and fractions after training the teachers in using this strategy The sample consisted of three fifth grade groups comprising 58 students and 23 teachers. The teachers were trained in brain-based learning approach for the mathematics class. The findings indicate that teacher training in brain-based learning helped students increase their mathematics scores.

**Awolola** (2011) investigated the effect of brain-based learning strategy on mathematics achievement of 522 senior secondary school students in Oyo State, Nigeria. The result showed that brain-based instructional strategy enhanced students' achievement in mathematics more than the conventional lecture method. It is therefore recommended that Teachers of mathematics should adopt the strategy in teaching mathematics in senior secondary school.

**Rehaman** (2011) compared brain-based learning strategy with the conventional lecture method to teach mathematics at secondary level. Sixty students each of 9th class were selected from two secondary schools They were further categorized as high, average and low achievers. Three chapters of 9th class mathematics textbook, having 15 subtopics were selected as the content and 38 lesson plans were developed based on the principles of BBL by the researcher. The results of the study revealed that the BBL teaching method is more effective for all

the three achievement levels. The study further concludes that the performance of the students can be enhanced if a teacher manages to activate the innate faculties of human brain of the learners in accordance with its natural physiology.

**Nanang Priatna** (2017) developed a learning model and teaching materials based on the principles of brain-based learning aided by GeoGebra. Adopting a quasi-experimental non-randomized control group pre-test-post-test design and the 2x3 factorial model, it was observed that the experimental group showed increase in the mathematical representation ability as compared to control group given conventional instruction.

**Ghazala, Riffatun and Hijab** (2017) explored the effect of brain-based learning methods on students' academic achievement in mathematics at elementary level using Pre-test Post-test control group design. Their findings reveal that experimental group performed significantly higher as compared to control group. However, they observed that teaching through brain-based learning method needs more time as compared to conventional method.

**Yulian and Hayati** (2019) conducted research on junior high school students, and concluded that students' enhancement in mathematical connecting ability who worked under brain-based learning model is higher than that of students' who worked under expository learning model. They also found that students' who worked under brain-based learning model showed positive attitude toward mathematics.

## EPILOGUE

The researches encapsulated above helped to get a clear idea of many aspects of Mathematics learning. The studies on Neurosciences and Learning were very useful to see how the brain works during learning. These studies helped to understand the intricate relationship between brain and learning and also underscored the need to have robust and brain friendly learning strategies. In depth exploration of studies related to Brain Based Learning threw light on various classroom practices that have been implemented in different schools and across different levels of school. The reviews helped to identify Brain Based Learning practices that brought significant changes in students' learning and achievement.

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**“Tourism Finance in India”**

**Annie Parmar, Jivika Baria, Kajal Dubey, Subash Chaudhary and Yashas Shetty**  
Students, SYBAF

**Asst. Prof. Sangeeta Pandit (Guide)**

**ABSTRACT**

*The objective of this paper is to examine the relationship between tourism and economic growth in India by considering the relative importance of financial development over the period of 2019–2021. The purpose of this research is to know that how before and after COVID-19 there was a drastic change in economic growth of tourism.*

*Keywords: Covid-19, Economic Growth, India Tourism and Gross Domestic Product*

**INTRODUCTION**

The world's fourth-largest export industry is tourism. Tourism, economic growth and financial development interlinked to each other. In India, tourism helps both in long-run and short-run. Travel and tourism sector in India contributed around 4.7 percent to the total GDP of the country in 2020 but due to the pandemic, we faced a lot and it has changed since then. This research is mostly focused on the before-after comparison and the drastic change in the tourism sector.

**REVIEW OF LITERATURE**

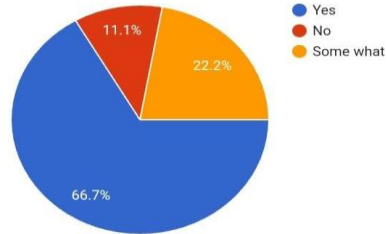
1. Abha Lakshmi Singh, Saleha Jamal, Wani Suhail Ahmad (18 June 2021) : Impact assessment of lockdown amid Covid-19 pandemic on tourism industry of Kashmir Valley, India :- Kashmir Valley is blessed with unparalleled beauty but has been stricken by instability like terrorism, conflicts, disturbances, protests, continuous strikes, and turmoil for decades. Tourism in Kashmir Valley had been identified as the major industry, the on-going pandemic that erupted in 2019 led to a loss of tourist arrivals which impacted the economy of the state and percolated down to every household of the valley.
2. Raphael Raymond Bar-On (30 August 1993) : Tourism investments and financing :- Tourism is often the most sustainable economic development option and reduces the poverty level it also lowers the unemployment rate as the locals there guide tourist so investment and suggestions to make tourism sector best is must. Globally tourism continues to be a driver of growth for the India economy, with domestic and international tourism.
3. S. Medlik (16 November 2009) : Organization and Finance in Tourism :- Deeply research and understanding of a tourism plan with Marketing development is what this research paper was all about with significance and dimensions of tourism in it.
4. Ery Atmodjo, Machiel Lamers, Arthur Mol (31 January 2017) : Financing Marine conservation tourism :- The growth of marine tourism is creating opportunities for financing marine protected areas (MPAs), but what these financial arrangements look like and how they can be governed at larger scales, and in equitable and transparent ways, is unclear. It is focused on Indonesia Governing entrance fees in Raja Ampat.

**RESEARCH METHODOLOGY****Primary Data:**

We conducted a survey from where we got the significant number of answers from where we also got many opinionated differences. A huge number of people, i.e., 66.7%, think that during this pandemic it was difficult for small business owners to deliver their products due to ban on travel. It was also difficult for them to travel, but 33.3% of them think that it wasn't too hard for them. With the responses, we got, 100% of people agree that it was hard to plan traveling due to pandemic. Overall, numerous people weren't able to travel which gave the lot of financial crises internally countless people with jobs had a huge negative impact in their daily life. 15% people still think that they have chance to cover their losses as the pandemic situation is steadily coming to an end rapid productivity growth and economic growth is expected.

Do you think pandemic made it difficult for - small business to grow? / small business to deliver products?

9 responses

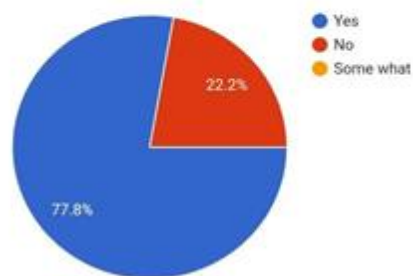


Has it been hard to plan your travel during pandemic?



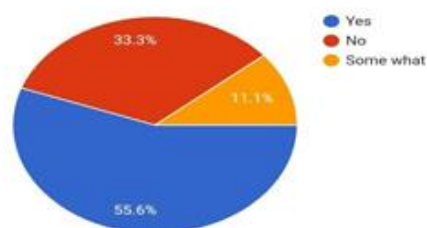
Has covid-19 affected your travel?

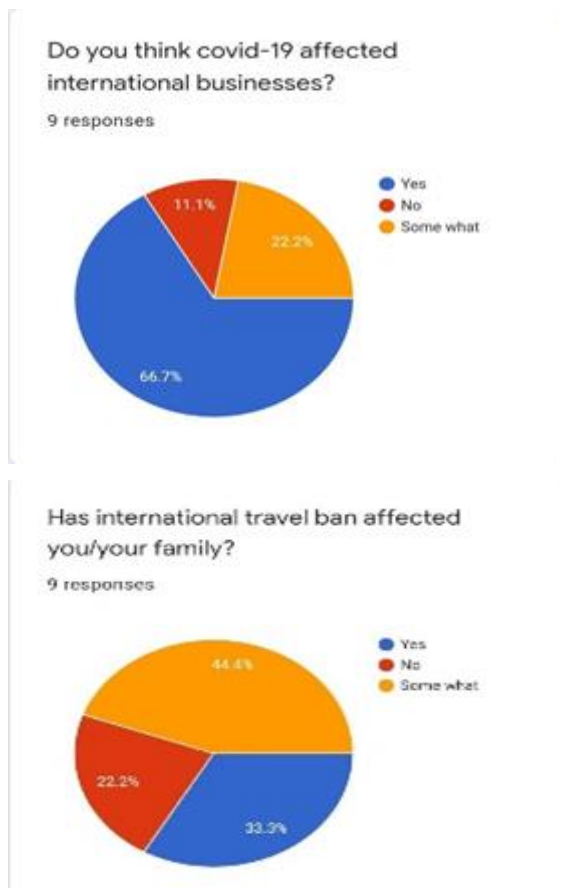
9 responses



Have you find difficulties travelling during pandemic due to social distancing?

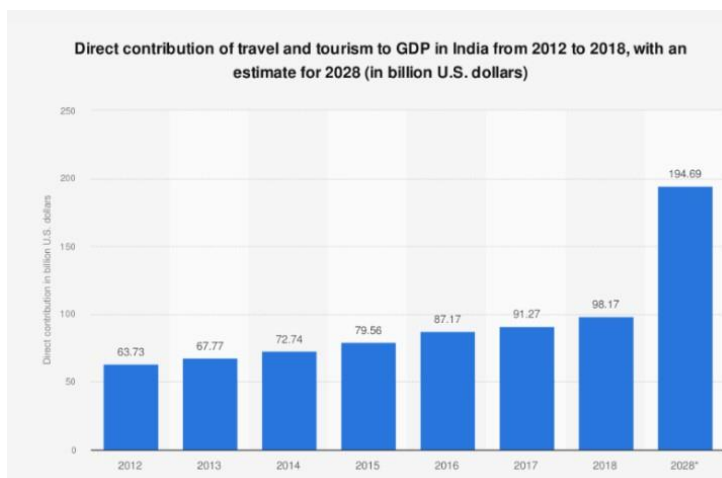
9 responses

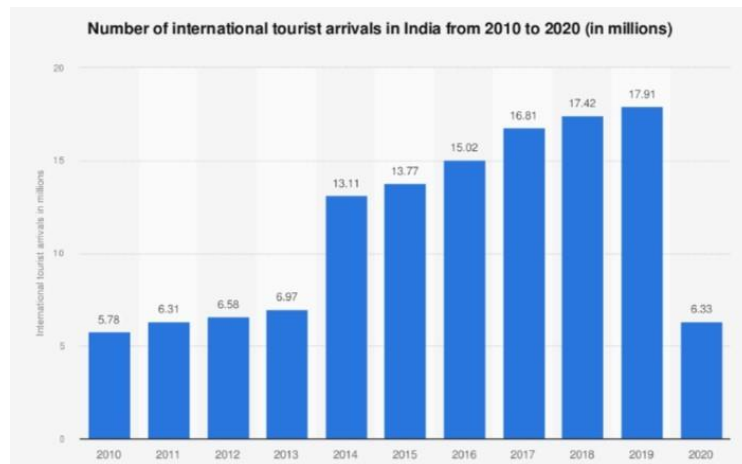




**Secondary Data**

The data used in the study are annual figures for the period stretching from 2019 to 2021, consisting of endogenous variable. The influence of tourism on national economy in India is increasingly important because of the growing size of the tourist market. To increase the economic growth in tourism sector, policies are being suggested to attract more international tourists, and it will be promoted. During 2019, contribution of tourism to GDP was 6.8% of the total economy, however, Tourist Arrivals in India averaged 468412.48 from 2000 until 2021, extending an all-time high of 1226398 in December 2019 and a record low of 2820 in April 2020. Between 2019 and 2028 GDP was expected the annual growth rate of 10.35 percent but due to unavoidable circumstances between January 2021 and April 2021, FTAs was 376,083 as compared with 2.35 million between January 2020 and April 2020, registering a negative growth of -84.0% due to COVID-19.





### Interpretation

Tourism in India helps in growth of economy and boost revenue of country's economy. It develops the base of the country's economy. It also helps in employment sector. In the year 2020 total 7.3% of employment gains was because of tourism industry. Tourism is a major support in India's GDP, in 2019 total 9.2% of India's GDP growth and 8.1% of the employment sector. In 2019, travel and tourism benefited 6.8% to GDP of the total economy. During 2020 the contribution to India's GDP from tourism industry decreased to 4.7% because of COVID-19 pandemic resulting in lockdown and closure of hotels, resort etc. Therefore, suffered a massive loss in travel and tourism industry and caused 38 million job losses in the employment sector. As we know that, the pandemic severely impacted travel and tourism globally as well, causing the industry a loss of almost US\$ 4.5 trillion. Domestic visitor spends decreased by 45%, while international visitor spends decreased by 69.4% compared to 2019. The international and non-resident tourist arrivals in India rate was 17.91 million and in 2020 it was about 6.33 million. Places like Tamil Nadu, Uttar Pradesh, Delhi, Rajasthan, West Bengal, Kerala etc. are the major tourist attraction in India. Tamil Nadu has the largest tourism industry in India, with 21.31% and 21.86% of domestic and foreign visit in the country. In fact, in 2019, tourist arrivals in Tamil Nadu was 39 crores domestic tourist and 61 lakh were foreign tourist and in year 2020, tourism arrivals calculated to 494.8 million according to report of ministry of tourism.

### CONCLUSION

In the final analysis we identified that due to Covid-19, the situation got worse, and it affected not only India's GDP but also the people situating their specifically during the period of 2019 to 2021. Situation may also get proper with the end of COVID-19 completely. Future exploration says that until 2028 the GDP will get a hike with modern techniques and new policies.

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- <https://doi.org/10.1016/j.fbj.2017.01.003>

**ENTREPRENURIAL BEHAVIOUR OF THE TRIBAL FLORICULTURISTS OF PALGHAR DISTRICT****<sup>1</sup>Dr. Vilas M. Jadhav and <sup>2</sup>Dr. Clemantine Ribelo**<sup>1</sup>/c Sr. Scientist & Head, and <sup>2</sup>Professor and Head of the Department of Rural Development, St. Gonsalvo College of Arts, Commerce and Science**ABSTRACT**

*To eradicate the poverty and stop their migration its need to alternative sources for their survival. So, Floriculture or Fulsheti, has emerged as an alternative source of livelihood for small and marginal farmers. The income for these farmers, who were entirely dependent on agriculture, was very low because of dwindling natural resources and fragmented landholdings. The floriculture model took shape while working with the tribal community in Palghar. Jasmine cultivation is being adopted by tribal farmers for regular income generation and also emerging as important supplementary income source in Palghar district. Improved demand, urge regular supply of flowers round the year, this scenario gives a fair chance for entrepreneurship development among rural youth. The present study was conducted in Palghar district Maharashtra state which comprises of 8 blocks. Vikramgad and Palghar block was selected purposively because this blocks has largest area under Jasmine crops. The study found that out of total Jasmine growers 52.00 per cent had medium entrepreneurial behavior. The study also revealed that age, education, area under Jasmine crop and extension contact were the important variables to improve the entrepreneurial behaviour of floriculturists of Palghar district.*

*Keywords: Entrepreneurial behaviour, Floriculture, jasmine growers*

**INTRODUCTION**

Agriculture is the predominant occupation in our country. Planned development in agriculture is a national commitment and efforts to expedite its fulfillment require effective exploitation of human as well as material resources. The development of the entrepreneurial culture is therefore, of crucial importance in the progress of nations. The emergence of entrepreneurs in agriculture and allied activities could propel our rural population into self sustaining individuals, who in turn would catalyze development of the economy.

The concept of entrepreneur and entrepreneurship has been frequently applied to the industrial sector. Agriculture, on the other hand, has largely been viewed as a traditional activity. For rural folk it is a way of life. Hence farmers were never visualised as business operators and farming as an enterprise. Little has been done to develop farmers into rational business sensing individuals or in other words 'entrepreneurs'.

Entrepreneur is the central figure of economic activity and prime mover of development. They are person who initiate, organize, manage and control the affairs of an enterprise that combine the factors of production to supply goods and services in any sector. As such, the development or underdevelopment of entrepreneurship in the country. Entrepreneurial behaviour, therefore it is to be regarded as the most needed component for the development.

All round development of agriculture is possible with the effective exploitation of human as well as material resources. As a result of motivational efforts made by government, many entrepreneurs in Konkan region have started diversified agriculture including floriculture. It is presumed that the entrepreneurs might have achieved higher entrepreneurship in floriculture. The present study is an effort in this direction. The study were carried out with the following objectives.

**OBJECTIVES OF STUDY:**

1. To study the Entrepreneurial behaviour of the tribal floriculturists
2. To study the factors associated with the Entrepreneurial behaviour of floriculturists.

**REVIEW OF LITERATURE**

Sharma A, Vengoto Vand Chauhan J. (2014), revealed were conducted a study in Kohima district of Nagaland. Potato is an important crop in northern hilly area of entire state. The study revealed that majority of potato growers had medium level of knowledge about improved package of practices of potato cultivation, farm decision making, family size, economic motivation, market orientation and scientific orientation. They also found majority of the respondents (51.00 %) were medium entrepreneurial behaviour.

R. P. Wankhede (2013), studied the entrepreneurial behavior of vegetable growers of Akola district found that the entrepreneurial behaviour level was observed 57.00 per cent of the respondents had "medium"

entrepreneurial behaviour index, while (23.00%) and (20.00%) respondents “high” and “low” entrepreneurial behavior index respectively. The overall entrepreneurial behaviour index of respondents was 79.69 indicating their medium entrepreneurial behaviour. It could be inferred that 70.00 per cent of the respondents possessed medium to high level of entrepreneurial behavior.

Rao M. S. and De D. (2003) studied entrepreneurial behaviour of vegetable growers of Guntur district of Andhra Pradesh and results found that the fairly good entrepreneurial behavior.

Rai DP, Singh SK, Dangi JS (2020) studied overall entrepreneurial behavior of vegetable growers in Rewa district of Madhya Pradesh. It shows that out of the total vegetable growers, 49.16 per cent had medium entrepreneurial behavior followed by high (30.84 per cent) where as only 20.00 per cent had low entrepreneurial behavior. They also observed that the socio economic characteristics namely, education, size of land holding, social participation, mass media exposure and risk orientation had significant relationship and fair association with their entrepreneurial behavior at 0.05 level of significance. The result also depict that age, caste, size of family, occupation, annual income, source of information, economic motivation and scientific orientation of the farmers did not establish significant relationship with entrepreneurial behavior of vegetable growers.

Boruah R, Borua S, Deka CR and Borah D (2016) studied on entrepreneurial behaviour of tribal winter vegetable growers in Jorhat district of Assam. It revealed that 41.66 % of the vegetable growers belonged to young age (Between 18-35 years). Majority of the respondents had education up to higher secondary level. Majority (50.84%) of the respondents belonged to a medium sized family, possessed small sized operational land holding (37.50%). The study also revealed that majority (51.67%) of the respondents had income ranging between Rs. 25001 to Rs. 50000 and medium level of extension contact. The results further revealed that more than half of tribal winter vegetable growers (63.34%) had medium level of entrepreneurial behaviour in the district. A positive and significant relationship was found between entrepreneurial behaviour and educational level, size of the family, size of operational land holding and annual income of family. The four components viz. education, family size, size of land holding and annual income were found to be the most contributing factors for entrepreneurial behaviour of tribal winter vegetable growers of Jorhat district of Assam.

## METHODOLOGY:

### Location of Study:

**A) Research design used for the study:** The present study is based on the exploratory design of social research to measure the entrepreneurial behaviour of Floriculturist.

**B) Locale of study:** The study was conducted in Vikramgad and Palghar tehsils of Palghar district of Maharashtra state. The tehsils selected purposively because of maximum area under floriculture and availability of number of floriculturists. Mogra (*Jasminum sambak*) is prominently grown in that particular tehsils. Five villages having maximum area under cultivation of Mogra were selected from each tehsils

**C) Selection of farmers as respondents:** Floriculturists who had experienced in farming of last five years were randomly selected. 100 respondents were selected for the study.

**D) Measurement of entrepreneurial attributes:** Entrepreneurial attributes of Floriculturist was measured with the help of scale developed by Nandapurkar (1981) with slight modification for the purpose of study.

The interview schedule was pretested. Personal interview technique was used for data collection. The data collected from the respondents were processed and tabulated. The correlation coefficient and regression analysis were employed to interpret the data.

## MAJOR FINDINGS:

### 1. Study of entrepreneurial behaviour of the floriculturists.

The overall Entrepreneurial behaviour score of the respondents was worked out by summing up the scored obtained on six dimensions namely innovativeness, decision making, risk orientation, management orientation, economic motivation and self confidence. The data in respect of overall Entrepreneurial behaviour presented in Table 1

**Table 1:** Distribution of respondents according to their overall Entrepreneurial Behaviour

Sr. No.	Category	No. of percentage
1	Low	19.00
2	Medium	52.00
3	High	19.00

It reveals that majority (52.00 percent) of the respondents had medium Entrepreneurial behaviour. The other were found equally distributed in low and high categories. The average score of the respondents was 101.71 which also indicate medium Entrepreneurial behaviour.

It can be discerned for these results, that, by and large, the floriculturists almost had fairly good Entrepreneurial behaviour. This might be due to their better scoring on almost all the parameters selected to measure the Entrepreneurial behaviour. When looked in the context of floriculture activity, these finding lead to conclude that the floriculturists might have been efficiently managing the operations related to cultivation and marketing of flowers.

**MICRO FINDING:**

All the entrepreneurial attributes namely innovativeness, decision making, risk orientation, management orientation, economic motivation and self confidence were having significant contribution in entrepreneurial behavior. Price fluctuation in the market, no provision of floricultural crop insurance, high input cost, inadequate extension services, insufficient electricity, reducing water table and non availability of quality planting (seedling) material were the major constraints faced by Floriculturists.

**I) Constraints faced by vegetable growers with regards to vegetable farming management**

**Table: 2.** Details of constraints faced by floriculturists

Constraints	Frequency (n=100)	Percentage
Price fluctuation in the market	100	100.00
No provision of floricultural crop insurance	100	100.00
Lack of cold storage and processing facility	90	90.00
Inadequate extension services	87	87.00
Decreasing water table	63	63.00
Insufficient electricity	62	62.00
High input costs	61	71.00
Insufficient and untimely credit facility	37	37.00
Lack of technical knowledge	40	40.00
Lack of transport facility	33	33.00
Non availability of quality planting material	50	50.00

Careful examination of the results presented in Table-4 revealed that, hundred per cent floriculturists expressed the major constraints such as price fluctuation in the market and no provision of insurance/risk coverage to the flower crops.

The major constraints expressed by floriculturists were: lack of storage facility (90.00%), inadequate extension service (87.00), decreasing water table (63.00%), insufficient electricity (62.00%), high input cost (61.00 %), insufficient and untimely credit facility (37.00%), lack of technical knowledge (40.00%), non availability of quality planting materials (50.00%).

It may be therefore concluded that inspite of fairly good entrepreneurial behaviour of the floriculturists, they faced various constraints. Efforts to overcome these constraints will certainly be useful for maximizing the entrepreneurship development in floriculture in the region of the study

**Factors responsible for entrepreneurial behaviour.**

1. Correlation analysis

**Coefficients of correlation:**

Data with regards to relationship of vegetable growers have been presented in Table 3. From this table; it is observed that all the socio economic characteristics of respondents were positively and significantly related with their entrepreneurial behaviour. This means these attributes/dimensions exert their influence on entrepreneurial behavior.

**Data with regards to associationship been presented in Table 2.**

**Table 3.** Association between the personal and socioeconomic characteristics and Entrepreneurial behaviour

Sr. No.	Characteristics	'R' Value
1	Age	-0.0737
2	Self education	0.9286
3	Family Education Status	0.3209



4	Annual income	0.1595
5	Size of land holding	-1.1958
6	Irrigation status	0.0170
7	Experience in floriculture	-1.1126
8	Area under floriculture	**15.4890
9	Production through floriculture	0.1896
10	Mass media exposure	0.1266
11	Social participation	-0.2138
12	Extension contact	-0.0137

From above table 2, it is observed that only one variable namely area under floriculture (15.485) was significant at 1.00 per cent level of probability. 46.97 per cent variation in the Entrepreneurial behaviour of the floriculturists was explained by the twelve independent variables selected for the study. The 'F' value was found to be highly significant at 0.01 level of probability. It means firstly, the selection of independent variables was appropriate. Secondly, the area under floriculture plays a vital role in improving the Entrepreneurial behaviour of the floriculturists.

### 3. CONCLUSION

It could be concluded from the findings that, this study has brought to limelight the personal and socioeconomic characteristics of tribal floriculturist. On the basis of this, it would be possible for the extension worker and other agencies to identify the prospects of tribal floriculturists. This would help in making the job of extension worker easier and would also save their time. Secondly, special efforts need to be made to convince these traditional tribal growers about new recommended practices by organizing the practical oriented training classes in the villages, where the flower is grown extensively. Thirdly, young tribal floriculturists having higher family education status, high mass media exposure, so some of these characteristics should be manipulated suitably, wherever possible to improve the Entrepreneurial behaviour of the floriculturists.

### 4. RECOMMENDATIONS

Findings of the study suggest that there is a vast scope for developing entrepreneurial behaviour of Floriculturists. The level they possess are generally acquired through trial and error method. Few training courses by state department of horticulture, Krishi Vigyan Kendra and NABARD can improve their entrepreneurial behaviour eventually help them to earn more.

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**ROLE OF KVK IN STRENGTHENING OF LIVELIHOOD SECURITY OF SELF HELP GROUP TRIBAL FARM WOMEN IN PALGHAR DISTRICT****<sup>1</sup>Dr. Clementine Rebelo and <sup>2</sup>Dr. Vilas Jadhav**<sup>1</sup>Professor, St. Josef College of Arts and Commerce Satpala, Virar (W)<sup>2</sup>I/c sr. Scientist & Head, KVK Palghar**ABSTRACT**

*Krishi Vigyan Kendra, a planned scheme of Indian Council of Agricultural Research plays vital role by organizing various mandatory programmes to the women for their empowerment in respect of knowledge and adoption of technology for the augmentation of crop production, food security, livelihood security, etc. KVK emphasizes on women empowerment through formation and functioning of SHG and providing training on entrepreneurial training which helps them to develop self confidence, attitude, motivation, economic independence, decision making, leadership, social mobility, etc. Therefore, an attempt has made through this study to find out the role of KVK in strengthening livelihood security the SHG tribal farm women through their entrepreneurial activities. The present study was conducted in purposively selected Palghar district of Maharashtra state which is tribal dominated district. Total two blocks were selected, each block five villages were selected randomly where KVK has given training to the SHG tribal farm women. Thus, a total 10 villages were selected and from each selected villages 20 respondents were selected. Thus, total 200 were selected for the study. To measure their livelihood security of the SHG tribal farm women, an index developed by (Eqbal 2015) used with modifications. The index was based on 10 sub-indicators of livelihood security i.e. food security index, community empowerment index, community educational security index, gender equality index, economic efficiency index, ecological security index, community participation index, infrastructure security index, employment security index and sustainable farm diversification index. The overall extent of livelihood security was found as majority of the respondents in case of food security (60.00%), community empowerment (87.50%), community educational security (82.50%), gender equality (47.00%), economic efficiency (58.00%), ecological security (77.50%), community participation (86.50%), infrastructure security (74.00%), employment security (71.00%), sustainable farm diversification (69.50%), all these sub-indicators comes under medium level of livelihood security index. In case of Overall livelihood security index, 69.00 per cent was observed which comes under medium level of category.*

*Keywords: Livelihood, Empowerment, Sustainable development, Self-help group, KVK, ICAR, Demonstration, Training*

**INTRODUCTION**

The Education Commission (1964-66) had recommended that a vigorous effort be made to establish specialized institutions to provide vocational education in agriculture and allied fields at the pre and post matriculate levels to cater the training needs of a large number of boys and girls coming from rural areas. The Commission, further, suggested that such institutions be named as 'Agricultural Polytechnics'. The recommendation of the Commission was thoroughly discussed: during 1966-72 by the Ministry of Education, Ministry of Agriculture, Planning Commission, Indian Council of Agricultural Research (ICAR) and other allied institutions. Finally, the ICAR mooted the idea of establishing Krishi Vigyan Kendras (Agricultural Science Centres) as innovative institutions for imparting vocational training to the practicing farmers, school dropouts and field level extension functionaries. The first KVK, on a pilot basis, was established in 1974 at Puducherry (Pondicherry) under the administrative control of the Tamil Nadu Agricultural University, Coimbatore.

Indian Council for Agricultural Research (ICAR) has established a large network of over 700 Krishi Vigyan Kendras (KVKs) across the country with an aim to conduct technology assessment, knowledge dissemination and provide critical input support for the farmers with a multidisciplinary approach. Initially KVK had conducted a survey in the selected villages from jurisdiction. The PRA and farmers interview method were adopted for collection of data on farming situations, gaps in adoption of technology, farming system, existing problems, etc. Primarily the natural resources like water, soil, vegetation and its related problems were studied. The farmers were categorized based on different enterprises like cultivation of particular crops, practicing dairy, poultry, etc, accordingly their existing practices are analyzed.

Considering all the existing practices and factors affecting the productivities, the gaps in adoption of recommended technologies were identified. According to farmers category based on different enterprises, farming situations and gaps in adoption, the critical inputs and critical skill oriented practice are analyzed for re-synthesized, assessment and refinement in case of proven technologies. Keeping this view, training &

demonstrations programme for practicing farmers, rural youth, front line demonstrations and on farm trials on latest technologies were included in the action plan of the KVK. The KVK have to work for the “reached to the unreached people” i.e. mainly for poor resources farmers like tribal’s of the district.

The tribal population is an integral part of India’s social framework and has the second largest concentration. Tribal population in India is 104.3 million, which constitute 8.6% of tribal population (Census of India, 2011). There are about 449 tribes and sub tribes in different parts of India. The state of Madhya Pradesh, Maharashtra, Orisa, Gujrat, Rajsathan, Jharkhand, Chhattisgad, Andhra Pradesh, West Bengal and Karnataka are the states having larger number of scheduled tribes. These states accounts for 83.2 % of the total schedule tribe population of the country. Remaining states including seven sisters of eastern states, Tamil Nadu, accounts for another 15.3 % of the total scheduled tribal population.

Tribal’s have traditionally living in about 15.00 percent of the country’s geographical areas, mainly forests, hills, undulating inaccessible terrain in plateau areas and rich in natural resources. They have lived as isolated entities for centuries, largely untouched by the society around them. This seclusion has been responsible for the slower growth, dissimilar pattern of their socio economic, cultural development and inability to negotiate and cope with the consequences of their involuntary integration into mainsrean society and economy. Tribal forest economy is primarily a women`s economy, and it is women who are most directly affected by the corporate exploitation Tribal’s live in far-flung areas often outside the reach of modern means of information and communication technology. They are thus deprived of crucial information regarding development initiatives, employment programmes etc.

Government is plays crucial role for their development. Many schemes are implementing by the Government for the upliftment of tribal community. KVK, Palghar of Maharashtra state is established in 1977 for the improvement of standard of living of this primitive group of society. KVK Palghar has been implementing various entrepreneurship development activities among the tribal youth more particularly tribal women. These activities namely back yard poultry, value addition in finger millet, nursery, jasmine production, goat keeping, vermiculture production has emerged as an alternative sources of livelihood for small and marginal farmers. The income for these farmers, who were entirely dependent on agriculture, was very low because of dwindling natural resources and fragmented landholdings. To augment their income, ‘Entrepreneurship development ’ the model is suitable for small and marginal farmers has been successfully tried in the predominantly tribal pockets of Jawhar, Vikramgad, Dahanu, Talasari and Palghar talukas of the Palghar district in Maharashtra. The study role of KVK in strengthening livelihood security of SHG tribal women is necessary to measure scientifically; the study was planned with this specific objective.

**METHODOLOGY**

The present study was conducted in purposively selected Palghar district of Maharashtra state which is tribal dominated district. Total two blocks were selected, each block five villages were selected randomly where KVK has given training to the SHG tribal farm women. Thus, a total 10 villages were selected and from each selected villages 20respondents were selected. Thus, total 200 were selected for the study. The data were collected with the help of structured interview schedule and prepared on the basis of specific objective of the study, in order to collect the required information. Schedule was pretested in non sampling area and adjusted necessary modifications as per their feed back. The collected data were scored, compiled, tabulated and subject to various appropriate statistical tools in order to draw significant results and reasonable conclusions.

Livelihood security was operationalized as an adequate access to income and other resources to meet their basic needs including food and nutrition, educational oppertunity, employment security etc. To measure their livelihood security of the SHG tribal farm women, an index developed by (Eqbal 2015) used with modifications. The index was based on 10 sub-indicators of livelihood security *i.e.* food security index, community empowerment index, community educational security index, gender equality index, economic efficiency index, ecological security index, community participation index, infrastructure security index, employment security index and sustainable farm diversification index. It has been calculated by adopting the mathematical formula.

$$\text{Livelihood security Index} = \frac{(I_{1X} + I_{2X} + I_{3X} + \dots + I_{10X})}{(I_{1Y} + I_{2Y} + I_{3Y} + \dots + I_{10Y})} \times 100$$

Where,

$I_{1x}$  = Total score obtained by the 1<sup>st</sup> component

$I_{2x}$  = Total score obtained by 2<sup>nd</sup> component

$I_{10x}$  = Total score obtained by the 10<sup>th</sup> component

$I_{1Y}$  = Total maximum possible score for 1<sup>st</sup> component by an individual

$I_{2Y}$  = Total maximum possible score for 2<sup>nd</sup> component by an individual

$I_{10Y}$  = Total maximum possible score for 10<sup>th</sup> component by an individual

**RESULT AND DISCUSSION**

In this study, livelihood security of the respondents was operationalized based on ten indicators. The level and distribution of respondents in each indicator of livelihood security in the study area have been presented under following table.

**Table No. 1.** Distribution of respondents on the basis of indicators of livelihood security

Sr. No.	Distribution of Livelihood Security indicators	Frequency	Percentage	Mean
<b>1</b>	Food security index			
	Low ( Below14)	40	20.00	
	Medium (15 to 17)	120	60.00	15.54
	High (Above 18)	40	20.00	
<b>2</b>	Community empowerment			
	Low ( Below 16)	07	03.50	
	Medium (17 to 20)	175	87.50	18.84
	High (Above 21)	18	09.00	
<b>3</b>	Community Educational security			
	Low (Below 11)	23	11.50	
	Medium (12 to 14)	165	82.50	12.93
	High (Above 15)	12	06.00	
<b>4</b>	Gender Equality			
	Low (Below 17)	50	25.00	
	Medium (18 to 19)	94	47.00	18.48
	High (Above 20)	56	28.00	
<b>5</b>	Economic efficiency			
	Low (Below 21)	43	21.50	
	Medium (22 to 24)	116	58.00	23.04
	High (Above 25)	41	20.50	
<b>6</b>	Ecological security			
	Low (Below 18)	28	14.00	
	Medium (19 to 22)	155	77.50	20.42
	High (Above 23)	17	08.50	
<b>7</b>	Community participation			
	Low (Below 14)	10	05.00	
	Medium (15 to 19)	173	86.50	17.22
	High (Above 20)	17	08.50	
<b>8</b>	Infrastructure security			
	Low (Below 10)	35	17.50	
	Medium (11 to 14)	148	74.00	12.52
	High (Above 15)	17	08.50	
<b>9</b>	Employment security			
	Low (Below 13)	23	11.50	
	Medium (14 to 16)	142	71.00	15.19
	High (Above 17)	35	17.50	
<b>10</b>	Sustainable farm diversification			
	Low (Below 13)	10	05.00	
	Medium (14 to 16)	139	69.50	15.48
	High (Above 17)	51	25.50	
<b>11</b>	Overall Livelihood Security Index			

	Low (Below 160)	22	11.00	
	Medium (161 to 175)	138	69.00	169.50
	High (Above 176)	40	20.00	

Above table reveals that, majority (60.00%) of the respondents were having medium level of food security level of index while equally shared (20.00%) low and high level of food security. This indicates that satisfactory level of food security observed due to adoption of entrepreneurial activities for their improvement.

Regarding community empowerment, it is observed that, majority (87.50%) of the respondents were having medium community empowerment followed by high (9.00%) and low (3.50%) respectively. It's clearly indicates that due to SHGs member and adopted income generation activity for their empowerment. They could be helped each other for their empowerment.

It can be reveal from table, that large number (82.50%) of respondents in the study area having medium level of educational security followed by those having low (11.50%) and high (06.00%) levels of education security index respectively. It could be happened due to the more awareness about importance of education among the tribal women; they sent their children to Ashram schools which are also increasing in number in that area.

Data pertaining to gender equality, the majority (47.00%) of the respondents were having medium level of gender equality followed by high (28.00%) and low (25.00%) respectively. It they strongly believes that, women are equally important in society. Women plays crucial role in their improvement of standard of living through their entrepreneurial activities. They helps household activities as well as farming activities.

Table 1 reveals that the majority (58.00%) of the respondents were medium level of economic efficiency security in study area, while high and low level of economic security were 21.50 per cent and 20.50 percent respectively. More than 50% of the respondents were having medium level of economic efficiency which indicated that the SHG tribal women having fairly good economic condition by the adoption of entrepreneurial activities.

The majority (77.50%) of the respondents had medium level of ecological security followed by low (14.00%) and high (8.00%) level of ecological security. It could be inferred that ecology as a prime factor of livelihood security, it could be influencing the same as they are lived in forest and hilly areas.

Regarding community participation index of the respondents in study area, it was found that majority (86.50%) were having medium level of community participation index whereas, 8.50 per cent and 5.00 per cent were found high and low level of community participation index. It could be felt socially secure due to the members of SHG.

Regarding availability and accessibility of the respondents towards various infrastructural security of the study area, it was found that near about one third (74.00%) of the respondents found medium level of infrastructural security while 17.50 per cent and 8.50 per cent were found low and high level of infrastructure security. The results inferred that there is fairly good infrastructural facility in their locality. So there is need to improve the infrastructural facility like road, electricity, water etc. Hence, tribal women can run income generating activities for their livelihood security.

Table 1 reveals that majority (71.00%) of the respondent were found medium level of employment security while 17.50 per cent and 11.50 per cent found high and low level of employment security index. It means SHG tribal women engaged in various entrepreneurial activities provided good employment security.

Regarding sustainable farm development security index showed that majority (69.50%) of the respondents from study area having medium level of sustainable farm development while, 25.00 percent and 5.00 per cent respondent were observed high and low level of sustainable farm development index. It could be inferred that land is basic thing for tribal family, though the tribal women runs the entrepreneurial activities. Hence, they were having fairly good sustainable farm development security.

Table 1 showed that the distribution of the respondents based on their overall livelihood security into three categories viz., low, medium and high. The overall score for livelihood security of a respondent was calculated by taking into consideration of the scores from different indicators of livelihood security food security, community empowerment, community educational security, gender equality, economic efficiency, ecological security, community participation security, infrastructure development security, infrastructural security and sustainable farm development security. Each indicator of livelihood security was multiplied with the respective weightage to find out overall score for livelihood security index of the respondents from study area. It is evident from the above table, that majority (69.00%) of the respondents had medium level of livelihood security

whereas, 20.00 per cent and 11.00 per cent had observed high and low level of livelihood security respectively. It can be concluded from the result that majority of the respondents from study area had feeling secured with respect livelihood. Among all the ten indicators, economic efficiency and food security was contributing maximum towards the overall livelihood security while infrastructure security and community participation contributing less to the overall livelihood security.

### CONCLUSION

KVK has plays major crucial role for the improvement of livelihood security of SHG tribal farm women of Palghar district through the implementation of various entrepreneurial activities like, poultry management, jasmine production, goat keeping and value addition in millet, which helped to improve their standard of living, food security, employment and educational opportunities as well as income security and community participation.

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**IMPACT OF COVID-19 ON EDUCATION SYSTEM****Dr. Kavita Robert Almeida**

Associate Professor Department of Economics St. Joseph College of Arts and Commerce, Satpala, Rajodi Road, Virar (W), Maharashtra

**ABSTRACT**

Indian education system is still not mature at both the urban and rural area. Midday meal is the program organized to attract the students to get education. Under these circumstances government imposed nation wise lockdown on March 25th, 2020 to combat COVID-19, has made severe impact on the education system. India has the world's second largest school system, after China. According to UNESCO, 63 million teachers were affected in 165 countries. A total of 1.3 billion learners around the world were not able to attend schools or universities, and approximately 320 million learners are affected in India alone. It has changed the traditional education system to the educational technologies model in which teaching and assessments are conducted online. Both the positive and negative impacts of COVID-19 on Education system are observed.

This paper aims to analyze the Impact of COVID-19 on Education System, for this study information from college students, teachers and parents were collected. This paper focusing on education during online teaching and assessment of students getting online classes in this pandemic from settings at home.

**INTRODUCTION**

Indian government has announced the lockdown and closure of educational institutions as a logical solution to enforce social distancing within communities. The nationwide lockdown has had a tremendous impact on the education system of the country, especially for students from rural areas. Since the Indian education system is dominated by classroom study, the present scenario has made the functioning of the educational institutions go very difficult. All educational activities like examinations, school admissions, entrance tests of various universities and competitive examinations, others, are being held during this period. As the days are passing by with no immediate solution to stop this outbreak, the closure of colleges and universities is hugely affecting the learning across the country. The structure of the Indian education system i.e. learning methodology, teaching techniques & assessment methodologies, is quite affected, resulting in a shift to online education with most focus on virtual education to accomplish the set aims and objectives. But only a handful of colleges and universities could adopt such methods and the low-income private and government schools are quite inefficient to adopt the same, thus resulting in a shutdown.

**OBJECTIVES**

1. The overall objective of this study is to analyze the Impact of COVID-19 on Education System.

In particular, this study will examine:

- i. How the education system is facing the Impact of COVID-19, and highlighting the role played by teachers and students through online education
- ii. How the positive impact helpful to student, parents and college teachers in the scenario of the online education
- iii. How to reduce the negative impact of COVID-19 on students for their smooth education.

**METHODOLOGY**

Data and information presented in the study are collected from various reports and articles published by national and international agencies on impact of COVID-19 pandemic. For this study information from college students, teachers and parents were collected. Information is also collected from various authentic websites. Some journals are also referred relating to impact of COVID-19 on educational system are referred.

**PURPOSE OF THE STUDY**

All systems have strengths and weaknesses. Maximizing strengths and minimizing weaknesses in order not to miss the opportunity to move forward should be the goal. The main purpose of the study is to analyze the impact of COVID-19 on the education system. It covers the impact of COVID-19 on rural and urban students, Higher education Institutions.

**DIGITAL INFRASTRUCTURE IN INDIA**

Before the COVID-19 lockdown in India, no one estimated that the face of the Indian educational institutions could change so drastically. Schools that never allowed students to carry an electronic gadget turned into

learning centers for online classes. Both teachers and students are getting familiar to this new normal, which is definitely more challenging for the teachers to handle with this situation. The teachers also face challenges in designing effective lessons and changing of teaching when shifting to online learning; this can also be resolved through workshops and training.

### **IMPACT ON TEACHERS AND STUDENTS**

Both teachers and students are facing many hurdles during online education. At home, a lack of basic facilities, external distraction and family interruption during teaching were major issues noticed. Educational institution support barriers such as the budget for purchasing advanced technologies, a lack of training, a lack of technical support and a lack of clarity and direction were also noticed. Teachers also faced technical difficulties. The difficulties were grouped under a lack of technical support; it included a lack of technical infrastructure, limited awareness of online teaching platforms and security concerns.

Teachers' personal problems including a lack of technical knowledge, course integration with technology are damper their engagement in online teaching. Positive impact on education system: Though the outbreak of COVID-19 has created many negative impacts on education, educational institutions have accepted the challenges and trying their best to provide seamless support services to the students during the pandemic. Indian education system got the opportunity for transformation from traditional system to a new era.

#### **The following points may be considered as the positive impacts.**

1. **Develop the use of soft copy of learning material-** In lockdown situation, students were not able to collect the hard copies of study materials and hence most of the students used soft copy materials for reference.
2. **Improvement in collaborative work-** There is a new opportunity where collaborative teaching and learning can take on new forms.
3. **Rise in online meetings -** The pandemic has created a massive rise in teleconferencing, virtual meetings, and webinars and e-conferencing opportunities.
4. **Enhanced digital literacy -** The pandemic situation induced people to learn and use digital technology and resulted in increasing the digital literacy.
5. **Improved the use of electronic media for sharing information-** Learning materials are shared among the students easily and the related queries are resolved through e-mail, SMS, phone calls and using different social medias like WhatsApp or Facebook.
6. **Worldwide exposure-** Educators and learners are getting opportunities to interact with peers from around the world. Learners adapted to an international community.
7. **Better time management-** Students are able to manage their time more efficiently in online education during pandemics.
8. **Demand for Open and Distance Learning -** During the pandemic situation, most of the students preferred Open and Distance Learning mode as it encourages self learning providing opportunities to learn from diverse resources and customized learning as per their needs

#### **Negative impact on education system:**

Indian education system has suffered a lot due to the outbreak of COVID-19. It has created many negative impacts on education and some of them are as pointed below:

1. **Educational activity hampered-** Schools are closed and classes have been suspended. Different boards have already postponed the annual examinations and entrance tests across India.
2. **Unpreparedness of teachers and students -** Teachers and students are unprepared for online education; they were not ready for this sudden transition from face to face learning to online learning.
3. **Parents' role -** In urban area some educated parents are able to guide but some may not have the adequate level of education needed to teach children in the house.
4. **Digital gadgets -** Especially in rural area many students have limited or no internet access and many students may not be able to afford computer, laptop or supporting mobile phones in their homes, online teaching-learning may create a digital divide among students. The lockdown has hit the poor students very hard in India as most of them are unable to explore online learning according to various reports.



**5. Create Difference** - This online teaching-learning method creates a big gap between rich vs poor and urban vs rural students.

### **OBSERVATION AND RECOMMENDATION**

This pandemic has revealed some of the major loopholes in the education system. The closure of colleges has made a severe impact on marginalized students. One of the critical trends that can be followed is the need to have a combined approach to online learning with increase in investment on the upgrading of the technology infrastructure of educational institutions. Stress needs to be given to training the teachers. All higher education institutes now are aware of the importance of technology and should take serious measures to conduct technology-driven education through the learning management system. It is recommended that educational institutions should use technology in all aspects. This pandemic shows the partnership between technology and education is going to stay forever. One more suggestion is that education Institutes can divide the courses into conventional teaching and online teaching, it will help in inculcating the technology into the classrooms. Online teaching will increase digital literacy among teachers and students which will increase their exposure and learning and making them more employable for the digital world-leading thereby contributing to social sustainability.

### **CONCLUSION**

COVID-19 has impacted immensely the education sector. Though it has created many challenges, various opportunities are also evolved. The Indian Govt. and different stakeholders of education have explored the possibility of Open and Distance learning by adopting different digital technologies to cope up with the present crisis of COVID-19.

India is not fully equipped to make education reach all corners of the nation via digital platforms. The students who aren't privileged like the others will suffer due to the present choice of digital platforms. The priority should be to utilize digital technology to create an advantageous position for millions of young students in India. It is need of the hour for the educational institutions to strengthen their knowledge and Information Technology infrastructure to be ready for facing COVID-19 like situations.

Even if the COVID-19 crisis stretches longer, there is an urgent need to take efforts on maximum utilization of online platforms. India should develop creative strategies to ensure that all children must have sustainable access to learning during pandemic COVID19. As online practice is benefitting the students immensely, it should be continued after the lockdown. Further detailed statistical study may be undertaken to explore the impact of COVID-19 on education system.

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**IMPACT OF TIKTOK BAN ON OTHER SHORT VIDEO MAKING APPS****Rajashree Hemant Hemadee and Swijal Marshal Rodrigues**

Students, (SYBA) St. Joseph college of Arts and Commerce

**Dr. Kavita Almeida (Guide)**

*Multiple governmental agencies and private business have imposed or attempted impose bans on the social media service TikTok. Countries like India and the United States expressed concerns about the app's ownership by the Chinese company, Byte Dance, attempting to ban it from app stores. Countries such as Indonesia and Bangladesh banned it on the basis of pornography-related concerns, while others like Armenia and Azerbaijan implemented restrictions to mitigate the spread of information which lead to conflict.*

**INTRODUCTION**

On 3 April 2019, the Madras High Court, while hearing a PIL, asked the Government of India to ban the app, citing that it "encourages pornography" and shows "inappropriate content". The court also noted that children and minors using the app were at risk of being targeted by sexual predators. The court further asked broadcast media not to telecast any of those videos from the app. The spokesperson for TikTok stated that they were abiding by local laws and were awaiting the copy of the court order before they take action. On 17 April, both Google and Apple removed TikTok from Google Play and the App Store. As the court refused to reconsider the ban, the company stated that they had removed over 6 million videos that violated their content policy and guidelines.

**OBJECTIVES**

- To understand the reasons behind ban on TikTok App.
- To know the disadvantages of TikTok App.
- To know the alternatives of TikTok App.

**REASONS FOR BAN ON TIKTOK**

TikTok, along with 58 other Chinese-created apps, was banned completely in India by the Ministry of Electronics and Information Technology on 29 June 2020, with a statement saying they were "prejudicial to sovereignty and integrity of India, defence of India, security of state and public order". The ban was in response to a military clash between Indian and Chinese troops in disputed territory along their shared border between Ladakh and Western China. After an earlier skirmish in 2017 between the militaries of the two most populous countries in the world, the Indian military demanded that its troops delete dozens of Chinese applications from their devices over national security concerns. Applications like Weibo, UC Browser, and Shareit are among the apps that were deleted at that time and have now been completely banned.

The Indian government said the decision to ban the apps was "to protect the data and privacy of its 1.3 billion citizens" and to put a stop to technology that was "stealing and surreptitiously transmitting users' data in unauthorized servers outside India".

**CONSEQUENCES OF BAN ON TIKTOK**

Now, more than a year later, we look at the impact the ban had on India's social video sharing landscape, see who picked up the slack, and what the future holds for this industry. The result of TikTok's exit was a massive void in the social media world, which was, for many, a ripe opportunity to grow, scale and lure users to their platforms.

Influencers, who had millions of followers on the platform, were also seeking alternatives to retain their fanbase, and for many, it was a source of income they could not afford to lose. Fortunately, wherever there is opportunity, there is innovation and entrepreneurship.

Post the TikTok ban, many apps backed by established digital brands jumped into the short-video space. These included VerSe Innovation's Josh, Mohalla Tech's Moj, MX Player's MX TakaTak, ZEE5's HiPi, Roposo and Chingari among others.

**SUGGESTIONS**

- We can use several Apps which are better than TikTok such as Fun 2, Roposo, Aii Social, MX Takatak, Insta Reels, YouTube Shorts, Instagram, Snapchat, Vimeo, Triller, Mojo, Chingari, ShareChat, LitLot, Josh, Likee, Vigo Video (Hypstar), Twitch, VivaVideo, Magisto, Lasso and many will come in future.

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- These Indian Apps platform should host content in more regional languages.
  - These other Apps other than TikTok should help the users in creativity and hardwork into the videos, bringing alive their dreams.
  - These Short Video apps are made in India to support the Make in India campaign so new Apps should be created to help more in generating income sources in India.
  - The users should be able to put videos on lifestyle, health, fitness genre along with various other domains on these Indian short video platforms.
  - All these alternative Apps instead of TikTok should help the users to create short video clips including a variety of features such as music, filters, stabilization, cropping, facial recognition, GIFs, stickers and the option to add subtitles. The short video clips by users should be more artistically-driven than TikTok app.

### **CONCLUSION**

It is clear that the need for short video editing apps spans across multiple use cases, from instant messaging to live streaming music and games. Each short video app has a unique user base and set of features. The wide range of short video apps available for Android means there is likely an app catered to your unique videography needs.

This kind of participation is not only a special expression of culture, but also an important reflection of the current user's likes, dislikes and aesthetics. So, we can say that in the coming times new Media is going to see further change and one can foresee the advent of another such popular culture product which is going to catch the imagination of people across the world.

In India, commuting for work in some cities takes several hours to travel between home and the office, and the average Indian spends upto 7% of their life just in transit. But while most see gridlock as a nuisance, others see opportunity. Extended travel time makes daily commuters a captive audience, longing for something to do - or to watch.

The video-sharing app Firework has found that Indians are ideal users, “We came to the conclusion that Indian users are actually more [suitable] to short-video than American users,” CEO Vincent Yang told Quartz, “because the best time to watch short-video is when you’re in commute.”

### **METHODOLOGY**

The Researchers have used secondary sources. They include online sources as follows:-

- <https://www.adgully.com>
- <https://www.exchange4media.com>
- <https://www.cidm.co.in>
- <https://www.livemint.com>
- <https://www.vdocipher.com>
- <https://www.videotranslator.ai>
- <https://www.bnblegal.com>
- <https://www.allresearch.com>
- <https://www.qz.com>

**HEART REACHES OUT TO HEART: EVOLUTION OF INDOPHILISM WITH TRANSNATIONIST TINGE IN SELECTED BRITISH NOVELS ABOUT INDIA****Prof. Prajakta S. Raut**

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

**ABSTRACT**

*Transnationalism has come out to be a buzzed term in current 'New Normal, Near Normal' virtual, Covid appropriate scenario. Gone are the days when imperialism was a matter of pride under Tennysonian or Kiplingsque mindset. But, now we extend or go beyond national boundaries by looking at the situation in a more dispassionate, equanimous manner. Covid-19 pandemic brought the world on uniform ground facing more or less similar panic, unrest, consternation, mental, emotional transition from 'good, old Nostalgia' to 'new normal network' to stay connected, thus getting out of typical ethnocentric, jingoistic mindsets. The current research paper foregrounds transnationalism, not at all a novel phenomenon but prevailing in every era since every age is having a reaction, giving a blow to absolute sovereignty, imperialism, intellectual 'maiming', so foreshadowing Indophilist temper revealed by certain British anachronistic writers, running counter to the spirit of the time and so were 'transcendental nationalists' or 'glocal' in approach.*

*Keywords: transnationalism, new normal, near normal, anachronistic, glocal, Indophilist*

**INTRODUCTION**

"What would Miss World 1994 embody?"

The Miss Worlds that we have had upto date, have been proof enough that they have had compassion. Compassion for the underprivileged and not only for the people who have status and stature. We have had people who can look beyond the barriers that man has set up- of nationalities and colour. We have to look beyond those and that would make a true Miss World. A true person, a real person."

Aishwarya Rai, Miss World 1994

As we all are aware of, the year 2020 came out to be a landmark in the process of glocalisation, since novel Coronavirus came out to be the citizen of the world, making the people oblivious of narrow cults of nationalities, status, position and made us transnationals, that the people started respecting the sovereignty of other nations. In the context of India, the quarantine phase gave birth to penetration in Indophilism in academic, literary circle, a new term that one can find in modern Indian literary studies or criticism. It implies interest, friendly disposition and love towards India. The term finds its embodiment in English fiction and poetry too. The novels of the nineteenth and twentieth centuries by such authors as G. Henry, William Buchan, Flora Steel, John Sherwood, E.I. Meison and others reveal that in English literature there is a great interest in the Orient in general and in Indian themes in particular, there is a desire to perceive India and its nature. The current research paper hinges round *Kim* (1901) by Rudyard Kipling, *A Passage to India* (1924) by E.M. Forster, *Bhowani Junction* (1954) by John Masters and tetralogy *The Raj Quartet* (1966-75) by Paul Scott.

**PROBLEM STATEMENT:**

The term *Indophilism* has undergone a great evolution from 'Kultururuger's mission' of colonizers to transnational tolerance and equanimity.

**OBJECTIVES OF THE STUDY:**

The objectives of this Study are:

- 1) To make the readers aware of the fact that loving one's country does not mean to show disrespect towards another nation in this era of glocalisation.
- 2) To sensitise the readers regarding Ethnocentrism, equanimity and transnationalism since it is the need of time to groom one from the point of view of becoming a 'glocal' citizen despite bearing politically incorrect tinge.

**BENEFITS OF THE STUDY:**

This research is expected to give following benefits:

**1) Theoretical Benefits:**

To inculcate the feeling of linguistic, cultural tolerance in the form of *be Rome if one is in Rome*, in the context of India, it is going to be like *Indian at heart but global in spirit*.

**2) Practical Benefit:**

The research paper will work in the direction of bringing intellectual, global revolution which in the long run will bring World peace, the very need of time since in the wake of changing socio-political atmosphere, the world is on the brink of Third World War.

**RESEARCH METHOD:****1) Type of the Research:**

In this research, the writer resorts to Descriptive- Qualitative Method.

**2) Type of Data Required for the Study:****A) Primary Data:**

The primary data source of the study are the novels 'Kim' by Rudyard Kipling, 'A Passage to India' by E.M.Forster, 'Bhowani Junction' by John Masters and 'The Raj Quartet' by Paul Scott.

**B) Secondary Data:**

The Secondary sources of data comprise the biographies of Kipling, Forster, Masters and Scott, Socio-Cultural milieu of colonial and Post-Colonial India with special reference to Indophilist lens.

**Techniques of Data Collection:**

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

- a. **Observation:** This step is used to make our research paper more penetrative, by reaching the depth of the matter which involves actual reading of the novels.
- b. **Library Research:** This involves reading background information, interviews by writers, critical view points, and gradual evolution of Indophilism from *exotica* to exactness.

**4) Technique of Data Analysis:**

The research paper is Descriptive and Qualitative and so the concept of Indophilism is elucidated by analysing the socio-political milieu, character portrayal, the position given to the characters of Indian origin, attitude carried by British towards India and the people etc.

**LITERATURE REVIEW**

For chronological convenience, one had better commence with Rudyard Kipling. Of all the Britishers who wrote about India, the first name to come to our mind is R. Kipling only who made himself celebrated by showing the Europeans, as A.I. Kuprin puts it, "the whole of wonderful and enchanting India, blinding one with bright colours, overpowering and overwhelming one with a kind of monstrous waterfall of people, countries, events, attires, customs, legends, wars, love, tribal revenge, madness, racing greatness and collapse."<sup>1</sup> Kipling loved the Orient in his own manner and in his own manner admired it. His texts like 'Kim Mandalay' and 'The Jungle Book' bear testimony to it. Indian landscapes, temples, crowds of believers, lavaboes, the sari and photo, wrist bells, sounds and smells are really excellently rendered in his works. But the Orient, and India in particular, attracted Kipling mainly by its exotics.

The artist was in the main occupied with Britishers living in India and not the natives of the country. The former's manner of life in effect comprises the contents of the writer's works and everything Indian, including the living people, is nothing more than a background against which events develop. Northwestern India- Punjab, Peshawar, Simla-are the usual place of action for Kipling. Here live the British missionaries who are converting a family of mountain dwellers to Christianity and bringing up an orphan girl. (*Lispeth*) Here, one finds the Mulvaney couple who, having spent the greater part of their life in India, became estranged from England and chose to live out the remainder of their days in more customary surroundings. (*The Big Drunk Draft*). Kipling uses the Indian resort Simla as a background to build up a love – intrigue between an English Official and the wife of an English Officer (*The Hill of Illusion*). That same Simla is the site of a most complex triangle: (Mrs. Keith- Wessington, Mr. Jack Pansay and Miss Kitty Mannerling (*The Phantom Rickshaw*). In Kipling's works we frequently see in the foreground a representative of the British Empire performing its "civilizing mission among the Asiatics" and the writer usually qualifies that mission as a moral exploit of his countrymen:

*Take up the White Man's burden-*

*No tawdry rule of Kings,*

*But toil of serf and sweeper-*

*The tale of common things.*

*The ports ye shall not enter,  
The roads ye shall not tread,  
Go make them with your living,  
And mark them with your dead!*

\*\*\*\*

*Take up the White Man's burden-  
Have done with childish days-  
The lightly proffered laurel,  
The easy, ungrudged praise.  
Come now, to search your manhood  
Through all the thankless years,  
Cold-edged with dear-bought wisdom.  
The Judgement of your peers!"*<sup>2</sup>

The writer once and for all draws a line of demarcation between himself and his like and those whom he calls 'natives'. R. Kipling's worldly outlook, his views on the existing order of things manifest themselves in almost every Indian image he created. It is not mere chance that the chief character in his novel *Kim* - a youngster who spied for the British Empire - turns out to be the son of an Englishman and a Hindu woman. This novel is a symbol of the unchanging East. Lama's words to Kim underscore the fact: "All desire is illusion and a new binding upon the wheel. Go up to the Gates of learning." (R. Kipling, *Kim*, p.174).

If Kipling considers the supervision of India as an unquestionable obligation of the English, their sacred duty, E.M. Forster marks a breakaway from him by taking a milder stand. His English characters put such questions to themselves as why they are in India and what they are doing there. While Kipling defended and justified the British colonial yoke in India, E.M. Forster on the whole shared the ideas of Indian national liberation and independence and he, just as his characters from the novel *A Passage to India*, describes two British women, Mrs. Moore and Miss Quested, who wish to see the real India with its mosques, temples and caves and hear old Hindu ritual singing. Though the English in Forster's books set up clubs in which "evenings on the bridge" are arranged (a symbolic bridge connecting the East and the West), they really remain estranged from the local population. One can even hear the following from Forster's local population. One can even hear the following from Forster's characters:

"Why, the kindest thing one can do to a Native is to let him die."<sup>3</sup>

However, not all Forster's characters feel resentment towards Indians. The Director of the College, Fielding, treats Indians as his equal. The friendly relations between Fielding and the Indian doctor Aziz is one of the pivots of the novel. But, unfortunately, the situation did not have it. Aziz, who accompanied Miss Adela Quested during the excursion to the Malabar Caves, is charged with an attempted rape of Adela. Naturally Aziz as an honest man is deeply insulted, his feelings are injured and he becomes embittered. After the trial where Aziz was acquitted, as Adela 'suddenly realized' that she had been mistaken, Aziz morally injured, leaves the town and settles down in a quiet place. Here the last meeting between the two friends takes place and they have an important and serious conversation during their ride:

- "Down with the English anyhow. That's certain. Clear out, you fellows, double quick, I say...he (Aziz - E.K) rode against him furiously, and then...you and I shall be friends."
- "Why can't we be friends now?" - said the other (Fielding - E.K.) holding him affectionately. - *It's what I want. It's what you want.*"

But the horses didn't want it, they swerved apart; the earth didn't want it, sending up rocks through which riders must pass single file; the temples, the tank, the jail, the palace, the birds...they didn't want it, they said in their hundred voices: "No, not yet" and the sky said, "No, not there."<sup>4</sup> So, though

Forster failed to show the possibility of friendship between an Englishman and an Indian, but the idea of growing kind feelings between an Englishman and an Indian is of paramount importance in his creative work. After India became independent of Britain in 1947, Indian theme in English literature got regarded from a novel

perspective. If Indophilism in Forster 's creative work was a step forward as compared to Kiplingian standpoint, it couldn't surpass in its development the Post- Colonial writer John Masters, who began to publish his works in 1951 and has published more than a dozen novels about India for 15 years. By characterizing the life of several generations of the Savages, an English family, the author shows the history of British domination of India.

John Masters makes his main characters either Englishmen or Anglo- Indians. He, probably devotes more attention to the latter than his predecessors. In his *Bhowani Junction*, "he has tried to give the 'feel' of the times and a sense of historical perspective"<sup>6</sup>, having probably in mind the eve of India 's independence, 1947.

The main character of the novel is 28- year- old Victoria Jones, the daughter of an Englishman and a Hindu woman. Like other Anglo- Indians in the novel she also suffers the tragedy of a person 'split' between two social poles. Patrick Taylor, Victoria 's sweetheart, too, is sailing in the same boat:

" That last thing I had said, about going Home (to England- E.K), was more foolishness and I knew it... We couldn't go Home. We couldn't become English because we were half Indian. We couldn't become Indian because we were half English. We could only stay where we were and be what we were.... . The English would go any time now and leave us."<sup>7</sup>

The idea that the racial barrier is insurmountable permeates the entire novel.

The process of evolution of Indophilism in Master's creative work went still further when on the pages of his novel Masters had to depict some episodes of national liberation movement of Indian people against British colonial government in India though the depiction is quite ironical.

However the development of Indophilism reaches its culmination in the works of Paul Scott, where the history of the British Empire is given very objectively and impartially. The author succeeds in revealing what important role India played in the fate and history of England. His tetralogy *The Raj Quartet* (1966-75) comprising novels like *The Jewel in the Crown*, *The Day of the Scorpion*, *The Towers of Silence* and *A Division of the Spoils* are quite evidential:

" *It is necessary to underline- the Soviet researcher L. Vasiliyeva 's opinion- that though India, its people, their every day life, their customs and culture are described very vividly, true to life and with great respect in Paul Scott's tetralogy (no wonder his novels are very popular in India where he is called "an honest writer"), first of all the author studies the historical fate of his country, England, in its critical period, and at a critical moment.*"<sup>8</sup>

Like John Masters, Paul Scott lived in India for many years, served there in the Army during the war and even after his departure he returned to India several times to collect the material for his books as he wanted to give the true picture of the collapse of the British Empire:

" *I left India- he wrote in the late 60s- with the growing feeling of amazement and even shame; how could we influence this country for so long and finally know so little about it.*"<sup>9</sup>

Moving astray from Kiplingian imperialistic standpoint, Scott was sure that the flourishing state of England was the consequence of unprecedented exploitation, impoverishment, robbery of India under the sugarcoating, honeytinge of "civilizational mission". The title of the book Paul Scott borrowed from the beloved expressions of many Viceroy: " *India is the most precious jewel in the crown of the British Empire.*"

One of the main characters is a missionary Edwina Crane who has lived for 35 years in India of her 57 years. First she was a governess, then a teacher in a missionary school and finally she became an inspector. The ethnocentric feeling of superiority to Indians was alien to her, but according to her friend 's observation, Miss Crane loved India at large and all Indians in general but none of them in particular. Enlightenment comes very belatedly to her when a lonely woman Miss Crane weeps over the dead body of the teacher D.R. Chaudhari who gave his life to save hers. Miss Crane's suicide which soon followed was a protest against false ideals of British society, which led many people to disaster.

The story of tragic love between English girl, Daphne Manners and a western civilized Indian Hari Kumar is in the center of the novel. As the plot develops, the complex relations between two lovers reveal the whole complex of acute problems of the city of Mayapore but in reality of the whole country:

" *The affair that began on the evening of August 9<sup>th</sup>, 1942, in Mayapore, ended with the spectacle of two nations in violent opposition*"<sup>10</sup> though " *they were then still locked in an imperial embrace*"<sup>11</sup> for a century and a half. In 1947 "this embrace" was broken and Scott vividly showed how the English, true to their Principle "divide and rule" to the last minute, provoked Hindu- Muslim bloodshed in August 1947.

English Police Commissar Roland Merrick is presented as an antipode of the Indian image of Hari Kumar. Merrick hates Kumar for his education, for his self-esteem and because he is his rival as Daphne Manners prefers Kumar to him. Using his official position Merrick presents innocent Kumar as the main initiator of the “Bibighar case” and condemns him to long-term imprisonment.

The meaningful loading of the novel is mainly laid upon the antagonism of these two opposing characters and of course the reader sympathises with the main character of the Indian Kumar whereas the English policeman evokes only indignation and protest.

On the whole, Paul Scott’s tetralogy is a vast panorama of Indian life, a great epic, where social and political, rigorous and national, emotional and moral problems are closely interwoven. The underlying idea of the tetralogy is a sharp criticism of the British Colonial sword. Showing all this, the English writer Paul Scott proved to be an innovator and made his own contribution to further development of Indophilism:

*“ Indophilism attracts, for the feelings are not faked; there is an openness, an adolescent innocence and an honesty turned on quality about them. And in them we recognize our own selves. The self shown is mostly a buried self, one seldom consciously thought about.”*<sup>12</sup>

Limitations: The research paper has confined itself to bygone Epoch by dealing with the Novelist of nineteenth and twentieth century and only male rather than the contemporary ones of twenty first century.

### **CONCLUSION**

To sum up, one can trace the evolution of the English writer’s attitude towards India in their creative work. The line of this evolution goes up from Kipling, who regarded the English stay in India as “their duty”, to Forster who had doubts about the necessity of the English stay in foreign country, then further to Masters who depicted national liberation movement against the English, up to Paul Scott who passed his critical sentence on British colonialism including moral, spiritual, intellectual maiming in India.

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**CHILD LABOUR****Chrislyn Tavares and Christelle Tavares**

Students (FYBA) St. Joseph College of Arts and Commerce, Satpala

**Dr. Kavita Almeida (Guide)****INTRODUCTION**

Child labour refers to the employment of children in any work that deprives children of their childhood, interferes with their ability to attend regular school, and that is mentally, physically, socially or morally dangerous and harmful. Child labour in India is addressed by the Child labour act, 1986 and National Child Labour project. Today in India, There are more than 10.12 million children who are spending their childhood learning carpet – weaving, beedi – rolling, domestic labour, agriculture, firework, etc. Instead of going to school and receiving quality education. Child labour is work that harms children or keeps them from attending school. Large numbers of children work in commercial agriculture, fishing, manufacturing, mining and domestic service.

**OBJECTIVES**

- Define child labour and how it has evolved over the years.
- Analyze the supportive and opposing arguments to develop your own opinion on child labour.
- Explain the health care provider's role in terms of caring for children omitted to child labour.

**CHARACTERISTICS OF CHILD LABOUR**

Child labour involves at least on of the following:

1. Violate a nation's minimum wage laws.
2. Threatens child's physical, mental or emotional wellbeing.
3. Involves intolerable abuse, such as child slavery, child trafficking, debt bondage, forced labour .
4. Prevents child from going to labour.
5. Uses children to undermine labour standards.

**CAUSES FOR CHILD LABOUR**

**Primary Cause:** International labour organisation (ILO) suggest poverty is the greatest single cause behind child labour. Income from working children, even if small, maybe between 25 – 40% of the household income. In rural areas 60 – 70% of child labour is prevalent. The quality of education is so poor that parents wonder if going to school is really worth it.

**Cultural Cause:** In European History when child labour was common, certain cultural beliefs have rationalized child labour and thereby encourage it. Some view that work is good for the character – building and skill development of children. The cultural tradition is that children follow in their parent's footsteps. Child labour is a means to learn and practice that trade from a very early age. Agriculture employs 70% of the world's child labour.

**PROBLEMS OF CHILD LABOUR IN INDIA**

Child labour has become a big problem in India. It is no doubt a socio – economic problem. It is true that a number of laws have been imposed to prevent child labour. The ban has been imposed to save the children from hazardous works and to restore Care- free childhood. Indian Government must come forward to remove this curse with adequate financial help to the poor family. The Government must arrange for free education and treatment for the children. Child Labour act must be properly maintained and followed to protect child labour . There are some types of child labour . They are as follows :

1. Bonded child labour
2. Consequences of child labour
3. Child labour and exploitation
4. Magnitude of child labour in India

**POLICIES FOR CHILD LABOUR**

1. Child Labour (Prohibition and Regulation) Amendment Rules, 2017

2. Child Labour (Prohibition and Regulation) Amendment Rules, 2016
3. Child Labour (Prohibition and Regulation) Act, 1986
4. Constitutional Provisions for Child Upliftment
  - I. Article 21 A : Right to Education
  - II. Article 24 : Prohibition of employment of children in factories
- III. Article 39 : The State shall, in particular, direct its policy towards securing
  5. Legislative Provision Prohibiting and Regulating Employment of Children
  6. ILO core convention related to Child Labour
  7. National Policy on Child Labour
    - I. Policy
    - II. Right to Education Bill
- III. Rehabilitation of Children Working in hazardous occupation

### **LEGISLATION FOR CHILD LABOUR IN INDIA**

There are several legislative enactments which provides legal protection to children in various occupation.

1. The Children (pledging of labour ) Act, 1933
2. The Employment of Children Act, 1938
3. The Minimum Wages Act, 1948 and rules made there under by the government
4. The Factories Act, 1948
5. The Plantation Labour Act, 1951
6. The Mines Act, 1952
7. The Merchant Shipping Act, 1958
8. The Motor Transport workers Act, 1961
9. The Apprentice Act, 1961
10. The Atomic energy Act, 1962
11. The Beedi and cigar worker, (conditions of employment) Act, 1966
12. The Shops and establishment Act, in various states
13. Child Labour (Prohibition and Regulation) Act, 1986

### **CONCLUSION**

Government has accordingly being taking proactive steps to tackle this problem through strict enforcement of legislative provisions along with simultaneous rehabilitative measures. State Governments, Which are the appropriate implementing authorities, have being conducting regular inspections and raids to detect cases of violations. Since poverty is the root cause of this problem and enforcement alone cannot help solve it, Government has been laying a lot of emphasis on the rehabilitation of these children and on improving the economic conditions of their families.

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**ELEMENT OF LOVE IN WILLIAM SHAKESPEARE'S SONNETS****Romia Correia**

Assistant Professor, St Joseph College of Arts &amp; Commerce, Virar (W), Mumbai

**ABSTRACT**

*William Shakespeare, the well-known playwright, poet, sonneteer and actor reflected the Renaissance England in his writing. The concept of love that prevailed over Renaissance era was so-called Courtly Love, i.e. the love matters of kings, queens and the like. But the poets like Shakespeare moved from this social hierarchy to the new direction of beauty, love, time, humanity and nature to teach you what the nature of love should be and how love goes beyond all the surface of beauty. Shakespeare composed 154 sonnets. The first 126 sonnets refer to and are generally addressed to the Fair Friend while the succeeding ones concern the Dark Lady (Dubrow 238). Element of love in William Shakespeare's sonnets will be the focus of present paper which endeavors to investigate the poet's attitude of love.*

*Keywords: Renaissance, Courtly Love, Sonnets, Hierarchy*

**INTRODUCTION**

William Shakespeare the playwright, poet and actor is one of the renowned writers in the history of English literature. He was born in 23rd April 1564, during the birth of the Renaissance Movement that changed face of England for many years. Renaissance era experienced the Golden Age of Queen Elizabeth. In Elizabethan England William Shakespeare was one of the main pioneers of cultural movement. His contribution of literary work in the Renaissance period was a reflection of that time. Shakespeare carried a new human-centered literary work that demonstrated the everyday life instead of kings, queens and aristocrats. Shakespeare portrayed the Renaissance era that held rich amount of humanity, beauty, love and reality.

Besides writing 38 plays- comedy, tragedy, tragi-comedy, historical plays - Shakespeare wrote 154 sonnets and various several poems that marked the English literature. Shakespearean poems as well as sonnets were the best pieces that English literature have ever had. Shakespeare turned towards writing poetry especially in 1593 when theatres were on the point of closure due to the outbreak of plague in England. He seems to find a patron in the Court and devote his poem to him. His poetry brought him material success. His sonnets are related to his experience in life unlike his plays in which real Shakespeare is hidden behind the dramatic masks. So his sonnets are interpreted as autobiographical confessions. William Wordsworth opines that in them Shakespeare, "expressed his own feeling in his own person," and that they were the key whereby, Shakespeare unlocked his heart.

**LOVE ELEMENT IN THE SONNETS:**

William Shakespeare composed 154 sonnets- the first series (1-126) is addressed to a man, Fair Friend:

*Thou are thy mother's glass and she in thee*

*Calls back the lovely April' of her home.*

The second series is addressed (127-154) to a woman, Dark Lady. The young man was, "the world's fresh ornament from a noble family and was very handsome (sonnet 3). The first twenty-six sonnets show the poet's great love for the man. In Sonnet 33, a woman - the seasoned temptress- whom Shakespeare loved has tempted the man and hence double loss occurs:

*But 'alack' he was but one hour mine.*

*The region could hath masked him from me now.*

The last group of sonnets in the first series (100- 126) confesses the unchangeable and eternal nature of love:

*Love is not love*

*Which alters when it alteration finds*

*Or bends with the remover to remove*

The second series of the sonnets is addressed to a 'Dark Lady', though not very beautiful has captivated Shakespeare's heart. Obviously, this series is connected with the first one. The sonnet 144 shows:

*Two loves I have of comfort and despair*

---

*Which like two spirits do suggest me still;*

*The better angel is a man right fair,*

*The worser spirit a woman, coloured ill.*

Shakespeare is well aware of the woman's selfish influence on him. But he gradually comes out of this disturbing situation. It is interesting to note who is the person to whom the first series of sonnets is addressed to. Shakespeare undoubtedly addressed a 'Will', may be the name of Earl of Pembroke. His name is William Herbert who was young, handsome and highly cultured and well respected in society. That's why Shakespeare may have come under his spell. So Shakespeare dedicated his sonnets to the patron whose initials are W.H. The "Dark Lady", the Shakespeare's inspiration to write for her, is enveloped in an aura of mystery. Someone thinks she was supposed to be bold, witty, unfeminine Marry Fitton, maid of honour to the Queen. But it is only speculation. The sonnets certainly belong to the middle period of the poet so they do reflect the central episode in the poet's life.

In 1640 the Publisher pirated the sonnets and changed the pronouns to make the readers feel that the sonnets 15 to 126 were addressed to a woman. The reader felt uneasy because Shakespeare addressed a male as a beloved feeling such deep love for him. Obviously, there was one role of the beloved who answered to the desire within the poet to love and live through the person as generally one associates such love with a person of opposite sex. But the roles are reversed in Shakespeare.

The twenty-five sonnets are addressed to the "Dark Lady". Though they are full of her weakness, imperfections and deceit, she inspires and attracts physical desire in the poet. The poems addressed to a man demonstrate the poet's taking delight in his beauty, cherishing his whole personality and giving him great respect. His love is without lustful lascivious act as well as physical craving for him. The noble love for the man and the profane love for the woman. In the sonnets 40 to 42, 133, 134 and 144 we come across the fact that Shakespeare's mistress lures his friend. On this the disturbed and humiliated poet wants to retain the man's love and not the women's. The unconventional thing is that the sonnets are addressed to a male and lover.

Though in Renaissance period, people did value a man's friendship more than the attraction of a woman, homosexuality was not acceptable in Elizabethan England. Men could wear silks and ruffles and have long hair and pose in romantic setting for portraits. Shakespeare admires "the master mistress of my passion" in sonnet 20, for having refined beauty of a woman but not possessing feminine frailties. The following couplet has a nice citation:

*But since she prick'd thee out for women's pleasure*

*Mine be thy love, and thy loves use their treasure.*

The poet admits that his friend's love is aimed at women. The poet could not have bantered in this way if there had been any physical relationship between them. But the last line of the couplet shows the unusual relationship. C.L. Barker expounds it so, "What Shakespeare's metaphor of capital and interest here proposes that he should enjoy the whole identity of the friend while women enjoy what this capital yields of specific physical relationship.

The sonnets addressed to the man assert this kind of love while the sonnets addressed to the woman demonstrate no use for her love but need of physical relationship. This is an unusual relationship because the love conveyed for the friend is real and pure love. C.L. Barker very typically puts it, "Most important kind of love which is ordinarily part of a relationship, here becomes the whole and is expressed with an unparalleled fullness and intensity. It is love by identification rather than libido possession. Such love is central in other relations of life notably between parents and children.

Shakespeare feels universal love and in his case wraps up his very being and the very existence of the friend enlivens his entire consciousness. A true lover's experience remains the same irrespective of who the beloved is because "all love's absence makes a winter" (sonnet 97). When "thy sweet love remember'd such wealth brings" (sonnet 29). These poems make one very conscious of the lover's imagination knowing the limitations of physical existence.

A poet like Shakespeare transmutes the emotion of love into words unlike common people who may not have benefited by love through identification. Thus he imparts beauty and value to his beloved friend. By changing love into the poetry which is equal to physical pleasure results fulfilment and satisfaction. In the theme of

immortality in the poem, the poet experiences a lover's sense of victory over time by becoming one with nature. Shakespeare accepts Time's profound power which no other poet has ever been able to capture this quality.

There are many difficulties on the path of love which are clearly visible in the sonnets. One obvious difficulty is that the poems show mostly one-sided love. All actions take place on the poet's part. The poet's love sees him in various roles. Shakespeare has no illusion about his love. In some sonnets the poet playfully expresses that such identification implies self-love. He explores this fact in sonnet – 62 :

*Sin of self-love possesseth all mine eye.*

Shakespeare's love for the woman is really opposed to the love he felt for his friend. Shakespeare makes love to her and tells her that she is of no significance. He, in sonnet 127, tells her that he is drawn towards her in spite of the fact that she is "dark" and not "fair" . In sonnet 141 pleading for her favours, he tells her that he loves her contrary to his "five wits" and "five senses" injunction. In sonnet 150 , he recognizes the contradiction such as " In the very refuse of the deeds, she tries to make him love her more. But when he sees her more, he hates her more :

*The more I hear and see just cause of hate*

Several sonnets show a sequence in which the poet degrades the woman and his relation to her frees him for cheeky self-assertation.

### **CONCLUSION**

In the renaissance era the Courtly Love was very popular. The love sacred in nature paved the way for spiritual love. The English poets like Shakespeare did not completely renounce sensual love but they were disgusted with lustful life in society. Shakespeare in his previous works like his contemporaries expressed a similar insight of love. He tried his level best to follow the concept of love with pure and lofty in nature. In the Fair Man poems his notion of love is worthy to take note of. But in the Dark Lady poems a love for a worthless woman becomes a dominant theme. The poet's love for a woman whom he hates pushes him into the valley of despair. The poet is aware of the fact that his blind love for this deceitful Dark Lady is similar to lascivious act in nature. He knows he should contempt this wilful and indecent mistress. On the contrary, he would like to turn his love towards the man to whom he admires most. The poet prefers the man's pure love to the woman's impure selfish love.

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**IMPACT OF COVID -19 ON SMALL LAND HOLDER FARMERS****Mrs. Sabina Maxvin Correia**

St. Joseph College of Arts &amp; Commerce, Satpala

**ABSTRACT**

*The COVID-19 affect whole world for almost 2 years. It creates negative impact on each sector. Indian economy's strength declines gradually during pandemic era. In lockdown period whole society was at home and it was difficult to generate income. The lifestyle was changed in this age. Agriculture sector didn't survive during this situation.*

*The researcher studied farmers those who hold small land i.e., less or equal to 1 acre. Respondents responded their position before pandemic, during pandemic and now. The researcher asked respondents about the labours and wages.*

*The government provided various benefits and schemes to farmers in position of COVID-19. Researcher's data shows that small land holder has not received any help from government. It impacts on each crop. The researchers researched about changes in cultivation pattern.*

*Another issue that is cause for concern is the availability and access to seeds, fertilizers and pesticides for the next crop season. Post the rabi harvest in April, farmers prepare for the next (kharif) season in May. However, the COVID-19 induced disruptions have reduced production capacity for farm inputs and have led to an increase in price, making these resources inaccessible to smallholder and marginal farmers in the country.*

**INTRODUCTION**

Agriculture is the primary source of livelihood for about 58% of India's population. Nearly 90% of India's agricultural sector is made up of small and marginal farmers. Every year, Indian farmers face risks such as low rainfall, price volatility and rising debts. But risks from the COVID-19 pandemic are putting new challenges in front of a sector that is already under threat. These farmers are particularly vulnerable to economic shocks, include those sparked by COVID-19 lockdowns.

Farmers having less than two hectares (five acres) of land are called small farmers and those having less than one hectare (2.5 acres) are called marginal farmers. In the 2002-03 round of the survey, about 69.6 per cent of the agricultural households possessed less than 1 hectare of land, which increased to 76.5 per cent by 2018-19. These marginal farmers now own about 34.5 per cent of the land as opposed to 23 per cent in 2002-03.

Most Indian farmers are subsistence farmers who produce crops for their family. Farmers divide their property between their sons, which decreases the size of the farm.

Farmers of all sizes are feeling the impacts of the Covid-19 pandemic, from travel restrictions to market closures to social distancing requirements. Smallholder farmers and farm workers in developing countries might be among those feeling the biggest economic impact as even slight price fluctuations can have deep impacts on their lives.

The nationwide lockdown came at an unfortunate time for farmers, as it was the harvest season for the (rabi) winter crop. The lockdown created both a shortage of labour and equipment - migrant laborers in India usually move to rural areas during harvest, and smallholder farmers often rent harvesting equipment as this is cheaper than purchasing it.

**Impact of COVID-19**

COVID-19 induced significant economic and social disruptions in India. Rural households, including smallholders, were affected by loss in migrant income, livelihood and farm and non-farm income. The biggest disruption of livelihood in both the developed and developing world affected the livelihoods of 1.3 billion people.

The national statistical office released the estimates of Gross Domestic Product (GDP) for the first quarter (April-June 2020), suggesting a negative economic growth of 23%. In comparison, the construction sector shows a negative growth of 50%, followed by the service sector (47%) and the manufacturing sector (39%). In contrast, agriculture and allied sectors show positive growth of 3%.

COVID-19 is disrupting activities in agriculture and supply chains.

- The non-availability of migrant labour is interrupting some harvesting activities, particularly in northwest India where wheat and pulses are being harvested.
- There are disruptions in supply chains because of transportation problems and other issues. Prices have declined for wheat, vegetables, and other crops, yet consumers are often paying more.
- India's \$14 billion (or Rs 1 trillion) poultry market has begun a culling exercise as consumers have started keeping off chicken products for fear of catching coronavirus.
- Weak demand from the poultry sector has resulted in a sharp decline in feed prices too, with both soybean and maize prices falling by nearly 25 per cent in the past two months. The poultry market consumes around half of soybean and maize production in India. Industry estimates peg the loss to the market at Rs 1,000 crore.
- With the mango season just starting and nearly 40 per cent produce is sent to foreign countries. Due to closure of exports farmers will suffer huge losses.

### Government facilities and schemes provided to farmers during Covid-19

The government of India announced the COVID-19 social assistance package of INR 1.7 lac crore (or 25 billion US\$) under the Pradhan Mantri Garib Kalyan Yojana (PM-GKY) to provide immediate relief to the vulnerable population. The PM-GKY package uses existing schemes to provide additional benefits to farmers and rural households.

The study focuses on four major schemes potentially relevant to the benefits of the farmers. These schemes include Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), Pradhan Mantri Ujjwala Yojana (PM-UY), Pradhan Mantri Jan Dhan Yojana (PM-JDY), and Pradhan Mantri Ann Vitran Yojana (PM-AVY). Together, these four programs represent about 70% of the total budget of the PM-GKY package.

Under the PM-KISAN, farmers did not receive an additional benefit. Still, importantly the scheme payment was frontloaded in the first week of April 2020, which was quite important for farmers to address their liquidity constraints. However, the remaining three schemes provide an additional benefit under the package. Although these schemes are not directly meant for farmers, the benefits received through these schemes have implications for farmers' liquidity concerns.

### OBJECTIVES

- To study the impact of Covid-19 on small land holder (upto 1 acre).
- To understand the opinion and problems faced by farmers.
- To notice the income of farmers and how they pay the wages to labours.
- To know that farmers are facilitate by government schemes.

### REVIEW OF LITERATURE

The researchers surveyed farmers by sending google form to their children. Researchers interviewed respondents to gather data. The data was collected to article of farmers which was published on internet. Following are the articles-

- Deepa Maggo (Author) (2<sup>nd</sup> June 2020) published on 'wbcsd'
- The research was done by researcher through 'IBEF' website

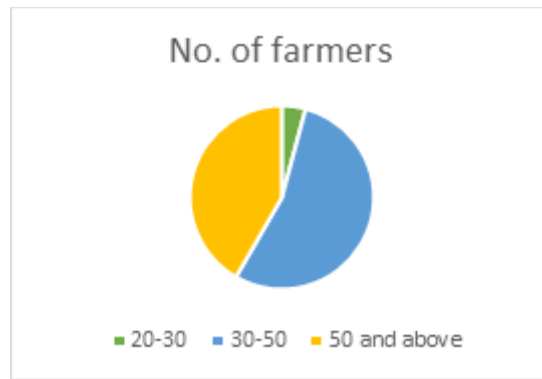
### RESEARCH METHODOLOGY

The study has been conducted based on both Primary & Secondary data. The secondary data was used to understand the concept of Pandemic on agricultural sector, general Impact on farmers. The primary data is conducted on small land holder (up to 1 acre) farmers of North Vasai area to study the problem faced by them. The sample size for the study for primary data was 48.

### DATA ANALYSIS AND INTERPRETATION

#### 1. Age group of farmers

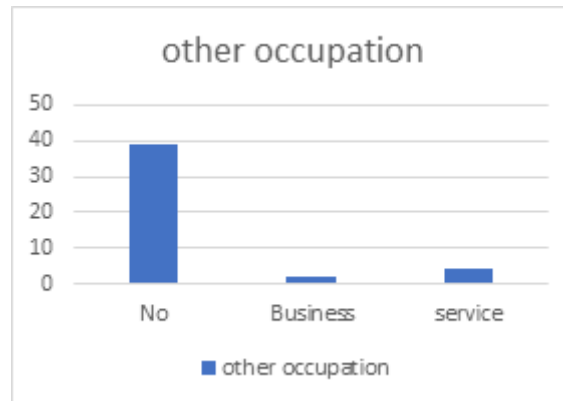
Farmers Age- Group	No. Of Farmers
20-30	2
30-50	26
50 and above	20



**Interpretation:** The age group 20-30 belongs 2 farmers, 30-50 belongs to 26 and 50 & above belongs 20 farmers.

**2. Occupation Other Than Farming**

Other Occupation	No. of Farmers
No	39
Business	2
service	4



**Interpretation:** out of 48 farmers 39 are only depend on farming, 2 have their small business and other 4 are doing service for few hours.

**3. Total Farm Area (Sq. Ft.)**

**Interpretation:** All 48 farmers are having land upto 1 acre. Almost all are having different size of land. Some are having 40,560 sq.ft. (exact 1 acre), few are having 40000 sq. ft., 14375 sq. ft., 23,520 sq. ft.

As per the survey, the smallest size of land holding is 14375 sq. ft. and the largest one is one acre.

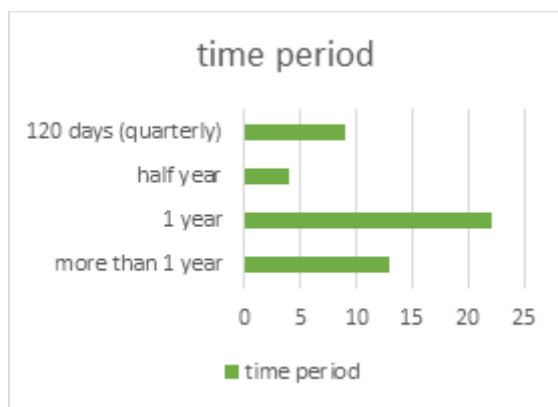
**4. Variety of crops**

According do primary source farmers produce Banana, Tulsi, Areca nut, Chawli (long beans), Son champa, desi rose, white ginger lily, hibiscus, lemon grass, curry leaves, balsam flowers, papaya, vegetables like - val beans, sneak gourd, bottle gourds, egg plants, onions, spinach (palak), methi, radish, cucumber, cauliflower, turnip, coconut, banana flower and leaves.

**5. How much time a crop takes to grow?**

Time Period	No. of Farmers
more than 1 year	13
1 year	22
half year	4
120 days (quarterly)	9





**Interpretation:** 13 farmers who plant coconut, son champa, areca nut, hibiscus have cultivation period more than 1 year. 22 farmers who plant tulsi, white ginger lily, desi rose, onions, banana plant harvest for a year. Remaining who plant vegetables which comes in Rabi or Karip crops plant for half year or quarterly as per the crop.

**6. How many times do you visit your farm?**

Farmers Visit	No. of Farmers
once in a day	24
twice in a day	11
twice in a week	13



**Interpretation:** Most of the farmers visit daily to the farm. Those who plants tulsi, flowers visit twice a day. Farmers which produce coconut, areca nut, or banana visit twice or thrice in a week.

**7. Do you have labours?**

	labours
yes	32
No	16



**Interpretation:** out of 48 farmers 32 have labours in their farm.

8. How many labours do you have?

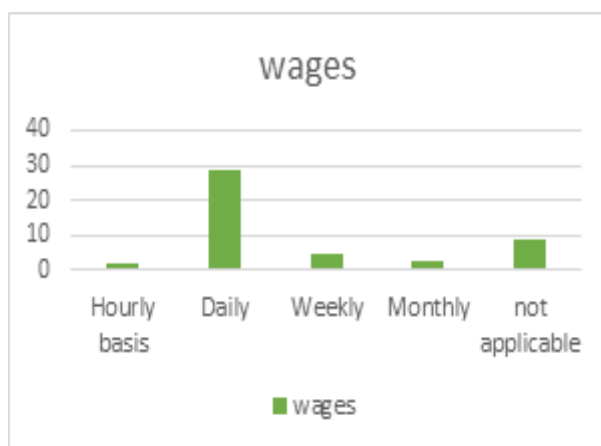
	No. of labours
no labours	9
only 1	30
2 labours	8
3 labours	1
more or equal to 4	0



**Interpretation:** I have surveys farmers will small land holders therefore 9 farmers with less than 16000 sq. ft. does not have labours. Around 30 farmers has 1 labour. 8 farmers have 2 labours and only 1 found with 3 labours.

9. How do you pay wages/salary to your labours?

Period	No. of Farmers
Hourly Basis	2
Daily	29
Weekly	5
Monthly	3
Not Applicable	9



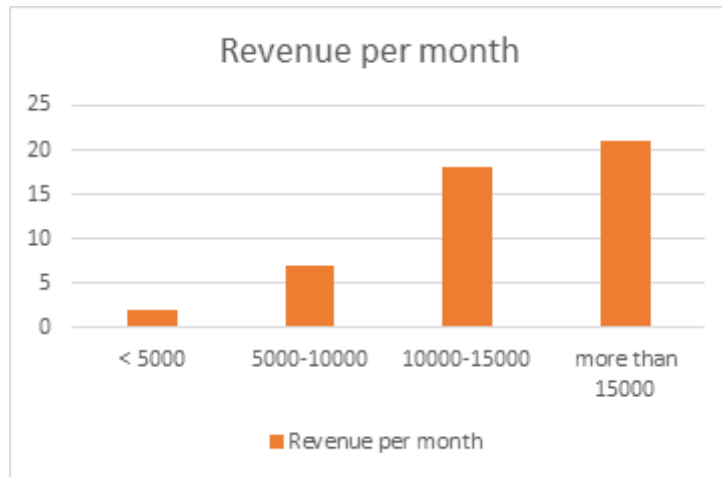
**Interpretation:** 2 farmers paid hourly to the labours. Most of farmers prefer daily basis wages as labours belong to poor family and require daily wages. 5 farmers give wekkly based salary. I found 3 farmers who plant onions and tulusi pays monthly salary.

10. How much wages were you paying before pandemic?

The payment was done hourly, daily weekly and monthly basis. Before pandemic the monthly payment was around Rs. 3000 per person, daily farmers give Rs. 200- 250 wages, for hourly they pay around Rs. 60 to 100. And weekly basis they give around 1000 Rs.

11. What was a total revenue (per month) before pandemic?

	Revenue Per Month
< 5000	2
5000-10000	7
10000-15000	18
More Than 15000	21



**Interpretation:** out of 48 farmers 21 were earning more than Rs. 15000 per month before pandemic. 18 farmers were earning around Rs. 15000. 9 farmers were earning less than Rs. 10000 as they have small land

12. How does Covid-19 affect your income?

All farmer’s lifestyle was affected by COVID-19. There were no distribution channels available. It was difficult to pay money to labours during this period. Due to lockdown, all the markets were shut and during that time income was affected. People were not allowed to go to markets, there was no other source of income. Because of no marketing there was many loses, income decreased by 50%.

13. Did you remove your labours during lockdown? if No, What salary/wages did you pay to your tenants?

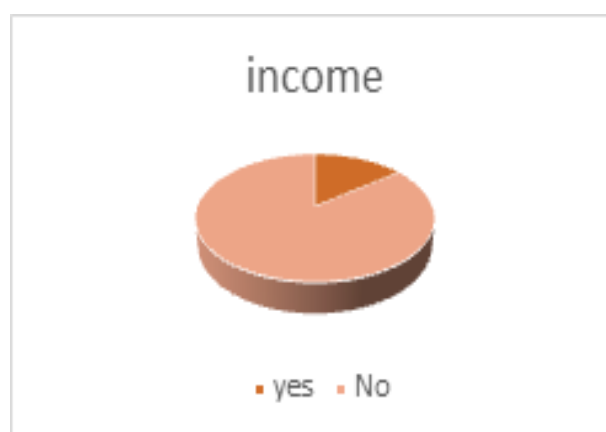
As per the survey only 1 farmer reduce their labours from 3 to 1. Other farmers kept their labours. Almost 50% farmers paid fully too their labours.

14. How did the distribution channel affects crops during lockdown?

Farmers didn’t go to sell the flowers as it was restricted. There was no transportation so they can't go there because of that there were many losses. They had to throw way the harvest. The frequency of visiting the farm also reduce.

15. Have your income stage improved like earlier after pandemic?

	No. of Farmers
Yes	7
No	41



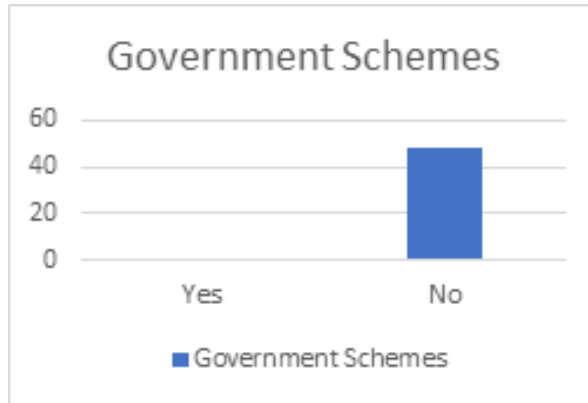
**Interpretation:** 85% farmers income status has not improved after pandemic.

**16. If no, what is the income difference?**

Around 77% farmers found 50% difference. Others bares losses. Some have 10-20% difference.

**17. Have you received any benefits or facility from Indian Government during pandemic period?**

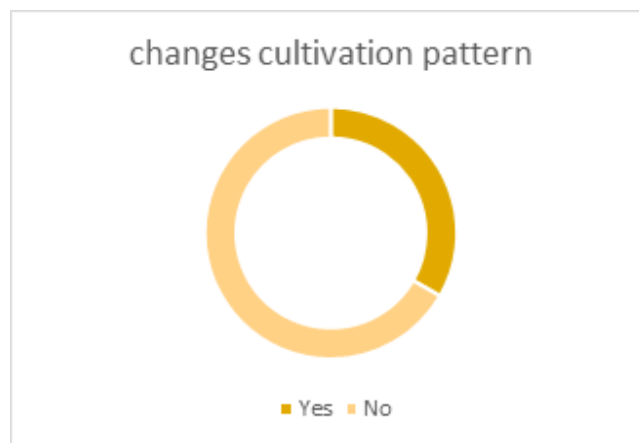
Government Schemes	No. of Farmers
Yes	0
No	48



**Interpretation:** Total surveyed farmers have not received government benefits. The got free ration during lockdown like other population but not received any schemes delivered by government.

**18. Have you changed your cultivation/ harvesting pattern to generate more income? and How?**

	No. of Farmers
Yes	16
No	32



**Interpretation:** 33% farmers change their cultivation pattern. Few changes to other crops but doesn't find more changes in income. Few suggested there are no money to experience new.

**RECOMMENDATION**

- Government should measure the total farmers and should understand the problems faced by them during pandemic.
- The distribution channel should provide by government during this kind of situation.
- Crops which are edible was somewhere consume in near by area, but crops like flower was become a wastage. So, government should provide monetary benefits to such farmers.
- Subsidy should be provided on fertilizers, seeds, pesticides etc.
- High Agriculture credits should be given to farmers.
- NABARD should deliver credit facilities or loan to farmers.

**LIMITATIONS**

- Sample size was limited.
- Only north Vasai was scrutinized during this period.
- Small land holder (less or equal to 1 acre) was examined in this study, other farmers were not inspected.
- Other sectors like animal husbandry, fishing, micro-small businesses were not involved.
- The data is not accurate, some farmers are illiterate so they were not delivering the exact loss/ revenue amount.
- Farmer's savings or family members (spouse, children) income is not considered.

**CONCLUSION**

I conclude that around 90% farmers still faced the financial problems. The government should examine the small land holder farmers. Most of the farmers don't have other financial sources. Some farmers are not educated to appeal the farmers. They have not received any reimbursement of their losses. Most of the farmers mostly flower producers didn't earn in the era. The government should not neglect this and give sufficient compensation to farmers. Government should provide subsidy to small land holder farmers so they can start with new production in their field. If in future the same situation takes place then government should look over the distribution of crops so the farmers will earn and there will be no wastages.

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- <https://www.indiawaterportal.org/articles/covid-19-and-social-protection-impact-agriculture-sector>
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- [Cgdnd3Mtd2l6EAM6BwgAEEcQsAM6CAghEBYQHRAeOgQIIRAVOgUIIRCgAToHCCEQChCgAToFCAAQogRKBAhBGABKBAhGGABQ7w5Y\\_2Zg\\_WhoBHABeACAAeIBiAHZK5IBBjAuMzYuMpgB AKABAcgBCMABAQ&scient=gws-wiz](https://www.wbcsd.org/Overview/News-Insights/WBCSD-insights/Impact-of-COVID-19-on-smallholder-farmers-in-India)
- <https://www.wbcsd.org/Overview/News-Insights/WBCSD-insights/Impact-of-COVID-19-on-smallholder-farmers-in-India>

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**STUDY ON GOOGLE, PAY PHONE PAY, PAYTM HIKE AFTER DEMONETIZATION**

**Mrs. Nidhey Mankame, Mrs. Rohan Bane, Mrs. Alexio Fernandes, Mrs. Suraj Pujari, Mrs. Prabhat Jha, Miss. Krunakshi Patel, Miss. Saniya Madakay, Mrs. Hitesh Ghatkar and Mrs. Roshan Dhandekar**  
**Assistant Professor Sangita Pandit (Guide)**

**• EXECUTIVE SUMMARY**

*This project explains about pay tm, google pay, phone pe Paytm is India's leading financial services company that offers full-stack payments & financial solutions to consumers, . Phone Pe is a mobile payments app that allows users to transfer money instantly to anyone, by using just their mobile number. Google Wallet is a mobile payment Android app that transforms a phone into a wallet. This app utilizes the Near Field Communication (NFC) technology that allows its users to pay for purchased items and redeem offers*

**• INTRODUCTION**

Hike in India has gone a step ahead than its cousins like Whatsapp in introducing a Digital Payment platform as a feature in the application. The messenger app already has a good amount of market share but not as good as whatsapp whose Indian consumer base is whopping 200 million. Certainly, the statistics called for a feature which would target its growth and wide consumer reach, therefore Hike in India is all set to introduce this digital payment platform wherein the mechanism would enable the consumer to make cashless payments online.

**• REVIEW OF LITERATURE**

1. Prof Trilok Nath Shukla: In his paper “Mobile Wallet Present and the Future” (June 2016) has discussed about mobile wallet, working, types and its advantages and disadvantages. His analysis included perception of consumers and retailers about mobile wallets. He concluded that mobile wallets will be used to engage with the customer by the marketers and digital businesses. Irrespective of the market status of these mobile wallets, marketers should take advantage of the emerging opportunities.
2. Kevin Foster, Scott Schuh, and Hanbing Zhang: (2010) they examined the consumer payment methods with respect to cash holdings and withdrawals which was decreasing since 2010. There was an increase in card payment system with respect to 2009 in the year 2010, which resulted in less usage of paper currency. Since 2010 there was an increase in usage of debit and credit card compare to cash transaction which slowly took a decline giving rise to prepaid payments.

**• RESEARCH METHODOLOGY**

The aim of this research paper is to analyse the usage of digital payment by users. In order to reach the aim a structured questionnaire was sent to 230 smart phone users who use PAYTM,GOOGLEPAY,PHONEPAY for online payment. This research used descriptive method in order to get the statistic result from respondents. Reserch is an art of scientific investigation

**Primary Data:**

Data was collected from both primary and secondary sources. Data on the use of plastic money and virtual wallet was done by two different questionnaires which are similar in nature and constitute the primary data source for this research. During the survey it was evident that the users had very different expectations from the plastic money and wallets so it would not be great to draft nearly same set of questionnaire from the respondents. Wallets is new and it is difficult to gauge people responses as most of the people are not aware of the features and definitely most people are not experts at using this new technology.

**Secondary Data:**

The secondary data about the project is collected through various source i.e.

Books on the very topic.

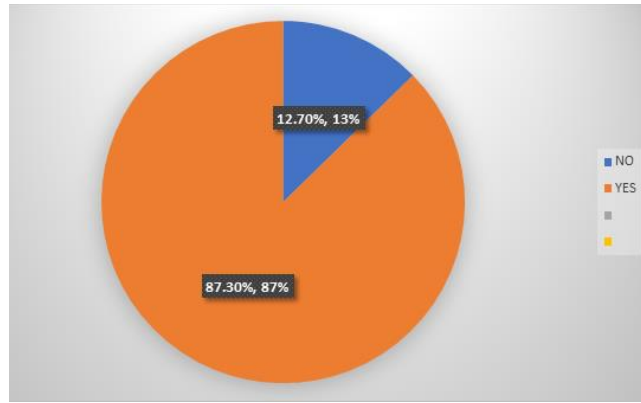
Various websites.

Newspaper Articles.

Magazines containing the information about the topic.

**DATA ANAYLSIS AND ITS INTERPRETATION**

1. Do you use Internet Banking?



**ANALYSIS:**

87.3% people choose yes.

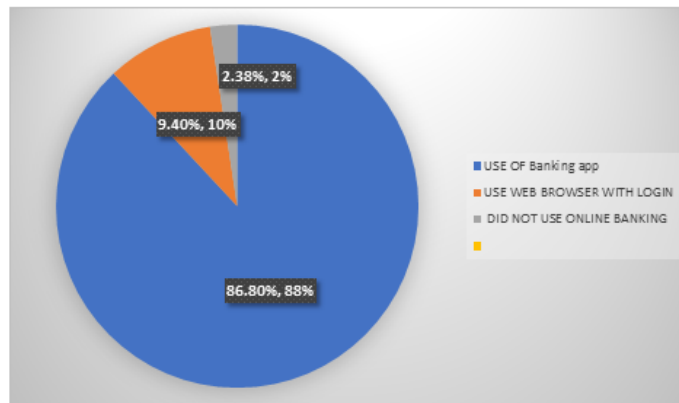
12.7% choose No.

**INTERPRETATION:**

It was found that 87.3% of people use internet banking.

12.7% people don't use internet banking.

2. For your online banking which of the following categories best explains your situation?



**ANALYSIS:**

86.8% for banking apps.

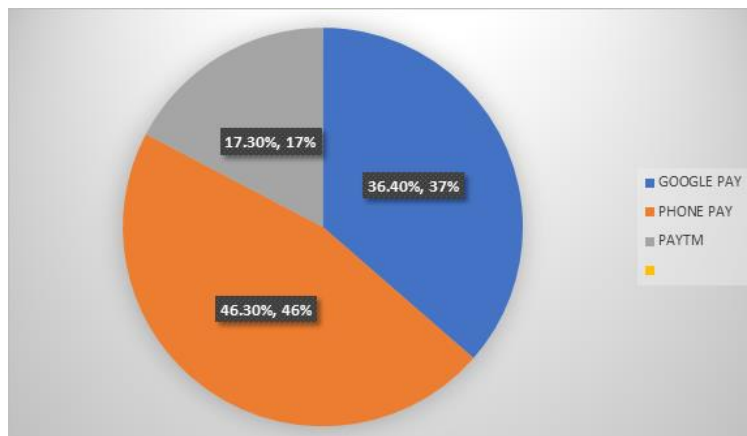
9.40% for web browser login.

2.38% for not using online banking.

**INTERPRETATION:**

It is found that among 100% of people 86.8% people are almost using the banking apps and 9.40% are using web browser with login and there are only 2.38% people who don't use online banking

3. HOWS MARKET SHARE IS HIGGER IN 2021



**ANALYSIS:**

36.40% people prefer google pay.

46.30% people prefer phone pay

17.30% people prefer paytm

**INTERPRETATION:**

There are more no of people prefer phone pay and goggle than paytm

**FINDINGS**

- 75% of the respondent's age is 18-25, 16.1% age is 25-30, 5% of the respondent age is 35-40, 2% of the respondent age is 40-45
- 67.9% of the respondent are female and 32.1% of the respondent are male.
- 8.9% of the respondent education qualification is higher secondary, 62.5% of the respondent are under graduated and 28.6% of the respondent are post graduated.
- 87.5% of the respondent use internet banking and 12.5% of the respondent don't use internet banking.
- 91.9% of the respondent don't use because they have concern about security and 8.1% of the respondent don't understand the technology.
- 87% of the respondent use of banking apps and 9.3% of the respondent use web browser with log-in.

**SUGGESTION**

- It is suggested that offline and online marketing strategies be brought into alignment to prevent mixed messages and to promote the availability of the online forums for interaction. Offline advertising should be used to complement the online media. Adding "visit us on Facebook" and other such to promotional material will help to raise awareness
- The reviews and complaints raised by the customers on the SNS should be effectively managed and proper actions should be taken by the hotels management and the action taken should also be communicated to the customer
- The promotional offers during season on should be displayed on the SNS on regular basis, so that large number of customers is captured.
- Provide the widest range of payment methods possible Don't require site visitors to create an account before they can pay Avoid redirects during the payment process Keep payment information as secure as possible Keep your information requests minimal.

**CONCLUSION**

Conclusion. E-banking offers a higher level of convenience for managing one's finances. However, it continues to present challenges to financial security and personal privacy. Many people have had their account details compromised, as a result of online banking.

**REFERENCES**

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- Paytm.com
- Phone Pe: <https://www.phonepe.com>



**ECO TOURISM: NEED FOR ECO TOURISM IN DAPOLI – MURUD HARNEY****Leena R. Chikhale**

Assistant Professor, I.C.S. College of Arts, Commerce &amp; Science, Khed, Ratnagiri

**ABSTRACT**

*Tourism is an important source of revenue-generation for any destination. It is a source of earning valuable foreign-exchange for the country. It supports the local economy directly as well as indirectly. A form of tourism that has been around for some time is eco-tourism. It is also known as sustainable tourism. It is a kind of tourism which leaves minimum impact on the environment. However, at the same time, it also helps in conservation of the environment. This tourism is for the travellers who are interested in the flora, fauna and natural attractions of a particular destination, rather than man-made attractions and shopping. It is a responsible type of tourism, one that promotes the well-being of the indigenous population, by encouraging financial benefits for the locals. The Konkan region of Maharashtra stretches from Mumbai to Sindhudurg. Its beaches are very popular amongst tourists, and there are a lot of domestic and international visitors or most of the year, except during heavy monsoon. To cater to this demand, there is a lot of development that has taken place over the past few years, ranging from infrastructure and roads, to accommodation facilities, local transport & recreational activities. All this growth and expansion has had an impact on the environment. Encouraging eco-tourism will be instrumental in ensuring sustainable development of the Konkan region.*

**INTRODUCTION**

Eco-tourism is a form of tourism that involves travelling with a focus to destinations that are rich in culture as well as natural attractions. It is of interest to those kinds of travellers who would like to reduce the negative effects arising from their visits on the environment. Such travellers are also fascinated by the indigenous culture and landscape. Tourism in any form has impacts on the environment to a lesser or greater degree. Every organism in the eco- system has its own role to play. Numerous organisms co-exist in harmony in nature. However, if this synchronization is disturbed in any way, it disrupts the natural balance. The World Tourism Organisation (UNWTO), which is the top-most body for the development of tourism in the world, defines Tourism Carrying Capacity as “the maximum number of people that may visit a tourist destination at the same time, without causing destruction of the physical, economic, socio-cultural environment and an unacceptable decrease in the quality of visitors' satisfaction”

**ECO TOURISM**

What is Eco Tourism?

Eco Tourism is sustainable that focuses on minimal impact/less impact on environment and local culture.

It may be defined as:

“it deals with interaction with biotic components of natural environment”

“Travels to the destination where flora, fauna and cultural heritage are the primary attractions”

**OBJECTIVES OF RESEARCH**

As we know Eco Tourism is the most important part of economy. It provides income to the government as well as society.

- Ø Eco tourism is intended to offer tourists an insight into the impact of human beings on environment.
- Ø To encourage people for a greater appreciation of our natural habitats.
- Ø I would like to minimize the negative impacts on environment like pollution and enhance the cultural integrity of local people.
- Ø Promotion of energy efficiency, recycling, water conservation and wild life conservation.
- Ø Maximizing the use of renewable resources.
- Ø Increase awareness about recent climatic and social conditions in between tourists and local people and aware the about 'Why they have to support ECO TOURISM' Motivating tourist about the recently launched mission “Swachh Bharat Abhiyan”

**OBSERVATIONS AND DISCUSSION**

- The „Bed and Breakfast scheme“ of the Maharashtra Tourism Development Corporation of the State Government has been instrumental in promoting the concept of eco-tourism, offering clean and maintained rooms to the tourists.
- Hotel rooms and home stays are often built using locally found material such as the jambha stone“ and other things such as betel nut tree trunks. This has helped in sustainable development and to minimize the carbon footprint, as fuel required for bringing building material from far off places has reduced.

**BENEFITS OF ECO TOURISM**

- Ø It brings a huge a sustained economic gain to the local community
- Ø It provides great job opportunities to local peoples as per their skills and affection towards environment.
- Ø First benefit is to creation of jobs like hotel workers, conservation staff, local guides and retail workers
- Ø Tourist and local peoples begins to realize the true value of culture, traditional knowledge and natural resources.
- Ø The increased pride in the community and society leads them to seek out further education and training.
- Ø Profit from tourism funds social development programs and projects. Ø Increases the standard of living.

It develops the water supplies, health clinics, roads, and many other public facilities.

**RESEARCH METHODOLOGY**

This research article is based on secondary as well as primary data sourced from research articles and papers, internet websites and magazine articles as well as Maharashtra Tourism Development Corporation website.

The survey of Murud and Harnai beach has taken to know the recent developments and to see the positive and negative impacts of tourism.

**DISADVANTAGES OF ECO TOURISM**

- Ø It disturbed the local residences
- Ø It causes a huge cultural insensitivity
- Ø There is no awareness of resources is being maintained
- Ø The society is not being particularly guided about rules and regulations regarding the Ecotourism
- Ø Wild life is disturbed
- Ø it is very hard for the local people to afford their daily needs.
- Ø Ecotourism always causes huge destruction environmental damages such as erosion, pollution, cultural clashes, and imbalance economy and tourism dependence.

Last but not the least; the greatest concern is uncleanliness and disposal of waste anywhere which directly harms to environment.

**ECO TOURISM IN DAPOLI (Murud-Harney beach)**

Dapoli is a small city in Ratnagiri district, Maharashtra. It is beautifully situated with a green blanket of nature. it is commercially strong city due to Tourism and its natural resources. Dapoli is mostly famous for its beaches like Murud, Harney, Kelshi, karde beach, ladghar beach and keshavraj beach.

Murud is situated 11kms from dapoli. It is a long flat beach and vast expanse of sandy beach. There are thousands of tourist visits to the murud beach daily and also peoples from neighbor cities spent their holidays and weekends at this beach.

Somehow there is large number of negative impacts on that place that's why there is need for practices of Eco tourism.

**NEED FOR ECO TOURISM IN DAPOLI (Murud)**

- Ø There is no any particular rules and regulation regarding conservation of natural resources.
- Ø There is need to awareness in between peoples about preservation and conservation about the Gods gifted beauty.

- Ø Peoples have to use public vehicles instead of private vehicle to go there. So it may be a less pollution practice.
- Ø Shops hotels and retailers are very close to the place of beach area so that it creates lots of garbage, food waste, and decreases the purity of water so it has to maintain distance between sea area and shops.
- Ø There is adventure activities like boating, speed boats, horse cart riding Camel
- Ø There is adventure activities like boating, speed boats, horse cart riding. Camel riding, banana boating, paragliding which introduces many expanses and endangers animals and human beings
- Ø Consumption of resources and energy in a huge amount causes destruction of ecosystem.
- Ø The prices of articles rise in a surplus amount which is not nearly affordable for each and every individual.
- Ø There is a less amount of Eco friendly hotels present over here. Ø There is no proper sewage treatment in Dapoli. Marine life is disturbed and harmed due to water pollution.



**HARNAI BEACH**

Harnai beach is famous for their fishing and fish auction. it contains rich variety of marine life which provides a huge opportunities of business for fishermen , boat sailors, traders, transporters and local peoples.

**NEED FOR ECO TOURISM**

- Ø There is a high need for conservation of marine life. Ø Proper waste management should be provided.
- Ø There is a need for Eco friendly hotels.



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**CONCLUSION**

- § Effective policy must be implemented to curb consumption by affluent.
- § We need morale education to instill genuinely environment respecting modern values in young student society.
- § Eco tourism is responsible form of tourism and tourism development, which encourages going back to natural products in every aspect of life. It is also the key to sustainable ecological development
- § Younger generation needs for Eco tourism and implementation of it for a better future. If not so within a decade the beauty and purity of these places will be on the pages on history.

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*“I DON'T WANT TO PROTECT THE ENVIRONMENT,*

*I WANT TO CREATE A WORLD WHERE THE ENVIRONMENT DOESN'T NEED PROTECTION”*

**IMPACT OF COVID-19 ON SMALL SCALE BUSINESS OPERATING IN VASAI - VIRAR****Shifa Leroy Tuscano**

Assistant Professor, Self-Finance Department, St. Joseph College of Arts and Commerce, Satpala, Virar (W), Maharashtra, India

**ABSTRACT**

*This unprecedented Corona virus pandemic has caused many people and their Livelihood to go through a challenging phase of life. Although the effect of covid-19 was not same for all business and services, but it did affect the business which were operating on small Scale and also shuttered Small entrepreneurial Ventures and New startups, yet there is very little evidence on its impacts. Services and Business such as School /College Canteens ,School Bus & Rickshaw Services , Beauty Palours and saloons ,Laundry services ,road Hawkers & food Stalls , Railway Food Stalls had a hard impact .Many Small Scale business operators were Daily wage earners and were earning small amount per day. When the Strict restrictions regarding Lockdown were announced these people were unable to sale their products ,render service and earn profit or even pay their labours resulting in postponing their works resulting in getting their labours and their own business to shut down or become jobless for days, months or Even Year. Corona Virus Pandemic situation has no doubt affected everyone globally, but it has hit the Small Scale business enterprises to the core. Hence, this study tries to analyse impact of Covid-19 pandemic on small Scale Bussiness enterprises with special reference to Vasai-Virar area.*

*Keywords: Covid-19 pandemic, Small Scale Business Operators,*

**INTRODUCTION**

Covid-19 though shuddered the world Economy and it is a pandemic making a giant distractions to lives and Livelihood as well as to the economic and Social systems in the world .Small scale Business Operators are the backbone of our economic system and it has its ripple effect of covid-19 all over the world and therefore protection of these enterprises has been a priority. Though all the business were not affected equally ,some accepted the challenge and adapted to the changing situation wherein they grabbed and created opportunities for themselves, Also Internet has been the lifeline for many who went for online business. Small Business Operators have limited Working capital as well as technology to run their business and therefore a sudden change will affect the normal functioning of their business. And the same happened on 25<sup>th</sup> March 2020 i.e Announcement of first lockdown phase in Mumbai for 21 days limiting the movement of public as a preventive measure against Corona virus and it got extended for weeks and months and thus small business services of school canteens, Beauty palours /saloons, Laundry services ,School bus /rickshaw services ,Hawkers ,railway food stalls were severely hampered as Public movement were restricted , People had Work from Home facility .Yet study on impact of Covid-19 on these business is limited , Hence, this study tries to analyze the difficulties and challenges faced and Adaption to Covid-19 pandemic by small Scale Business enterprises with special reference to Vasai- Virar area.Which is substantially important for targeting government aid to preserve small businesses and the jobs they create.

**MEANING**

A small scale enterprise, or a small business, is one marked by a limited number of employees and a limited flow of finances and materials. This Small Scale Business is owned & managed by sole Proprietor .It has restricted area of operation may be local due to lack of many managerial factors. This micro businesses are mostly labor intensive and because they are small they are open and flexible to sudden changes in the market .Examples of such business are School canteens , Peddlers /hawkers, rickshaw services, School Bus / van services , Laundry Services , Railway Platform Food Stalls ,Beauty palour / Saloons etc. This Business though small and has limited Scope there protection is important as they have significant contribution about 40% of India's Gross Industrial Value .But this Industries & business had a hard hit of Corona Virus Pandemic, caused by severe acute respiratory syndrome coronavirus ,which was detected on 30<sup>th</sup> Janaury in Kerala among three Indian medical students who had returned from Wuhan ,as a precautionary measure Government then had to announce lockdown for entire country in phases this restricted the movements and had a shift in demand curve .Roads were deserted ,shops and businesses were closed ,Schools were shut and many Corporates were given facility of Work from Home .

**NEED FOR THE STUDY**

➤ To study the Impact of covid-19 on Small Scale Business Operators.

- To study the opinions of Small Scale Business Operators regarding Challenges faced by them during this lockdown period.
- To study the problems faced by Small Scale business operators due to lack of knowledge about E-Commerce and Online Platform for Business.

**RESEARCH METHODOLOGY**

The study has been conducted based on both Primary & Secondary data. The secondary data was used to understand the Overall Effect of Corona Virus pandemic Globally on Small scale Business Operators. The primary data is conducted on small Business Operators of Vasai- Virar area to study the Difficulties and Challenges faced by them due to Covid-19 pandemic .The sample size for the study was 55.

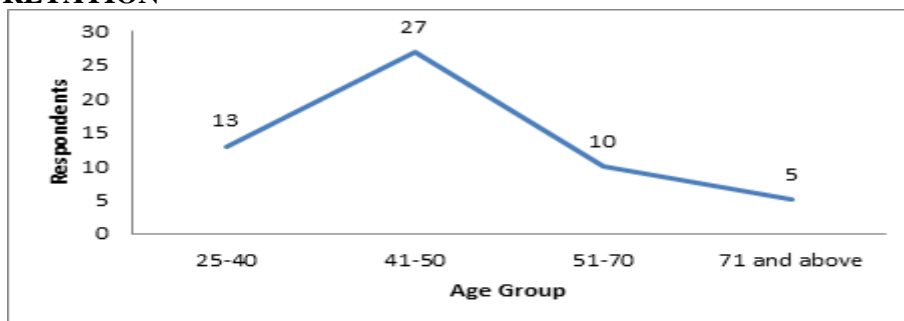
**Positive Impact of Covid-19 on Small Business:**

- It Gave Digital Access to small business.
- It gave Perfect opportunity even for Micro Businesses to Innovate
- Many New Micro Businesses were started online such as Online selling of Cloth Mask stitching with embroidery.
- It highlighted the Need for training and Up skilling the Employees of small Business.
- It helped to save many Opportunity Cost and Overheads.

**Negative Impact of Covid-19 on Small Business:**

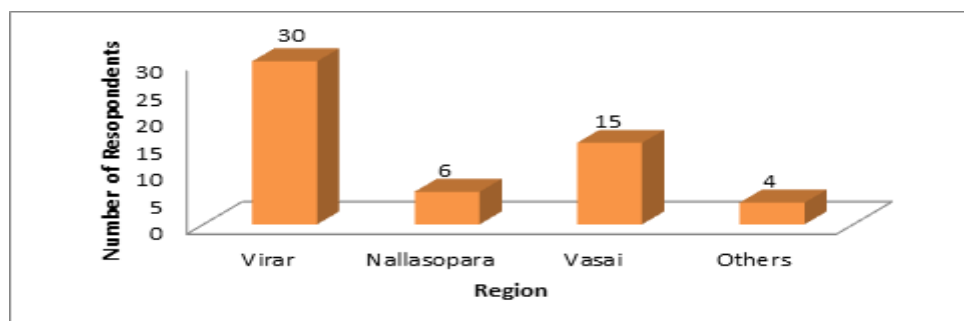
- Small micro business had a hard hit nearly about 70% of these suffered.
- The Productivity , Market Access and Finance were major concerns of this business
- Many of this business had to suffer complete shut down or switch over with other business option.
- Micro Business owners had to face financial hardships during this period and some of them had to convert their business without choice but out of question of survival .
- Technology and Digitization and facilities of e-commerce was lifeline during this times which was not adapted by many due to lack of knowledge and confidence.

**DATA INTERPRETATION**



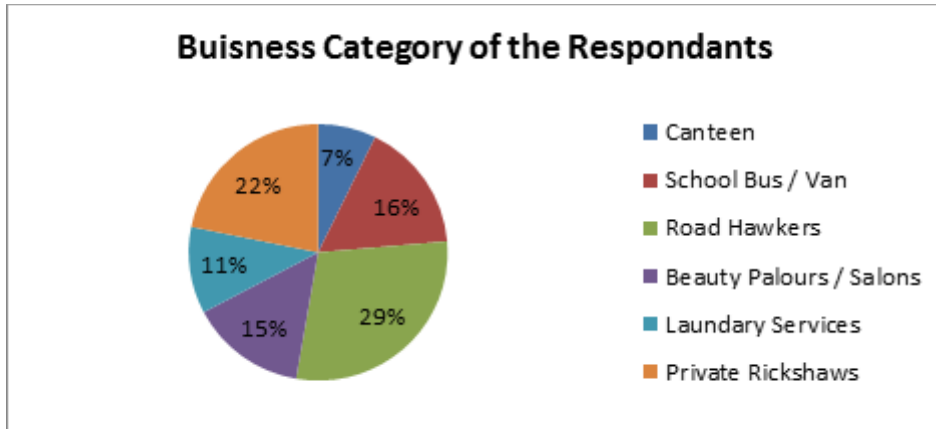
**INTERPRETATION:**

Out of 55 respondents , 13 belong to Age Group 25-40, 27 belong to Age Group 41-50,10 belong to Age Group 51-70 and 5 belong to Age Group 71 and above.



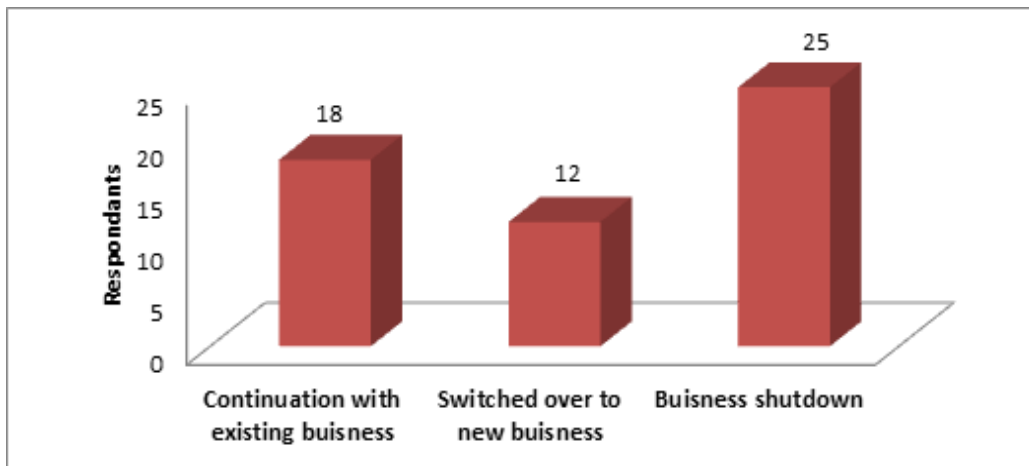
**INTERPRETATION**

Among the total 55 respondents, 30 had their business operating in virar, 6 from Nallasopara, 15 from Vasai and 4 from other nearby vicinity.



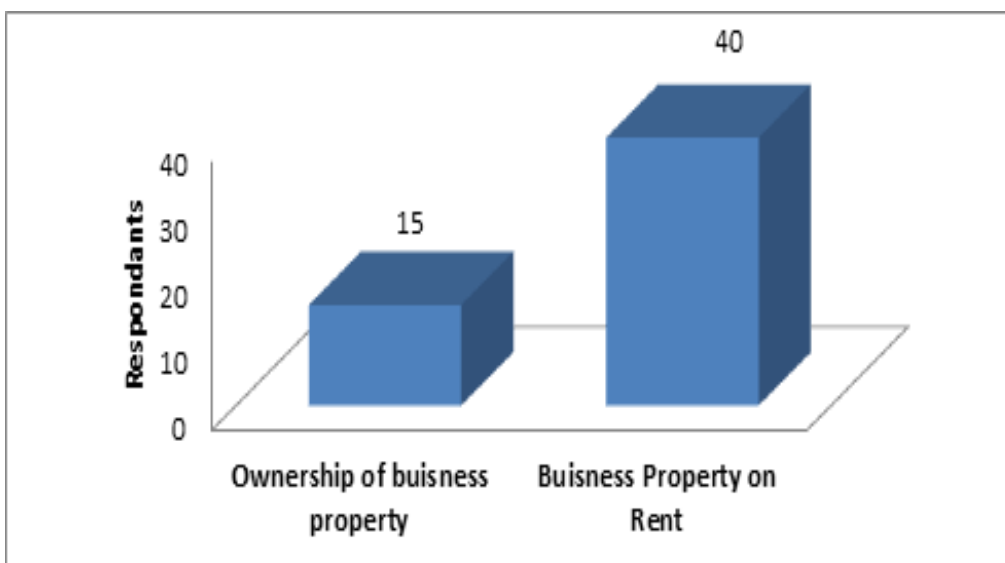
**INTERPRETATION**

To study the impact of Covid-19 on Small scale business, this paper represents survey conducted on different small businesses like 4 -school canteens,9 -School Bus/van, 16-road hawkers/peddlers, 8- Beauty palours/Saloons,6- Laundry Services,12-Private Rickshaws.



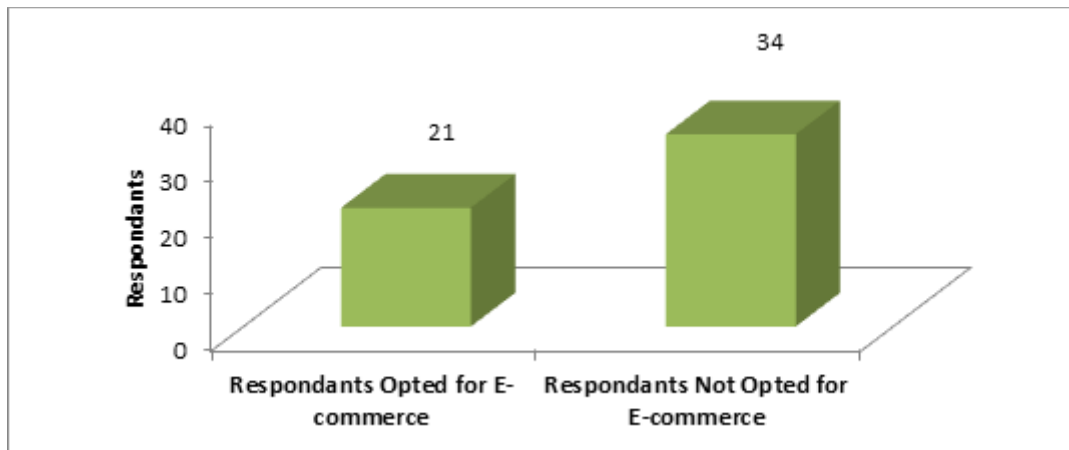
**INTERPRETATION**

Among the 55 respondents of small Scale Business 18 Continued with their Existing Business during & After Covid , 12 of them Switched for Another Business during covid-19 ,and 25 of them had to shut down their business and Stay home



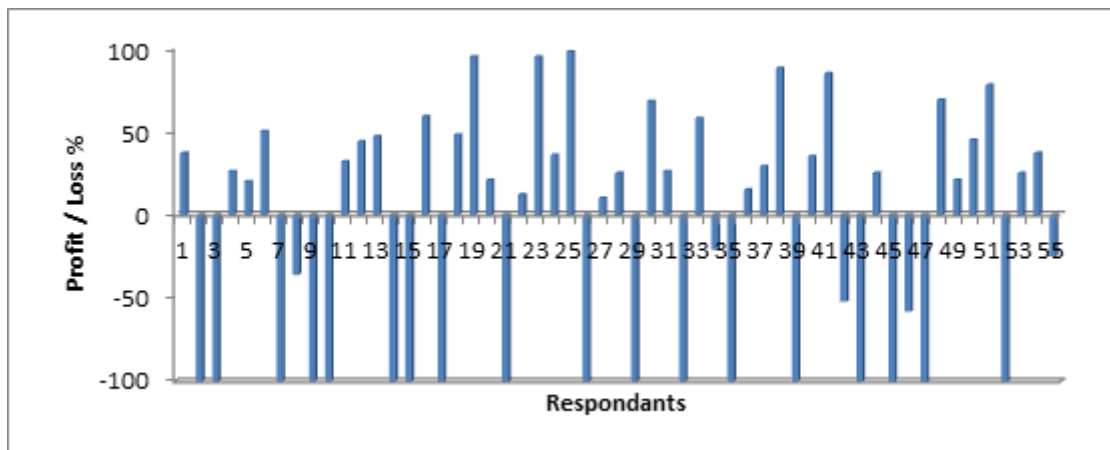
**INTERPRETATION**

Among the respondents 15 of them were carrying on their business on Ownership basis while 40 of them were Rentals.



**INTERPRETATION**

Among the respondents 21 opted for E-Commerce Facility to survive business during Covid-19 and 34 did not opt for any E-Commerce Facility due to lack of Knowledge and limited Resources.



**INTERPRETATION**

Among the respondents 18 of them had to shut down there business completely and somehow managed their survival either continuing with same or through e-commerce.

**FINDINGS**

- Small scale Business especially Non organized were hit badly during the Pandemic.
- Vasai-Virar Area being Semi Urban they faced dark side during this period as small Scale business had limited Resources.
- The Business Men from Age group of 55 and above were resistant to change and did not adapt innovation through e-commerce were drastically Hit.
- Some of these Micro businesses suffered at the initial Period, but over the time adopted the E-commerce Application and went online E.g. Registered on Zomato providing Home delivery, Grocery Application for selling Fish, Vegetables, Fruits.
- Micro Business during this pandemic period also changed the business products & services.
- Many of this small scale business were operating by paying Rent and not on ownership they had a major loss during initial Phases.

**SUGGESTIONS**

- Employees & owners of Small Scale business enterprises can be provided Training & development regarding new Innovations that can be adapted in their field.
- Government & RBI should have made awareness about the monotorium Benefit during this period.
- Financial Relief or aid should have been made available for Small Scale Business
- Providing with emergency Support for those who had no option but to complete shut down their business.



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**LIMITATIONS OF THE STUDY**

- Sample size was limited.
- The present study is limited to small Scale Business enterprises and can't be generalised to entire Industrial sector
- Other business of Economy Pharma industry ,textile ,IT etc were not included in the study.

**CONCLUSION**

The Covid-19 pandemic has shuttered many lives and business globally and also has its ripple effect on every economy yet the Impact was not same for everyone .Industries like Pharma, IT etc were in boom but the majorly suffered were micro Businesses .These business earn daily wages and has very less working capital to run their business, in this case a sudden change has a big effect on their working as well as existence. When Government Announced for Lockdown, School, Offices were closed and therefore micro business services such as canteens, Bus/Van facility, Railway Food stalls were completely shut. Work from home facility had impacted Laundry, Beauty palours/saloons, and rickshaw Services. Though People involved in this business are semi-skilled and finds difficult to adapt for change Those who adapted for innovation and e-commerce Facility and Grabbed the opportunities Created during this crises period survived and others were majorly Hit.

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**SELECTION INTERVIEW: A MATTER OF EFFECTIVE USE OF VERBAL AND NON-VERBAL COMMUNICATION SKILLS****Dr. Shiriram T. Dongre**

Assistant Professor, English Annasaheb Vartak College, Vasai, Palghar

**ABSTRACT**

*A Selection Interview determines whether one will get a job or not as soon as you qualify a degree. A well-thought preparation and practice in advance of how to communicate effectively during the Selection Interview can stop you from getting unemployed. This paper attempts to analyze the verbal and non-verbal communication skills that one can start working on at the early age of career, and how one can be successful in cracking the Job Interview. It also discusses communication in the context of online mode of working which the pandemic has necessitated.*

*Keywords: Selection, interview, candidate, job, verbal, non-verbal, communication, interview*

After finishing the college education, the candidates search for jobs. They have to appear for an interview which is called a Selection Interview or Job Interview or Employment Interview or Service Interview. The concept 'interview' is defined as a pre-arranged and planned meeting between two or more parties for a purpose in the control of one party (interviewers) who asks the questions and the other party (interviewee) answers. Both the parties find out if the other party offers something valuable to them. It is an interaction between two parties both who are offering something and at the same time seeking to have a need met. The interviewers seek information from the candidate to determine whether she/he is the right candidate for the job, while the candidate tries to decide whether the job and the organization are right for her/him.

Before facing an interview, the candidate must know what the interviewers expect in a candidate. The interviewers want to discover whether the candidate is suitable and appropriate for the job. They want to see whether she/he is enthusiastic and willing to accept new responsibilities, whether she/he takes pride in her/his past experience, whether she/he is good at communication, whether she/he is trustworthy. They also want to know whether she/he has positive attitude, team skills, and ability to think big and grow in the organization. A candidate who strives for inculcating all the above qualities succeeds in an interview.

The success or failure in an interview of 15 to 30 minutes changes the whole direction of one's career and consecutively her/his life. Only having a good academic background is not enough for getting selected in an interview. How you present yourself with the help of verbal and non-verbal communication skills is equally important. Presenting oneself in an interview is like advertising oneself or selling oneself positively for getting a job. In this situation being anxious or uncertain is very obvious and common. There are generally three reasons of the anxiety in the interviewee's mind. First is the fear of the interviewer, second is the fear of the result of the interview and the third is the fear of appearing foolish or ignorant. There can be all the three reasons present at a time or any one or two. It is not easy to keep yourself calm and relaxed when five to six people sit at the other side of the table and bombard you with questions. But a systematic plan and preparation with proper guidelines of interview techniques and required communication skills give you confidence to be successful in an interview. Michael Spiropoulos writes in *Interview Skills that Win the Job*, 'How well you perform at an interview will largely depend on how well you have prepared for it. Failure to correctly prepare almost certainly means you will not perform at your best.'<sup>1</sup>

Generally, there are one to five members in the interview panel. If there is only one member as an interviewer, it is called One-to-one Interview or Individual Interview. If there are two or more than two members in the panel, it is called Panel Interview. Individual Interview has relaxed approach whereas the Panel Interview is formal. Individual Interview method is used in the field of Commerce and Industry. Panel Interviews are conducted in the field of Education and Civil Services.

One has to prepare herself/himself for the interview by keeping the following points in mind. Study yourself very well before appearing for an interview. Study properly what you have done in last couple of years. Find out your skills, abilities and accomplishments. See what your personality traits are. Do the SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis and make a list of all of them. Think about your expectations from the job and the employer. After this self-study and assessment, plan out how you are going to express yourself at the time of interview on the personal matters like, education, experience, personality, hobbies, family background etc.

Interviewers look for the candidates who can express their ideas clearly and confidently. To be able to express your ideas clearly in speaking and writing is to be good at verbal communication skills. In the context of an interview, one has to be good at both writing as well as speaking as the interviewers have your application and resume in front of them and you are going to answer them orally. The interviewers look for leadership qualities in the candidate so that she/he can be responsible for team work in future. Only a good communicator can be a good leader. So, a candidate who is very good at communication has greater chances of getting selected for the job. In today's world of Globalization and Privatization the candidate must have a very good command over English, Hindi and her/his mother tongue too. She/He must be able to speak, read, and write effectively in these languages. Knowing a foreign language can be an added advantage, if she/he is applying for a job in a multi-national company.

Many students have the fear in their mind of communicating in English. This can be overcome by deliberate and consistent practice of listening, speaking, reading and writing in English. Be actively interested in improving your English. Build your vocabulary by reading newspapers, magazines, comics, story books, etc. Watch TV shows, news programs, movies and listen to the English carefully for correct pronunciation. It will help a lot to get rid of regional accent and to neutralize your pronunciation. Listen to English speaking people around you. Participate in their talks. Diary writing will assist you greatly in improving your writing skill. Even if you write, without fail, three or four pages in English every week about the interesting things happened in your life, one day you will be a good writer in English. Getting a language tutor and focusing on grammar part will increase the speed of your progress of learning the language. Today the internet has brought all the excellent English language tutors at your service. It is completely in your hand now whether you take benefit of these resources. Verbal Communication can be improved by using the online resources.

The first impression about the interviewee is very powerful and creates long lasting effect in the minds of the interviewers. Most of the interviewers make their opinion about you in first ten minutes. How you carry and present yourself in front of the panel is equally important to how effectively you communicate your ideas orally. In her book *Successful Interview Skills* Rebecca Corfield writes, 'In fact, research has shown that 55 per cent of this first impression is based on appearance and behavior, which can include clothing, posture, body language and facial expressions. Thirty-eight per cent of the impression is from the way we speak, which includes the way the voice is used, clarity of speech and accent. Only seven per cent is from the words we say.'<sup>2</sup> This reveals the significance of non-verbal communication skills. Without uttering a single word, your dressing style and body language communicate a lot about you. The candidate's personal appearance matters a lot at the time of interview. What you wear tells a lot about your personality. The clothes have to be appropriate for the occasion. Men should wear formal clothes with decent polished black shoes. Sandals or sneakers should not be used. Women should prefer traditional Indian dress like *salwar kameez* or saris or western dress like trousers and shirt. The clothes should make you feel comfortable and relaxed. They should be of neutral colors. Heavy, thick, tight or fashionable clothes, T shirts, jeans, cargo pants, shirts with loud or wild designs and bright colors should be strictly avoided. The interviewers may understand how serious your interest in a job is from how much attention you have paid to the personal appearance. Inappropriate and careless dressing shows that you are not serious about the interview as well as the job. It reduces your chances of getting selected for the job.

As one needs to be careful about dressing while appearing for an interview, one must pay attention to her/his hair, teeth and finger nails too. Don't have long hair. Cut and comb them neatly before appearing for an interview. Don't forget to clean your teeth. See whether you have cut your nails properly. Avoid strong perfumes, deodorants and aftershaves. Don't accessorize yourself too much. Excessive jewelry and make-up will distract the attention of the interviewers and create bad impression about you.

As they say, action speaks louder than words; one can't neglect the importance of body language in an interview. The way you look and move tell a lot about you. So, while entering the interview room, have a little, quiet smile and pleasant expressions on your face. Be careful of your posture i.e., position of body parts. Posture refers to how you stand or sit. Stand and walk with your head erect and shoulders back. After sitting in the chair, lean forward and put your arms in front of you on the table. Sit comfortably and reasonably upright. Don't cross legs while sitting.

Gestures, in this context, mean meaningful movements of your hands. Give a firm handshake, only if required but not a bone-crushing. While speaking, have natural hand movements. They shouldn't be too wild. Keep the hand movements less. Don't drum your fingers, pen, pencil etc. on the table. Don't fiddle with your tie, button or pen. Don't tap your feet. Don't rub your ears, palms and don't bite your lips when you are facing the interviewers. Gestures also include facial expressions. Keep the facial expressions enthusiastic, sincere and expressive. Eye-contact is a direct and powerful form of non-verbal communication. Have eye-contact with the

interviewer. Look him in the eyes. Face each interviewer as she/he questions and glance at all the members when you are replying to show that your reply is to all of them. Don't stare but have a balanced eye-contact. Don't gaze down at your hands or desk. Less eye-contact shows your nervousness and lack of confidence.

While entering the interview room first knock on the door, ask for permission to come in and enter the room only if allowed. Greet everyone present there by saying 'Good Morning!' or 'Good Afternoon!' as the time demands. Don't sit on the chair unless you are asked to do so. Say 'Thank you!' after sitting on the chair. Interviewers select honest and sincere candidates. So be polite and genuine. Don't hesitate to ask to repeat the question if you don't understand. You can say, 'Excuse, Sir/Madam, could you please repeat the question?' Don't forget to thank the interviewers while leaving the room.

Finally let's see some of the common questions that are likely to be asked in an interview. Fiona Setch writes in her book *The Art of Interview Skills* by 'Choosing the right language: that you create a positive mantra about being well prepared, are answering the questions with ease and have practiced out loud so you have heard yourself answering questions.'<sup>3</sup> The candidate can prepare his answers to these questions in advance so that he doesn't have to think much and he can answer confidently. The first question usually is 'Could you please introduce yourself?'. While answering this question the candidate is supposed to tell her/his name, educational qualification, skills or special abilities and interests. The candidate must mention the work experience, if she/he has any. She/He should mention the details of the position or post that she/he had held and major areas of responsibility. She/He should put forth her/his positive personality traits. Sometimes the candidate may be asked to give a short presentation on some topic. If she/he comes for the post of a teacher, the panel may ask the candidate to give a demo lecture. So, one has to be mentally prepared for teaching a topic minimum for fifteen minutes.

The next question could be 'Why should we hire you?' or 'Why do you want to work for this organization?'. In this case the study of the organization will help the candidate. The candidate must research the organization and job profile in advance. She/He can gather the information from the Internet or by personally visiting the organization beforehand. The candidate must find out when the organization was established, its branches, its work culture, products and services, growth and earnings, etc. the candidate's knowledge of the organization ensures the interviewers about the candidate's genuine interest in the job and the organization. If the company wants you to work in groups, you can answer that you are a team player and can work very well with other people. You can get the job done from others. Tell them how the job will be an opportunity for your professional progress and how the knowledge and experience that you have acquired from earlier job will contribute to achieve the objectives of the present organization.

If you are working somewhere and have applied for a new job, a very obvious question will be, 'Why are you leaving the previous job?'. So, be prepared for this type of question. The likely answer to this question should be that you are looking for a job where you will get an opportunity to be grown, guided and motivated. You want a place where you can really contribute by applying your skills in a different way. Here don't make any negative comments about the previous company.

'How do you see yourself after five to ten years?' can be another challenging question to answer. Say that you see yourself as an experienced person in the field in future. You will have good knowledge of the business and you will be good at communication skills. Talk about your future academic plans e.g., you would have completed your Ph.D. or any other higher qualification. Don't say to the interviewer that you see yourself at his position in future.

'Why have you chosen this particular subject or branch?' is another frequently asked question. If you have applied for the post of a teacher, you can always say that teaching is your passion and you love to be with young people. Be updated on the latest development or news about your field. Be thoroughly prepared about the subject knowledge as well as current affairs. If a candidate is facing an interview for the post of an Assistant Professor in Political Science or Sociology, he must be familiar with the current development in the politics of the country and the world over.

A question regarding your strengths and weakness also can be asked. While talking about your weaknesses, don't talk about the negative points e.g., you cannot go along well with other people or you are not a team player. You can say that you're a little workaholic, etc. You must be ready with an answer to the question, 'What do you do in your spare time?' or 'What are your hobbies and interests?' It is advisable here to talk about the hobbies that you have mentioned in your resume. If you have mentioned that you like reading books, be prepared to answer what type of books you read, name some of the books and their writers. If watching films is your favorite activity that you do in your free time, then you should be able to name a few films. Revise the

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names of the actors and actresses in the films. If trekking is your hobby, prepare on questions like, ‘Why do you like trekking?’, ‘Where have you gone on treks?’, etc. In his *The Complete Interview Guide*, Robert Walters says, ‘Try to think of questions that will make you stand out from other interviewees. Interviewers tend to be impressed by candidates with an enthusiastic attitude and those who have gone the extra mile to prepare for the interview.’<sup>4</sup>

The pandemic has taught all of us that one has to be able to work from home too. So, being computer literate is the need of the hour. You must learn at least the basics of the computer by joining a course. Communicating online has become very important. You must be able to schedule and participate in online meetings and video conferencing through different platforms. Email writing has become an essential part of every day transactions of the organizations. You should be able to tell the interviewers that you can host and handle the online official events confidently.

Don’t ask any question about salary and vacation on your own. If you ask, it will make bad impression. However, if the interviewer asks about the salary expectations, you must know what is the package generally offered for the post in the market. You should survey and study some websites like salary.com, indeed.com, monster.com, hotjobs.com, etc. for the positions and the range of salary according to your qualification and experience. Finally, remember that no interview is hundred percent predictable. Unexpected questions are bound to be asked so one just needs to be honest and confident.

Thus, attention to both verbal and non-verbal communication must be paid equally. Practice will take you close to perfection. If you have a strong willingness to work hard and learn the required skills for an interview, you can face the interview very confidently and successfully. Practicing to answer the above given questions and mock interviews in front of teachers and friends may help a lot in this case.

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**AWARENESS ABOUT HEALTH INSURANCE IN RURAL POPULATION OF DHARMAPURI DISTRICT****<sup>1</sup>V. Kaliyammal and <sup>2</sup>Dr. P.Mohanasundaram**<sup>1</sup>Ph.D Research Scholar (Full Time) and <sup>2</sup>Associate Professor, Department of Commerce, Periyar University PG Extension Centre, Dharmapuri**ABSTRACT**

*In India, even though improvements in access to health care, social inequality are gross in both rural and urban areas. A lot of middle and lower socio economic class families are compressed under amount overdue at the time of hospitalization due to lack of health insurance. Health financing is a significant part of broader efforts to ensure social protection in health. Although “health insurance” is still an unknown word for the majority rural people. The study objective to assess the awareness about Health Insurance in rural areas and to explain the socio demographic characteristic of respondents. The study was conducted in the Dharmapuri district. A sample size of 110 was selected using the convenience sampling procedure. Conclude the awareness concerning health insurance in rural population is very low. There is vital need to educate the rural population about the importance of health insurance*

*Keywords: Rural area, awareness, socio-economic, importance.*

**INTRODUCTION**

Health insurance is an tool where ‘an individual or group purchase health care treatment in advance by paying a fee called premium. In other words, it’s an tool which helps to defer, delay, reduce or in sum avoid payment for health care incur by individuals and household. Health insurance is rapid rising as an important device to finance health care needs of the people. The need for an insurance organization that works on the essential principle of pooling of risks of unforeseen costs of persons lessening ill and needing hospitalization by charging premium from a wider population base of the similar community.

For most people live in developing countries and particularly in rural areas “health insurance” is still an indefinite word. It is usually unspecified that people cannot afford such type of social safety (except the upper class). For most people live in poor developing countries illness still represent a enduring threat to their income earning ability. Beside the direct costs for treatment and drugs, not direct costs for the lost labour force of the ill and the occupy person have to be shoulder by the family.

The rural population faces the same risks as the urban population such as illness, injury, accident and death. The rural population is more vulnerable to such risks because of their social and economic situation. There is a feel need to provide financial protection to rural families for the dealing of major ailments, requiring hospitalization and surgery. Health insurance could be a way of removing the financial barrier and improving convenience to eminence medical care by the poor and also an efficient social safety instrument. The insurance sector for low-income family in the rural population remainder at a very nascent stage in India.

With this kind of position existing, there has not been much development in the coverage of our rural population within the health insurance system. Whether this is due to lack of awareness on part of the public is to be unwavering. So this study was undertaken with the objectives of to examine the socio- economic and demographic characteristics of the selected sample and to assess the awareness about Health Insurance in rural area.

**STATEMENT OF THE PROBLEM**

To cope up with the rising healthcare costs, health insurance is a good option. Indians have some form of health insurance, mostly inadequate. This low proportion might be due to the lack of awareness about health insurance. The present study was carried out assess the awareness about health insurance in rural areas and to described the socio-demographic characteristics of respondents.

**SCOPE OF THE STUDY**

Health insurance is the one which wires human life from the unexpected situation because of their forecast about future from the unforeseen medical expenses through the individual, family floater, predictive health care etc. in these fast changing world, lifestyle changes induce diseases and other constant diseases which plays a essential role in financial losses by health issues, the health insurance is a necessity. The research work was to study the level of awareness of policyholders about health insurance in rural areas and to explain the socio-demographic character of respondents.

**OBJECTIVE OF THE STUDY**

- To assess the awareness about health insurance in rural areas
- To described the socio-demographic characteristics of respondents.

**REVIEW OF LITERATURE**

Sini and karpagam (2016) analyzing the awareness of policy holders towards medi claim insurance as it’s a need for every person. The study about awareness towards health insurance policies of different companies, factors that influence health insurance premium among the policyholders and customer satisfaction about medical insurance premium. The study sample size is 150 and chosen random basis. Statistical tools is percentage analysis, chi-square and weighted average. Conclude unaware about the aspect and if the company try to give more advertisements about the product then the level of awareness about the product can be improved in future period of time and if the company tries to reduce the claim span of the respondents.

Arun vijay and krishnaveni (2017), the study aim to find out the awareness level of health insurance among the people in Ernakulam district, their pattern of contribution of health insurance policies and availing health insurance policies in different age groups. The data was collected from 150 people among public. The only way for lessening this gap down is through hopeful the people for purchasing the individual health insurance policies for the self and family.

Anandalakshmi and Brindha (2017), scrutinize the awareness of health insurance schemes, factors influence the purchase decision of policyholders in purchasing health insurance policy and level of customer satisfaction towards agent’s service of a company. The sample size of the study was conducted in Coimbatore city with 100 respondents through convenient random sampling method. Conclude most of them awake through agents and treatment of the life is the main factor to take insurance policy and most of the respondents are satisfied with their agents service. The existing health insurance programmes needed important reforms to make them more efficient and socially useful.

**RESEARCH METHODOLOGY**

The study is based on the descriptive research which include primary as well as secondary data. Primary data was collected from public, men and women who feel right to different age groups, working at different sectors and different culture. Secondary data was collected from different journals and past studies on health insurance and awareness. The study was conducted in the Dharmapuri district. A sample size of 110 was selected using the convenience sampling procedure.

**DATA ANALYSIS AND INTERPRETATION**

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	54	49.1	49.1	49.1
	Female	56	50.9	50.9	100.0
	Total	110	100.0	100.0	

The above table shows that gender wise classification the female respondents are 50.9 percent and male respondent 49.1 percent.

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 30	93	84.5	84.5	84.5
	30-40	9	8.2	8.2	92.7
	40-50	4	3.6	3.6	96.4
	Above 50	4	3.6	3.6	100.0
	Total	110	100.0	100.0	

The majority of the respondent 84.5 percent of the respondents lying under the age group less than 30.

		Education			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	school level	2	1.8	1.8	1.8
	Graduate	18	16.4	16.4	18.2
	post graduate	65	59.1	59.1	77.3
	Others	25	22.7	22.7	100.0
	Total	110	100.0	100.0	

The education status of the respondent 59.1 percent having post graduate and 18.2 percent are having the graduate.

Occupation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	government employee	15	13.6	13.6	13.6
	private employee	20	18.2	18.2	31.8
	Professional	12	10.9	10.9	42.7
	Business	9	8.2	8.2	50.9
	Others	54	49.1	49.1	100.0
	Total	110	100.0	100.0	

Among the respondents, 49.1 percent of the population belongs to other source and 18.2 percent respondent our occupation is private employee.

Marital status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	married	25	22.7	22.7	22.7
	unmarried	85	77.3	77.3	100.0
	Total	110	100.0	100.0	

The above table shows that 77.3 percent of the respondent unmarried and 22.7 percent of the respondent married.

Family type					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	joint family	44	40.0	40.0	40.0
	nuclear family	66	60.0	60.0	100.0
	Total	110	100.0	100.0	

The above table shows that 60 percent of the respondent family type is nuclear family and 40 percent of the respondents' family type is joint family.

Size of family					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-2	5	4.5	4.5	4.5
	2-3	17	15.5	15.5	20.0
	3-4	37	33.6	33.6	53.6
	above 4	51	46.4	46.4	100.0
	Total	110	100.0	100.0	

The above table shows that 46.4 of the respondent family size is above 4 and 15.5 percent of the respondent family size is 2-3.

Annual income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	up to 3,00,000	100	90.9	90.9	90.9
	3,00,000-5,00,000	10	9.1	9.1	100.0
	Total	110	100.0	100.0	

The above table shows that 90.9 percent of the respondent annual income is up to 3,00,000 and 9.1 percent of the respondent annual income is 3,00,000- 5,00,000 lakhs.

Residential area					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rural	24	21.8	21.8	21.8
	Urban	18	16.4	16.4	78.2
	semi urban	68	61.8	61.8	100.0
	Total	110	100.0	100.0	

The above table shows that 61.8percent of the respondent living in semi urban area and 21.8 percent of the respondent living in rural area.



**CONCLUSION**

Awareness about health insurance is poor; then awareness creation is needed. Education, socio-economical status and occupation were constructive determinants for opting health insurance. Media seem to have played an important role in distribution of information. This calls for effective information, education, and communication tricks which will improve accepting of insurance by the public. There should be implementation of health insurance policies which can benefit rural India.

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**COVID-19 SOCIO- ECONOMIC CHALLENGES & OPPORTUNITIES OF SMALL SCALE ENTERPRISES & ROLE OF SOCIAL ENTERPRISES TO RESOLVE IT IN VASAI – VIRAR REGION OF PALGHAR DISTRICT****<sup>1</sup>Sangeeta Pandit and <sup>2</sup>Dr. Madhavi Kulkarni**Assistant Professor<sup>1</sup> and Research Scholar<sup>2</sup>, Shreemati Nathibai Damodar Thackersey Women's University  
Pune, Maharashtra, India**ABSTRACT**

*Corona virus is a profoundly overpowering illness causing genuine well being perils and fatalities to people far and wide. The objective of this paper is to recognize how COVID-19 made enormous disruptions in the industry as well as society which has resulted in large scale unemployment. A literature review examined how preventive measures (named lockdown) to control COVID-19 crushed organizations. This research identified what and how businesses were affected as seen by business owners. The review highlighted particular interest to the teaching fraternity who teach the theoretical commerce to the students at Undergraduate Level. In other words this research addressed the gap in understanding what and how business was affected as seen by business owners. This research used phenomenology to study businesses were injured by the pandemic. Meetings were led with a few entrepreneurs utilizing a bunch of structured guiding inquiries. Verbal reactions from the members were interpreted to printed information and examined specifically. Critically, this study uncovers the role of social entrepreneurs expected to play in the pandemic and post pandemic situation for addressing to this adversity. The social issue of large scale unemployment and poverty needs the initiative to be taken up by the social entrepreneurs. This research explicitly studied the opinions of teaching fraternity on the local business scenario as they are the theoretical builders and on the other side the entrepreneurs who are practically into the business world.*

*Keywords: Covid19, Entrepreneurs, Social Enterprises, Social Entrepreneurs*

**INTRODUCTION**

COVID-19 also known as the Corona virus is caused by severe acute respiratory syndrome corona virus 2 (SARSCoV-2). This is a new strain of infection that appeared toward the end of 2019. The virus was first identified in Wuhan, China and reported to WHO on December 2019. The virus spread rapidly across the globe and WHO declared the virus a public health emergency on January 30, 2020. On March 11, 2020 the virus was named COVID-19. By then it had spread to 110 countries that the World Health Organization (WHO) declared a corona virus pandemic outbreak. This viral respiratory disease caused symptom that occurred after 1-14 days following exposure of an average of 3-7 days (World Aware, 2020). The symptoms include fever, fatigue, cough, difficult breathing, sometimes worsening to pneumonia and kidney failure - especially in those with underlying medical conditions. The Corona virus caused the COVID-19 pandemic which is important for an overall wonder. The control of COVID-19 requires radical activity that capture the sickness from spreading. Corona virus spreads promptly through indicative individuals to other people who are in close contact. The infection is sent through direct contact with respiratory beads emerging from hacking and sniffing of a contaminated individual. People can likewise be tainted from and contacting surfaces sullied with the infection and afterward contacting their face (e.g., eyes, nose, mouth). Corona virus infection may get by on surfaces for a few hours, however basic disinfectants can kill it (UNICEF, 2020). Tragically, the intense estimates needed to forestall the spread of COVID-19 requires a few administered activities that forbid the typical working of society. These incorporate wearing face covers, social removing, remain at home and a definitive lockdown of all development. Subsequently, ordinary business exercises can't be directed because of a paranoid fear of spreading the infection. Most business have needed to close their shops or shopping centers bringing about a large number of extraordinary issues. Shutting shop implies losing business and consequently losing income. This triggers a domino impact of issues front line of which is business and the government assistance of the representatives. The conclusion of organizations implies that numerous organizations can't work and are shut down.

Notwithstanding the overall COVID-19 pandemic, Entrepreneurs need to confront another reality: that it isn't just an immense sterile and well being emergency influencing million or even billion individuals in everywhere on the world. This is likewise a phenomenal deterioration on the worldwide economy. This uncovers the weakness of our economies and its basics. On the off chance that the world has immediately moved under our eyes, the distinctive situation and the truth are not the equivalent relying upon where you are maintaining your business today. In the event that you are in internet shopping, food conveyance, video gaming or video

conferencing enterprises where organizations are as of now blasting, isn't equivalent to in the event that you are maintaining a business in the lodging, cafe, retail, amusement, or game ventures. These ventures could accept the open door to improve with more digitization and interruption actualized in their plans of action to expand the touch points with their clients. The problems faced by the Small Scale Entrepreneurs is that COVID-19 has moved from a health crisis to an economic crisis. Business owners are fervently trying to survive both the crises almost certainly with lesser resources. Some sectors suffer more than others with accommodation, food service and travel being most hit (Skidmore, 2020).

Social entrepreneurship is the use of start-up companies and other entrepreneurs to develop, fund and implement solutions to social, cultural, or environmental issues. This concept may be applied to a variety of organizations with different sizes, aims, and beliefs.

Social entrepreneurship typically attempts to further broaden the social, cultural, and environmental goals often associated with the voluntary sector in areas such as poverty alleviation, health care and community development. At times, profit-making social enterprises may be established to support the social or cultural goals of the organization but not as an end in it.

For example, an organization that aims to provide housing and employment to the homeless may operate a restaurant, both to raise money and to provide employment for the homeless.

### **OBJECTIVE OF THE STUDY**

The purpose of this study is to explore the extent to which COVID-19 has affected the small scale industries and thereby the self employed organized sector. This study is scoped on the business individual. The study examined the slew of factors hitting the business individual and which strategies businesses should implement to sustain– literally from the disease and the grips of sustaining. Also, this study examines the view of business people and the teaching fraternity for the entrepreneurial approach adopted by the existing social enterprises in the post pandemic situation.

### **QUESTIONS GUIDING THE RESEARCH**

This study examined the perceptions of entrepreneurs as well as the teaching fraternity towards the businesses affected by the COVID-19 pandemic. The phenomenological methodology allowed participants to express their own experiences and consequently the direction of the study. The participant expression was based on three guiding questions which provided the framework for this study: Q1. What is the impact of current situation of covid 19 on your business? Q2. How this current situation of COVID19 has affected the buying tendency of your customers? \*tendency to postpone or avoid the purchase. Q3. What business strategies should be implemented for revival of business post lockdown? Q4. Do you think there will be increase in the unemployment (social problem) post pandemic situation or not?

Q5. In your opinion there will be increase in the number of social entrepreneurs to solve the social problems or not? Q6. How will this situation of covid-19 will have impact on the existing social entrepreneurs?\* change in market strategies \* change in financial structure \* change in HR policies. Q7. Will there be change in the entrepreneurial approach of social Enterprises?\* will they emphasize more on social cause \* will they emphasize business attitude which is needed for survival.

### **REVIEW OF LITERATURE**

- 1) Mar-France Derderian. (2020, May 02). What is the impact of COVID-19 on entrepreneurship. *Business World*:- The minimal effort model where China and India, are the overall fabricates will be finished. So will be the globalization. This emergency will change the connections among nations and states, new difficulties, new stakes, new perils, news dangers (well being and atmosphere). A world less open and most likely, less free is not out of the ordinary.
- 2) Al-Fadly, A. (2020). Impact of COVID-19 on SMEs and employment. *Entrepreneurship and Sustainability Issues*, 8(2), 629-648.:- The travel limitation of goods and business travelers (more remote working and remote meetings) due to the impact of the physical distancing. There will be other sanitary crisis or new wars due to the global overcrowding. The potential growth dematerialization of products and services: we could witness of the booming of 3D printers to produce masks and ventilators in each country. Agility is when we see Apple changing their operations to design, produce and ship face shields for medical workers.
- 3) *Accenture*. (2020). *Connecting with changing customer habits* Worldwide, organizations experienced unimaginable degrees of interruptions. Most organizations are looking for approaches to endure the COVID-19 pandemic. This is especially valid for entrepreneurs of SMEs who are left with pretty much nothing decision. Such organizations are discovering methods of distinguishing their situation in the midst of their

workers, their clients and the enactment. Entrepreneurs need to shuffle endurance for the time being, just as long haul, as labor forces and networks attempt to work and perform, while battling to adapt to what's going on in their day to day lives.

- 4) Surjanti, J., Tony, S. A., Sanaji, S., & Chendra, S. (2021). Triple helix: A sustainable economy for hijab SMEs in the new normal. *Jurnal Siasat Bisnis*, 25(1), 30-40. Although the COVID19 pandemic has gradually improved, people's activities have not recovered to normal due to various conditions. This period is a transition period known as the "New Normal". Besides its impact on people's health, COVID19 also affects other aspects, including the economy, education, and law. The economic impact highly touches low-medium class people including SMEs as the business activities which need to be halted due to large scale Social Restriction.

**RESEARCH METHODOLOGY**

Participant selection was by purposeful sampling and snowballing which helped to identify a total of 27 participants. Trustworthiness of the research was attained by individual participants willing to describe their experience. The individual participants agreed that they voluntarily express their true feelings and describe any relevant experiences while answering to the open ended questions. In all cases, data was collected through in-depth dialogue between the researcher and participant.

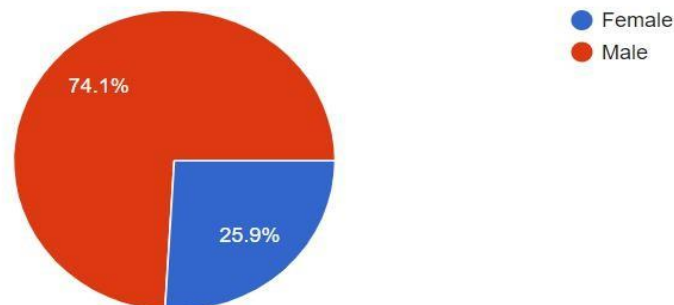
The study participants comprised of 18 entrepreneurs operating small scale businesses and 9 academicians. All 18 participants owned their businesses and were directly affected by

COVID-19. The participants were aged between 30 and 58 years. There were 20 males and 7 females. In-depth Structured Interviews was conducted via online and offline mode following all the precautionary measures specified by the health authorities against COVID 19.

**DATA INTERPRETATION**

**GENDER**

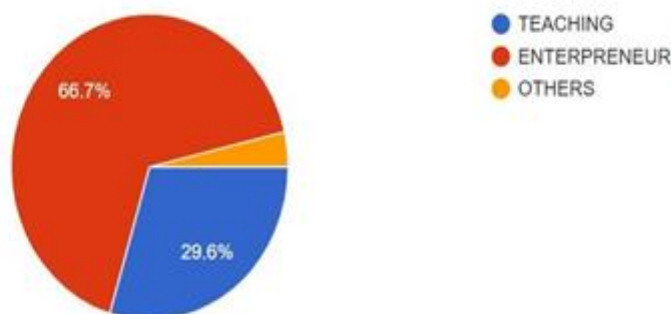
27 responses



The above shown chart depicts the demographic characteristics of the respondents under this study. The males are seen in the entrepreneurial activity more often and females are seen more often indulge in the teaching field.

**OCCUPATION**

27 responses



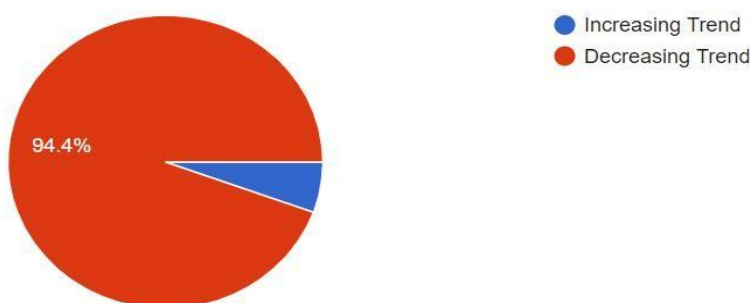
This research has tried to focus on the views and opinions of the entrepreneurs and teachers. The entrepreneurs enforce the practical implications while operating businesses and the teaching fraternity deal with the theoretical implications of the industry.

As mentioned above this study has taken a review of those enterprises which are operating at small scale and are severely affected by the pandemic and led into crises. For this some General questions were asked to Entrepreneurs only whereas some Specific questions to the all the respondents (entrepreneurs & teachers).

General questions tried to get an overview of the enterprises which are badly affected by the pandemic leading to adversity.

What is the impact of current situation of covid 19 on your business?

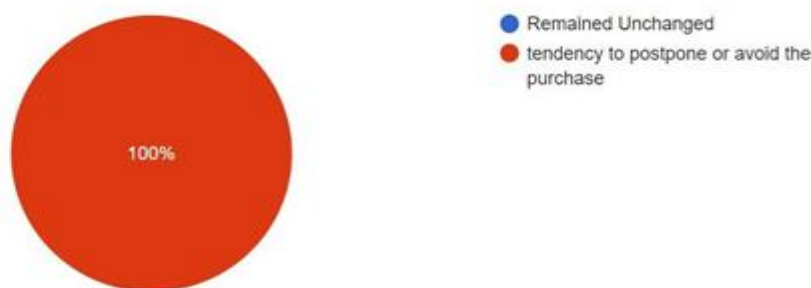
18 responses



The entrepreneurs expressed the challenges and problems faced by them due to the pandemic situation, namely- Loss of Customers, Shipments are stuck up in the transportation due to the lockdown, workers are at home because of lockdown, shortage of raw material and delay in payments to be received from buyers. This is not the case with all the sectors. Some enterprises which produce medical products confirm that people have identified the need of hygiene and the products used by the doctors are more in demand due to the COVID 19 situation. This has resulted in the increasing trend in the demand creating more business opportunities. However, these industries also faced the challenges likewise other sectors, like shortage of manpower, raw materials, migration of unskilled labour manpower. Even though the demand is increased simply due to the transportation problems these enterprises were unable to supply the products to the customers. Lack of raw material availability is also one of the major hurdles in this situation.

How this current situation of covid has affected the buying tendency of your customers?

18 responses



All the respondents confirmed the adverse changes in the buying pattern of the customers causing a downward trend of the demand in the market. Due to the financial crises the customers are trying to postpone the purchases resulting in the severe problem of working capital in the business. Due to the lockdown people are stuck up at home, no income hence purchasing power is affected. Hence now customers ask more credit period for the payments because they are short of funds. They try to postpone the purchase since the earlier payments are not made. Hence the payments received from the customers are not stable leading to challenges in managing working capital of business.

What business strategies should be implemented for revival of business post lockdown?

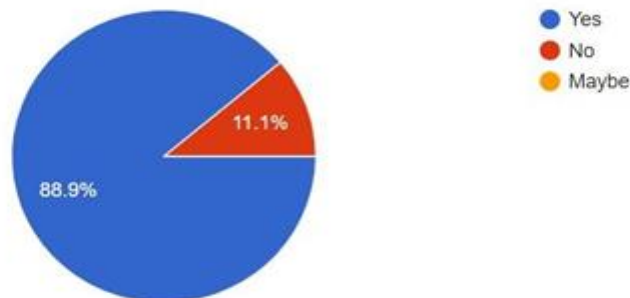
This question was an Open- Ended question, hence the respondents were free to express their opinions on the same. Those businesses which are engaged in the foreign trade; feel that import duty needs to be revised to boost the business by the authorities. Due to the lockdown people are stuck up at home, no income hence purchasing power is affected leading to less quantity demanded. Bank is not ready to give credit. In this condition, credit period needs to be rescheduled. Credit sales to be increased and financial support to be given to the customers for revival of the business. Expenses need to be reduced, even the product prices need to be

reduced and entrepreneurs may think to enter new markets to bring stability in the business. More and more Promotional offers, Exchange Offers, discounts & other offers will be needed to give boost to the sales. For reviving the business from the losses the entrepreneurs may have to give more credit to the clients and receive small orders just to keep the firm operating even if they are not profitable.

Some specific questions were asked to all the respondents, taking a brief review of their opinions about the role and contribution of the social entrepreneurs in the post pandemic period.

Do you think there will be increase in the unemployment (social problem) post pandemic situation or not?

27 responses

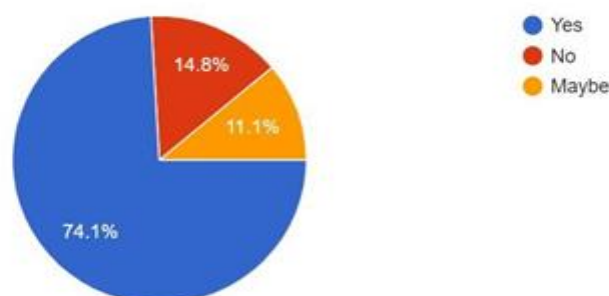


Maximum number of respondents have expressed the sure possibility of increase in the unemployment as a social problem due to the large scale migration of laborers posed by the society in the post pandemic period this will lead to large scale poverty in the society; as there will be very less investment due to the financial crises all over the world and because of this no job opportunities shall be created in the near future post lockdown. But, in some sectors it will be more and in some other sectors it will be less, but it is for sure this socio- economic issue of unemployment is going to be aggravated in the post pandemic period. However some respondents are of the view that even though in some sectors the demand has decreased; there are some sectors which are showing an upward trend likewise- medical and health industry. The Government policies need to be re-framed to adapt to the changes in the pattern of international trade. Some respondents are of the view that the unemployment issue has already started aggravating in the society because the business opportunities are turned down. However it is noticed that people have started finding additional source of income. Many people have come up with startups be it a fruit- sellers or any necessity product. Further, even though people have migrated to their natives they are looking for a different source of income for survival. The employment opportunities may not be available in that migrated places or may be less in number to accommodate the entrants, this would surely result in the increased unemployment. Possibly some organizations may come forward to help the society with an innovation to face the new challenges aroused in the pandemic period.

While some respondents feel that there won't be much change in the unemployment post pandemic however there is a change in the scenario of business. The communication in the corporate sector is undergoing transformation stage. There is an increase in the investment by the industrialist in the Stock & Securities market. This in turn would stimulate the investment in the other sectors such as Secondary sector, Market & Finance. One respondent also confirmed the possibility of increased domestic violence in this lockdown period.

In your opinion there will be increase in the number of social entrepreneurs to solve the social problems or not?

27 responses



It has been ascertained that whenever there is a new problem faced by the society, the philanthropic minded people will take an initiative and strive to resolve the issue through some innovative approaches. While referring to the possibility of startups in the social sector 75% of respondents are sure that there will be increase in the number of social enterprises to address to the socio- economic problems. Those having concern for the society will surely come up with business ideas. Surely there would be increase in the number of new social entrepreneurs entering to solve the new issues crippled up in the society. Businesses may come up for producing masks & sanitizers to extent helping hand to the needy at reasonable prices. Surely some social minded individuals will come together for startups and new social entrepreneurship may come up with new ideas to solve the social issues. Missionaries or NGOs will take initiatives in this work. This in turn will tackle the social issue of unemployment thereby stabilizing the economy.

This situation of crises paves the path of innovation, again the impact of e-commerce is going to add up in this and also the increasing rate of education in the society will have positive impact on the number of startups coming up.

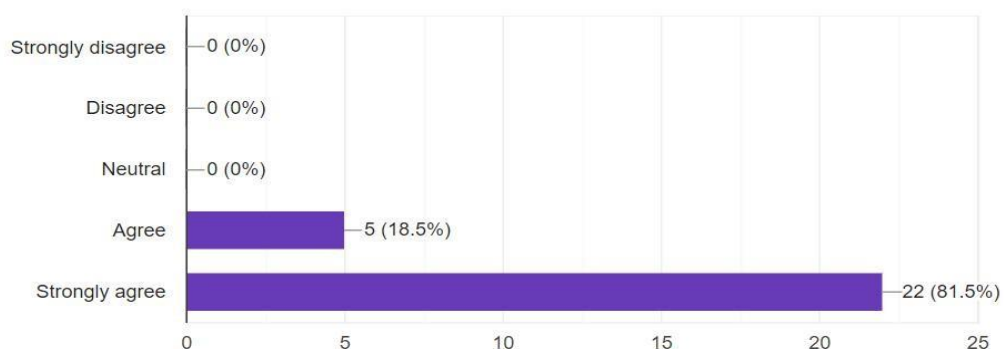
While some respondents feel that due to the non- availability of the resources in this pandemic situation there won't be many such social startups entering this field. Also, every individual is struggling to bear the cost of living in this pandemic situation. There is possibility of new social entrepreneurs coming up with start ups in this field and if government intervenes and frames favourable strategies and policies it will boost their efforts. There will also be increase in the competition in the market. New start ups may not survive in such situation. Definitely, there would be increase in the number of new social entrepreneurs coming up in the society and this initiative will be from local people. Luxuries will reduce and people will think about helping others in this situation.

Some respondents are of the view that there won't be any change in the number of start ups in the social entrepreneurship sector, rather the business firms would act more responsibly towards discharging their Corporate Social Responsibility activities instead of waiting for entrants to come up with startups in the post pandemic period. Due to the absence of infrastructure new start ups are difficult to spring up. Willingness may be there among the youth however new start ups may not be practically possible. Also very few donations/ sponsorships are expected from the society as everyone will primarily focus on own survival. Fund raising will be very difficult in the post pandemic period.

Contradictory to the above mentioned situations, some respondents are even of the view that there would be decrease in the number of social entrepreneurs because in this pandemic every person is trying for own survival first. Government initiative in this respect should be more rather than the private individuals coming up with social entrepreneurship. Further, some respondents say it would be rather difficult to say that the number of start ups in social entrepreneurship sector because of the lack of back up or infrastructure. Many philanthropists may be willing to start but how far they will succeed.

How will this situation of covid-19 will have impact on the existing social entrepreneurs?  
change in market strategies\* change in financial structure\* change in HR policies

27 responses



At the very onset of opening up of the business (Mission Begin Again) post pandemic the existing social entrepreneurs will have to bear some losses however later on they may re-frame their strategies for business expansion. The existing social entrepreneurs will need to adapt to the changes in the business environment just like normal enterprises. Moreover, the enterprises will need to be more careful in their spending; only essentials are to be focused. All the business strategies will emphasize on expansion of business activities, increasing the sales and trying to make good all the losses incurred due to the pandemic.

The market strategies need to be changed for market sustainability. They will have to focus more on promotion and the Customer Relationship Management Practices. The marketing function of business is undergoing a transformation phase. Physical marketing may not be possible post lockdown hence they have to resort to online marketing keeping in pace with the technology. The marketing strategies will be taken to online platforms like social media. The social enterprises and the profit making normal enterprises will promote their products using web and reach up to their prospects this change is necessary for survival in the market.

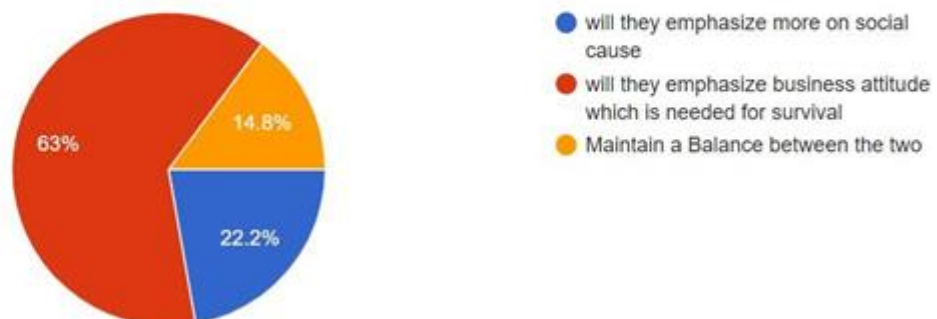
The customers shall be approached for taking orders. Quantity in which the products are given need to be increase keeping the prices same. The marketing strategies shall include additional promotional offers and credit sales. All the changes would rather focus on cost cutting and give promotional offers to the consumers. Marketing strategies will be depending on the nature of products and structure of market.

Getting financial help will be the most crucial stage for the existing social entrepreneurs. However they may have to consider the category their products come under, the social impact they created and act accordingly. There would be change in financial structure due to the financial crises faced by majority of the population. The business firms shall work on break-even point. Need for the additional investment may bring about changes in the financial structure of the enterprise. Firms may go for partnerships & collaboration to meet the demands of finance. Due to the financial crises we may need to inject more finances in our business at the same time keeping the expenditure under control. Businesses may resort to borrowed funds by the way of taking additional loans or get benefits from Government schemes available. The more and more number of transactions will be using online banking facilities to maintain the social distancing even after the pandemic. Financial help should be given by the Govt to boost the industries in the various sectors.

HR policies will be more strategic because the staff may be motivated to bring a sense of belongingness with this they shall be ready to work with no increments or even cut down in salaries. HR policies will include taking mediclaim for employees, leave policy may change, seating arrangement of the staff may be changed to follow the norms of social distancing henceforth. HR policies need to be modified by allowing employees to work from home and all the precautions will be taken. Also change is expected in HR policies such as reduction in workforce or restructuring salaries will be done. Also change is expected in HR policies such as reduction in leave granted to the employees or may be work from home culture will be implemented if this situation continues for a long time. Reduction in workforce or restructuring salaries will be done. However the HR policies will be framed in such a way that both the employer and the employee shall be benefitted. The employees to be motivated to work with close cooperation and self - less motives to stabilize the business. HR policies should be changed in such a way so as to provide basic help to the employees. HR policies have to be reframed – resulting in the downsizing of the work force, contract labor, reduction in the number of working days, etc. HR policies will be intended to bring the business back to normalcy.

Will there be change in the entrepreneurial approach of social Enterprises?

27 responses



As the names verbalize, the Social Enterprises operate with the prime motive of addressing to the large scale social problem in contradiction to the normal enterprises operating for the profit. However the 63% of respondents are of the view that the existing social entrepreneurs will choose the option of sustainability. The entrepreneurial approach will surely help them to pave their path towards sustainability. They will have to struggle to come out of this adversity; to address to this pandemic situation and review themselves out of this situation they may have to cut down their ethical edges of being socially bounded for some time for their own survival. Once they withstand this situation they may come back to their prime motive of emphasizing on the social cause once they have stabilized their businesses. Some respondents are of the opinion that each



entrepreneur whether social or not; have to fight for own survival. Specially the social entrepreneurs shall emphasize first on the entrepreneurial approach, stabilize their businesses and then once again turn towards social cause. Survival is a must.

Whereas some 22% are of the view that being socially aware they may not think about their own survival but will emphasize more on the social cause because this being the need of the hour. The existing social entrepreneurs shall definitely emphasize on social cause they may give secondary importance to long term sustainability. As the name says they will surely focus on social issues. As the name says the social enterprises will not compromise their social cause with the entrepreneurial approach in any situation. They may adopt various strategies to attract investors for fulfilling their need of survival.

The existing social entrepreneurs will surely emphasize on their social cause because that is the cutting edge or differentiating point from the other profit making organizations. Hence I will say that they will choose the entrepreneurial approach. For example UMED NGO working in Vasai mentally retarded children make various products – In this lockdown they are stuck up at home yet the enterprise is giving them rs 1000 per month remuneration. So this way social enterprise will not stop doing their good in whatever situation they face.

Some respondents referring to the change in the entrepreneurial approach of social enterprises are of opinion that the social enterprises may try to balance their activities between social cause and entrepreneurial approach. Social cause being the core objective of the enterprise cannot be elapsed, whereas entrepreneurial approach is required for the very survival. If any enterprise is not able to survive, it will not be able to serve the social cause in the future. Hence any social enterprise will try to balance between both the options.

Further, referring to his own field of Investment many respondents are very sure that this crises will sow the seeds of innovation and many start ups is raise their heads in the post pandemic period.

Some respondents are of the view that this approach would be subjective in nature. To some extent the social entrepreneurs shall emphasize on the survival approach- “Live and Let Live”

## **FINDINGS**

The main focus of Entrepreneurs in this situation would be to manage to survive and at the same time, prepare for the day after the crisis exit. The previous business plans and strategies are now irrelevant, outdated they need to prepare and plan for a worst-case scenario. The Small Scale Enterprises have to secure funding which was evaluated to stay alive during the next 18 months. The entrepreneurs faced lot of challenges and problems due to the pandemic situation, Some sectors were badly affected creating a downward trend in the businesses, while some got the business opportunities- like sanitizers, masks and all the precautionary instruments used by the health workers. This has resulted in the increasing trend in the demand creating more business opportunities. Adverse changes in the buying pattern of the customers were observed due to the financial crises. The customers are trying to postpone the purchases resulting in the severe problem of working capital in the business. The purchasing power is affected, people tried to manage with the limited savings due to the uncertainty of post lockdown. Hence the payments received from the customers are unstable leading to challenges in managing working capital of business.

Businesses engaged in the foreign trade; Government intervention is felt required to help businesses to revive from this situation. The financial institutions should give additional credit facilities for the survival of businesses in this pandemic situation because credit sales to be enhanced and financial support to be given to the customers. Entrepreneurs need to make their association less greasy by changing your fixed costs into variable costs to end up being more deft. Abatement displaying and events costs, all that which isn't fundamental to the consistently life of the association should be cut off. Entrepreneurs need to think to enter new markets to bring stability in the business. More and more Promotional offers, Exchange Offers, discounts & other offers will be needed to give boost to the sales. For restoring the business from the misfortunes the business visionaries may need to give more credit to the customers and get little requests just to keep the firm working regardless of whether they are earning large profits or not.

Businesses to investigate their client portfolio attempt to empower quicker installments from your customers. The businesses to keep things under control for the completion of the crisis without taking brisk actions considering this sterile crisis isn't vigorously affected and commitment. Large scale unemployment shall emerge as a social problem due to the large scale migration of laborers posed by the society in the post pandemic period leading to large scale poverty in the society.

However impact of this would be more in some sectors and less in some other. At the same time some sectors show a business opportunities. The Government policies need to be re-framed to adapt to the changes in the

pattern of international trade. However it is noticed that people have started finding additional source of income. Many people have come up with startups be it a fruit- sellers or any necessity product. Further, even though people have migrated to their natives they are looking for a different source of income for survival. Possibly some organizations may come forward to help the society with an innovation to face the new challenges aroused in the pandemic period. Not only the unemployment would emerge as a social issue but also poverty and domestic violence are seen increasing in this lockdown period. Surely some social minded individuals shall come up with some innovative approaches to solve these social issues. This shall in turn result in the increased number of new social entrepreneurs entering to solve the new issues crippled up in the society. Missionaries or NGOs will take initiatives in this work. This in turn will tackle the social issue of unemployment thereby stabilizing the economy. While on the other hand there would be a drastic change in the scenario of business. The communication and information technology in the corporate sector is undergoing transformation stage. There is an increase in the investment by the industrialist in the Stock & Securities market. This in depicts a ray of hope for revival from this crises.

This situation of crises paves the path of innovation, again the impact of e-commerce is going to add up in this and also the increasing rate of education in the society is expected to have positive impact on the number of startups coming up. However Government is responsible to create favourable business environment conducive to help these startups for survival. Luxuries will be reduced and people will think about helping others in this situation. There is also a possibility that the business firms would act more responsibly towards discharging their Corporate Social Responsibility activities instead of waiting for entrants to come up with startups in the post pandemic period. Contradictory to the above statements there would be decrease in the number of social entrepreneurs because in this pandemic every person is trying for own survival first.

At the very onset of opening up of the business (Mission Begin Again) post pandemic the existing social entrepreneurs will have to bear some losses however later on they may re-frame their strategies for business expansion. All the business strategies will emphasize on expansion of business activities, increasing the sales, cost cutting and trying to make good all the losses incurred due to the pandemic. This pandemic situation will impact on every aspect of business change in communication channel, change in salary structure and other HR policies, financial structure may also need restructuring, however all the changes would focus on sustainability of business. Use of ICT in each and every dimension of business to be adopted by businesses.

As the names verbalize, the Social Enterprises operate with the prime motive of addressing to the large scale social problem in contradiction to the normal enterprises operating for the profit. However in this situation of pandemic the existing social entrepreneurs will choose the option of sustainability firstly. The entrepreneurial approach will surely help them to pave their path towards sustainability. Once they withstand this situation they may come back to their prime motive of emphasizing on the social cause once they have stabilized their businesses. Survival is a must.

On the other hand being socially aware the existing social entrepreneurs may not think about their own survival but will emphasize more on the social cause because this being the need of the hour. As the name says the social enterprises will not compromise their social cause with the entrepreneurial approach in any situation. They may adopt various strategies for fulfilling their need of survival. While some others may try to balance their activities between social cause and entrepreneurial approach. Social cause being the core objective of the enterprise cannot be elapsed, whereas entrepreneurial approach is required for the very survival. This emergencies will plant the seeds of advancement and many new businesses is raise their heads in the post pandemic time frame. However the future is uncertain.

## **CONCLUSION**

In the post pandemic period the entrepreneurs need to accept this open door policy to improve their essentials and to make them more powerful. Take this occasion to improve their market fit re- imagine the new future and method of working. Communication is essential. The businesses shall increment every day correspondence and attempt to decrease however much as could be expected the vulnerability to keep their stakeholders soothed.

## **Implications of the Findings for Practice**

The research showed three themes identified in the research. Firstly, a fairly extensive outline of the effect of COVID-19 on Small Scale enterprises has been elucidated. Secondly, the extent of problems faced by Small Scale enterprises has been visualized from the view point of the business owners. Thirdly, and most importantly, the research has exposed in-depth strategies to be implemented by the business owners for the revival of business in the post pandemic period and the expectations of Small Scale enterprises as to how governments need to provide various initiatives and recovery plans to bring back business to pre-COVID-19 levels.

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**IMPACT OF COVID -19 ON UNEMPLOYMENT IN INDIA****Shweta Vichare<sup>1</sup> and Sanju Singh<sup>2</sup>**<sup>1</sup>Assistant Professor and <sup>2</sup>Ex- Student, Department of Economics, Annasaheb Vartak College, Vasai, Maharashtra**ABSTRACT**

*The impact of the coronavirus pandemic on India has been largely disruptive in terms of economic activity as well as a loss of human lives. This study aims to provide a comprehensive analysis of the impact of the Covid-19 outbreak on the economic domain in the context of unemployment. The unemployment rate is one of the most important leading indicators of the economy as an increase in unemployment reduces purchasing power, resulting in a slowdown of the economy. To understand the state of the economy unemployment rate is a useful measure. According to the International Labour Organization's (ILO) ILOSTAT database, India's unemployment rate rose sharply to 7.11% in the pandemic year 2020 to reach the highest level in at least three decades. In this study, we analysed the effects of Covid 19 and lockdown measures on unemployment with the use of secondary data published by CMIE, PLFS, and ILO. The results of this study will be helpful for academicians, researchers, and policymakers in related studies.*

*Keywords: Covid 19, Unemployment, Lockdown*

**INTRODUCTION**

Covid-19 was first identified in Wuhan City, China. It was initially reported to WHO on December 31, 2019. On January 30, 2020, The WHO declared the Covid-19 outbreak a global health emergency. On March 11, 2020, the WHO declared Covid- 19 a global pandemic. To contain the spread of Covid-19, a nationwide lockdown of 21 days was imposed by the Indian Government on 24 March 2020. The outcome of the Covid-19 on the Indian economy is going to be huge because of its lockdown policy.

The economic impact of Covid 19 is expected on every domain of the economy. The unemployment rate is one of the most important indicators to know the state of the economy. This study focuses on the impact of Covid 19 on the Indian economy in the context of unemployment. Since Covid-19's emergence in December 2019, it has been very clear that the threat posed by COVID-19 to public health would also be a threat to job opportunities.

**OBJECTIVE**

Unemployment and poverty are harmful to economic growth. Covid-19 directly affects human health, lifestyle, and especially people's bank balance. This paper aims to study the impact of the Covid-19 pandemic on unemployment in India. In this study analysis focus will be also on the comparison between pre covid and post covid employment situations concerning gender, and regional differences.

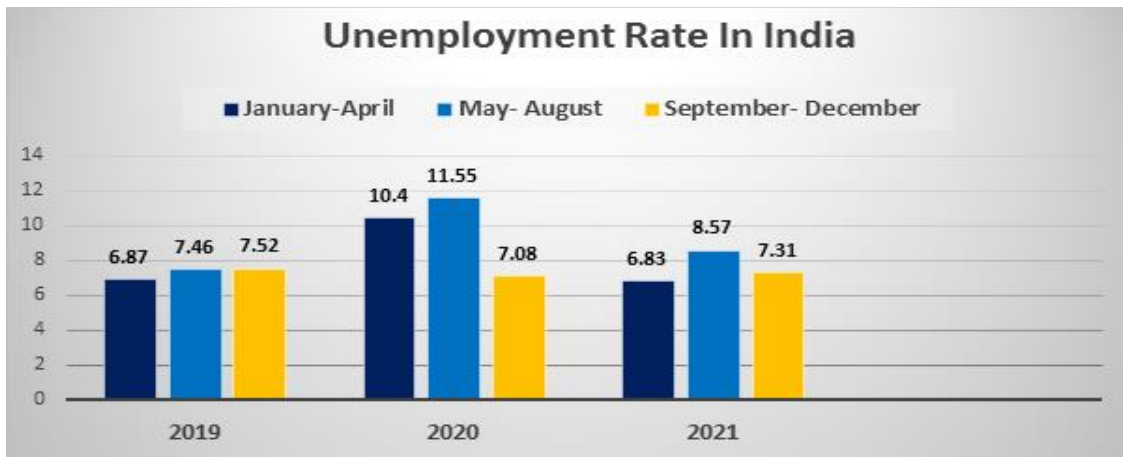
**METHODOLOGY**

This study relies on secondary data. It contains statistics from the Centre of Monitoring Indian Economy Pvt. Ltd. (CMIE), ILOSTATS, Periodic Labour Force Survey (PLFS) on unemployment rates by sex and age, rural-urban areas.

**IMPACT ASSESSMENT**

On 24 March 2020, the Indian Government announced a nationwide 21 days lockdown to contain the spread of Covid- 19. Due to shut down of economic activities, many Indians lost their jobs.

A study based on CMIE's Four Months reviews for consecutive 3 years (2019,2020,2021) indicates that for the First four Months (January-April), the unemployment rate in India rose from 6.87% in 2019 to 10.40% in 2020 and fall back to 6.83% in 2021. The consequences of lockdowns faced by labours are visible in the May-August month's outlooks. The unemployment rate was highest at 11.55% during May-August 2020 as compared to 7.46% and 8.57% for the years 2019, 2021 respectively. In the Final four months (Sep-Dec) of analysis, the finding shows that the unemployment rate is lower at 7.31% in 2021 when some relaxations were given in lockdown policies in contrast to 7.62% in 2019 and 7.08% in 2020.



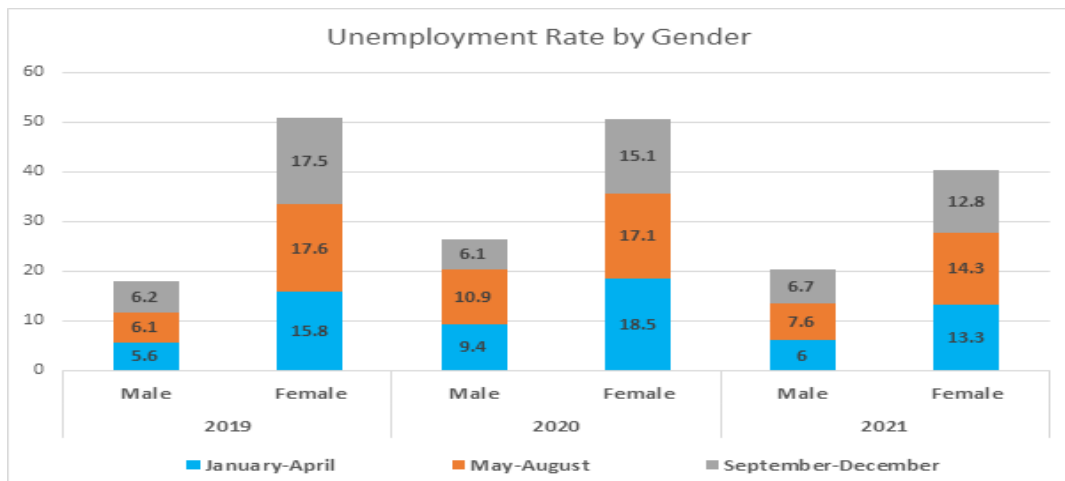
Source: Centre for Monitoring Indian Economy

According to the International Labour Organization’s (ILO) ILOSTAT database, India’s unemployment rate rose sharply to 7.11% in the pandemic year 2020 to reach the highest level in at least three decades.

India’s unemployment rate fell sharply in January 2022 to 6.57%, lowest since March 2021, following a significant dip in rural unemployment. This could be on the back of easing of Covid restrictions since January 15 after the number of cases started to decline across major states (The Economic Times)

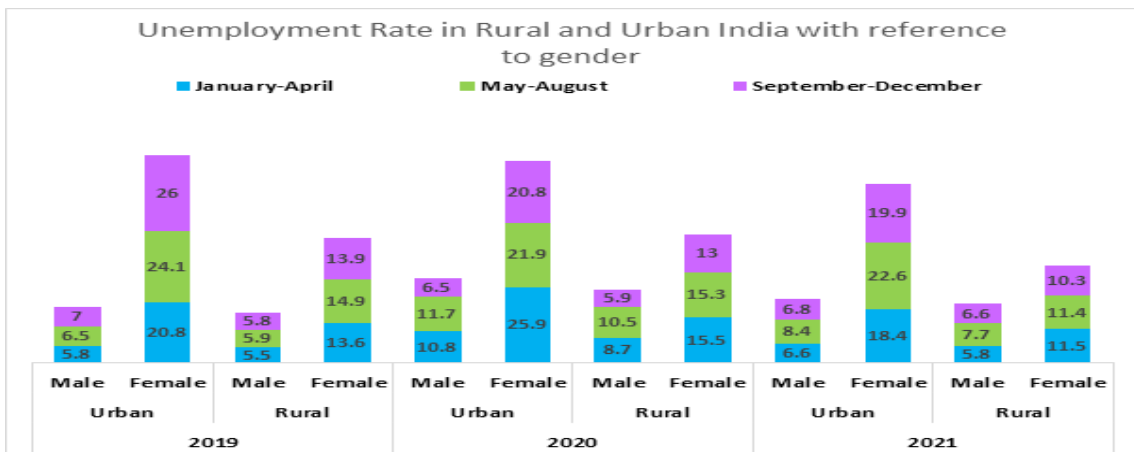
**GENDER GAP IN EMPLOYMENT**

The report by the Centre for Monitoring Indian Economy (CMIE) revealed that unemployment among women remained higher than men.



Source: Centre for Monitoring Indian Economy

The CMIE’s Four Months reviews for consecutive 3 years (2019,2020,2021) shows that urban women hit hard by the Covid-19 pandemic more than rural women in terms of employment opportunities



Source: Centre for Monitoring Indian Economy

**CONCLUSION**

The Covid-19 pandemic has had a detrimental effect on the labour market, causing many individuals to lose their jobs and business. The study is based on several key reports: CMIE, ILOSTATS, PLFS. All reports show different unemployment rates due to differences in methodology however final outcome is that there is a gender gap that prevails in employment opportunities which are widened by the Covid-19 pandemic. Unemployment has remained higher in women than men, both in urban and rural areas. Further, in women, it is higher among urban women than the ones residing in rural areas.

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**AWARENESS AMONG THE STUDENTS OF DNH, WITH RESPECT TO COVID-19****Ms. Shobhna Dangwar**

Assistant Professor, Smt Devkiba Mohansinhji Chauhan College of commerce and Science, Silvassa

**ABSTRACT**

*Mankind has observed various pandemics throughout the history where some of the were more disastrous than the others to the humans. We are observing a very tough time once again fighting an invisible enemy; the novel COVID-19 coronavirus.*

*Human history has witnessed a very strange and difficult time in the history of mankind, fighting an invisible enemy; the novel COVID-19 corona virus. The virus was initially observed in the Wuhan, Hubei province, China, at the end of 2019 it was declared a public health emergency of international concern on Jan 30, 2020, by WHO. The virus is now spreading like a forest fire across the whole globe. The corona virus disease, COVID-19 previously known as 2019-nCoV, has subsequently affected 213 countries worldwide. Corona viruses are a family of hundreds of viruses that affect multiple species. Corona virus disease (COVID-19) is an infectious disease caused by a newly discovered corona virus. The virus that causes COVID-19 is mainly transmitted through droplets generated when an infected person coughs, sneezes, or exhales. These droplets are too heavy to hang in the air, and quickly fall on floors or surfaces. You can be infected by breathing in the virus if you are within close proximity of someone who has COVID-19, or by touching a contaminated surface and then your eyes, nose or mouth. Most people infected with the COVID-19 virus will experience mild to moderate respiratory illness and recover without requiring special treatment. Older people and those with underlying medical problems like cardiovascular disease, diabetes, chronic respiratory disease, and cancer are more likely to develop serious illness. The best way to prevent and slow down transmission is be well informed about the COVID-19 virus, the disease it causes and how it spreads. As the disease is very new, there is little to moderate awareness about it among the young generation and people at large. Awareness of the disease and its symptoms is the best clarification of every doubt. In this way, the researcher decided to study the importance and relevance of the awareness of COVID-19 among the students of schools and colleges of DNH. Therefore, the investigators prepared a questionnaire on COVID-19 Awareness and Collected Data about its awareness from the Students to find a conclusion of the study.*

*Keywords: Isolation, Quarantine, Epidemic, pandemic, infectious diseases, risk etc.*

**INTRODUCTION**

Awareness of the disease and its symptoms is the best clarification of every doubt. Corona viruses are a family of hundreds of viruses that affect multiple species. Corona virus disease (COVID-19) is an infectious disease caused by a newly discovered corona virus. The virus that causes COVID-19 is mainly transmitted through droplets generated when an infected person coughs, sneezes, or exhales. You can be infected by breathing in the virus if you are within close proximity of someone who has COVID-19, or by touching a contaminated surface and then your eyes, nose or mouth. Most people infected with the COVID-19 virus will experience mild to moderate respiratory illness and recover without requiring special treatment. Older people and those with underlying medical problems like cardiovascular disease, diabetes, chronic respiratory disease, and cancer are more likely to develop serious illness.

The virus was initially observed in the Wuhan, Hubei province, China, at the end of 2019 it was declared a public health emergency of international concern on Jan 30, 2020, by WHO. The virus is now spreading like a forest fire across the whole globe. The corona virus disease, COVID-19 previously known as 2019-nCoV, has subsequently affected 213 countries worldwide. Corona viruses are a family of hundreds of viruses that affect multiple species. Corona virus disease (COVID-19) is an infectious disease caused by a newly discovered corona virus.

The best way to prevent and slow down the transmission of disease is be well informed about the COVID-19 virus, the disease it causes and how it spreads. One of the most effective way to protect yourself and others from infection is by washing your hands or using an alcohol based sanitizer or rub frequently and not touching your face, eyes and mouth. The COVID-19 virus spreads primarily through droplets of saliva or discharge from the nose when an infected person coughs or sneezes, so it's important that one also practice respiratory etiquette (for example, by coughing into a flexed elbow). As of now, there are no specific vaccines or treatments for COVID-19. However, there are many ongoing clinical trials evaluating potential treatments.

Awareness about the disease, symptoms and medication has to now become an important part of the general knowledge of the students. Even though students may not admit but a complete knowledge of the disease among them is lacking. Though government and authorities are making their best efforts to create awareness among the public, still even the young generation is not taking the utmost care which is being expected from them. And this is due to the lack of knowledge about the disease among the public and young generation by large.

This research study is an attempt to measure the awareness of students of disease, preventive methods and medication.

### RESEARCH METHODOLOGY:

#### STATEMENT OF THE PROBLEM:

“COVID-19, awareness among the College Students of Dadra and Nagar Haveli”.

#### OBJECTIVE

The main objective of is to study and measure the level of awareness of the disease among the college students of Dadra & Nagar Haveli.

#### SOURCES OF DATA:

Primary data was used for the purpose of study. Primary data was collected through survey based on well prepared questionnaire.

#### METHOD

The survey was administered on a sample of school and college students. Thus, survey method was adopted for the present research.

#### SAMPLE SELECTION:

For this present study Dadra and Nagar Haveli is chosen as universe. 100 students from various colleges of DNH are selected as a sample, using random sampling technique.

#### TOOLS:

A Questionnaire developed by the researcher was used for data collection. The Questionnaire consisted of twenty one items questions with options and respondent have to choose the correct alternative. The questionnaire covers basic general awareness on the knowledge of origin, symptoms and precautions of the COVID-19.

#### DATA ANALYSIS

The data analysis was carried out on the basis of objectives of the study. In each table the items were arranged in the order followed in the questionnaire. Later the results were interpreted and conclusions were drawn.

**Table-1** Awareness about Disease and its Origin

Sr. No.	Questions	Percentage of students knowing the answer
1	Name of the place of origin?	66.7%
2	Name of the disease caused by corona virus in wuhan?	91.5%
3	Name given by the scientists to corona virus earlier?	49%
4	Name of organization that declared it as a pandemic?	94.8%
5	Name of the state in India that has full curfew been imposed due to corona virus?	61.7%
6	On which day is the public curfew “Janta Curfew” imposed due to Corona virus?	89.5%
7	Corona virus is related to which disease?	61.7%
8	What is the name of the test of coronavirus (Covid - 19) ?	62.8%
9	COVID-19 affects which part of the human body?	85.6%
10	Social app Instagram has launched which feature to make its users aware of Corona virus?	61.2%
11.	What feature Facebook has launched in India to make aware of Corona virus?	62%
12.	What does the structure of the corona virus look like when viewed with a microscope?	64.4%



13.	Is this virus comparable to SARS or to the seasonal flu?	33.6%
14.	What does the structure of the corona virus look like when viewed with a microscope?	64.4%

**Table-1** Shows that more than 85% of the students were aware about the place of origin of disease, body part which is affected by corona, organization that declared it as a pandemic, day on which “Janta curfew” was declared. But very few knew that the virus is comparable to SARS. Also less than 50% knew the name given by scientists to Corona Virus disease was SARS- Cov-2. However it was observed that more than 60% of the students were aware about information like place of origin, structure of the corona virus, disease with which corona virus is related to, structure of corona virus, name of the test for COVID-19 and other.

Overall we can say that the students had knowledge about the commonly told things but they still lacked knowledge about certain important aspects related with the awareness and origin of disease.

**Table-2** Spread, Symptom and Precaution

Sr. No	Questions	Percentage of students knowing the answer
1	What preventive measures should be taken for COVID-19	96.1%
2	Can the corona virus disease spread through food?	39.9%
3	What is the mode of transmission of corona virus?	88%
4	What are the symptoms of COVID-19 infection?	33.3%
5	Are some people more at risk than others?	67.3%
6	How much distance should be maintained to prevent COVID-19?	74%
7	Which body part should not be touched to avoid COVID-19 infection?	93.3%

**Table-2** Shows that most of the students were aware about the measures that should be taken to prevent the infection, the mode of transmission of corona virus, the body part that is affected due to the infection, the distance that should be maintained to prevent COVID and age group which is more likely to catch corona. However, very less students were aware about all the symptoms of COVID-19. Most of the students didn't even know that COVID can spread even through food items.

### FINDINGS AND SUGGESTIONS

It has been observed that students have good awareness about the commonly known mode of transmission of corona virus, basic symptoms, body parts that are affected by the disease majorly, in short they knew well about the disease but had moderate knowledge about its origin, its connection with SARS, the name given to COVID by the scientists in the early stage.

In order to ensure complete knowledge about the disease among the students it is important that various webinars, quiz and videos should be made and circulated as much as possible. Students should be encouraged to come up with new methods of increasing awareness among the uneducated classes and ignorant. In the process, learning more and more about the disease, because at this point of time, precaution is cure.

### CONCLUSION

This study is undertaken mainly to find out what proportion of the college students possess knowledge about the corona virus disease. On the basis of the findings it has been found out that there was moderate awareness about the disease, its origin, symptoms and precautions to be taken. However the need of the hour is that each and every educated person should have in-depth information about COVID, so that they can volunteer in spreading awareness about the disease among the uneducated and ignorant people. By doing so, the growing rate of people getting infected can be curbed and more lives can be saved.

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**IMPACT OF COVID-19 PANDEMIC ON COOPERATIVE BANKING SECTOR****Sonali D. Ghorpade**

Department of Commerce, S.N.D.T. Women's University, Pune

**ABSTRACT**

*The COVID-19 pandemic could be quite possibly the most genuine difficulties looked by the monetary administrations industry in almost a century. The COVID-19 effect on financial will be extreme fall sought after, lower salaries, and creation closures and will antagonistically influence the matter of banks. The circumstance is exacerbated by staff deficiencies, deficient advanced development, and tension on the current framework as firms scramble to manage the effect of COVID-19 on monetary administrations. Banks absolutely have their hands full considering the novel COVID-19. Borrowers and organizations face work misfortunes, eased back deals, and declining benefits as the infection keeps on spreading around the planet. Banking clients are probably going to begin looking for monetary alleviation. An undeniable way that pandemics can affect monetary frameworks is through their gigantic financial expenses. To dealing with the direct financial effect of the Covid, banks need to have an arrangement set up to shield workers and clients from its spread. Numerous banks are as of now beginning to energize distant working of certain representatives. In this paper, we are meant to exhibit an effect of pandemic Coronavirus on the banking and monetary area. India's Covid episode compromises a years-in length tidy up of its monetary framework, as indicated by the Indian bank. Banks sit at the core of the economy and give subsidizing to corporate and people. Their strength is vital to keep the framework ready for action. India is a country of cooperatives. It is now one of the countries severely affected and in third place globally. It is therefore an initiative taken by an author to undertake this study. However the research methodology used is descriptive research wherein the authentic records from RBI and its guidelines forms the foundation of study.*

**INTRODUCTION**

The covid-19 pandemic has had far reaching economic consequences beyond the spread of the disease itself and efforts to quarantine it. The pandemic caused the largest global recession in history with more than a third of the global population at the time being placed on lockdown. The coronavirus outbreak and subsequent countrywide lockdown deeply impacted the Indian economy. It hit hard the income of all the Indian retailers selling non essential items like cars ,jewellery etc. Majority of companies expect a significant decline in revenue and job losses. The most severely impacted sectors were the aviation , automotive , seafood etc. Though banks are not being hit by the novel coronavirus as directly as other retail sectors they are at the forefront of public attention.

Banks sit at the heart of the economy and provide funds to corporates and individuals. The stability of banks is crucial to keep the system up and running. Majority of customers were being placed under quarantine or lockdown. Due to which ,banks might lose their ability to pay for credit particularly mortgages. The condition of cooperative banks is not different.so this study endeavour the significant moves in cooperative banks during covid-19 pandemic situation and their impact on Cooperative banking with special reference to PDCC bank.

**OBJECTIVE OF THE STUDY**

- To study the steps taken by RBI to ensure financial stability in cooperative banks and country as well.
- To study the impact of covid-19 on cooperative banks business.
- To study the various initiatives by PDCC bank as a relief for their customer to cover up the covid-19 situation.

**NEED FOR THE STUDY**

India is a country of cooperatives. It is now one of the countries severely affected and in third place globally. During the lockdown when the majority of people were at home or quarantined. Majority of small businesses were also shut down. the repayment of term loan and other banking services are hindered. It is therefore necessary to study the changes undergone by the covid-19 pandemic situation. Also the ultimate motive of cooperative that is "each for all and all for each" profoundly describes their importance in supporting members in particular and society at large in containing the spread of the disease while supporting sustenance of the lives, livelihoods and economic activities. It is therefore an initiative taken by an author to undertake this study.

**REVIEW OF LITERATURE**

1. Ramasamy k. (2020)., Impact analysis in banking ,Insurance and financial services industry due to covid-19 pandemic., discussed various factors such as lock down approach ,moratorium, different impacts in banking ,financial services and Insurance sector.

2. A.Krishna S. (2020)., A comparative study on performance of select commercial and cooperative banks., compared the financial performance of commercial and cooperative banks by calculating the income and expenditure, loans and deposits. The analysis is made through calculating ratios like leverage ratio , cash inflow ,indicator ratio, Debt coverage ratio.
3. Tesfaye B. (2020) ,"The impact of covid-19 on the private banking system" explained the impacts of the covid-19 pandemic on Ethiopia's private banking system and it has used 10 years historical data from 2010 to 2019 of the aggregate private commercial banks to explore trends and examine the effect of pandemic on the past critical success factor.
4. Sucheta dalal,in her article in *economy and nation* , discussed the historic step taken by Modi government by placing the cooperative banks under RBI's full supervision through an ordinance.
5. Nikunj Ohri, in his article in Bloomberg quint on *stress in urban cooperative banks amid covid-19* prompted Banking regulation ordinance: Nirmala sitaraman , mentioned that financial position of 277 urban Cooperative Banks are very weak ,other 105 urban cooperative banks are unable to meet minimum regulatory capital requirement and 47 urban cooperative banks have a negative net worth.

## RESEARCH METHODOLOGY

### A} Type of research:

Descriptive research is used in this study in order to identify the impact of covid-19 pandemic on cooperative banks and significant changes by central and state government with respect to Cooperative banking. RBI's scripts, bulletin ,reports are used as authentic records.

The measures taken by PDCC Bank during the Pandemic phase is collected from the Zonal officers of the bank.

### 4.2) COLLECTION OF DATA:

#### a. Secondary data:

- i. Quarterly reports of the bank.
- ii. Manual of instructions.
- iii. Articles and research paper.
- iv. Internet.
- v. RBI scripts and bulletins, reports.

### 5) FINDINGS OF THE STUDY

- i. Moratorium of three months on payment of installments in respect of all term loans outstanding as on March 1, 2020 allowed. Accordingly, the repayment schedule and all subsequent due dates, as also the tenor for such loans to be shifted across board by 3 months. No adverse impact on asset classification of the loan.
- ii. Reassessment of working capital cycle for the borrowers. No adverse impact on asset classification of the loan.
- iii. Deferment of payment of interest outstanding on 1 march 2020 on working capital facilities of all kinds by 3 months. No adverse impact on asset classification of the loan.
- iv. On 24th June, the union government took a historic decision. It issued an ordinance to bring 1482 urban cooperative banks and 58 multi State cooperative banks under the direct supervision of the RBI. This is because cooperative banks are the biggest chunk of Indian banking and yet completely under supervised and dually regulated. So now RBI will be fully responsible if cooperative banks continue to fail with the same chilling regular meeting with the registrar of cooperatives in the past decades.
- v. In June 2020, the president had promulgated the Banking regulation.
- vi. RBI cancels CKP cooperative banks license on adverse financial position.
- vii. State government of Maharashtra appointed a 9 member committee to understand the impact of covid-19 on Cooperative credit systems in the state. There are more than 2 lakh Cooperative organizations in the state and they will need financial assistance in the post lockdown period if they are to function at all. The committee has tasked with making recommendations to ensure they get this.

- viii. Most of the consumers have opted for digital payments with social distancing becoming the new normal in times of covid-19. With this rapid increase in the use of digital payments comes the fear of digital payment frauds. It's important to note many people were skeptical about the security of digital payments in past. Fraudsters and hackers have become active in times of covid-19.
- ix. RBI announced the “Interest subvention scheme for MSME 2018 for cooperative banks. The scheme provides for an interest relief of 2% per annum to eligible MSME on their outstanding fresh / incremental term loan/ working capital during the period of validity.
- x. Banks and other lenders, including co-operative banks and non-banking finance companies, have been asked to credit the difference between the compound interest and simple interest for the six month period between March 1 and August 31 into these loan accounts by November 5. This would be implemented even for borrowers who had not availed the moratorium on loan repayments allowed by the Reserve Bank of India (RBI) up to August 31.
- xi. Urban cooperative banks need to address weak governance, slow technology adaption. L. The government decided to provide 2% interest subvention to borrowers under the 'Shishu' category of the Pradhan Mantri MUDRA Yojana.
- xii. As a lot of people have fallen prey to the fraudulent Apps ,Apps which are to be regulated. Measures by RBI to regulate digital lending through loan App.
- xiii. The RBI in its seventh bi-monthly monetary policy announced on March 27, reduced the repo rate by 75 basis points to 4.40 per cent. It announced to provide Rs 3.74 lakh crore liquidity to banks through reduction in cash reserve ratio, by conducting targeted long term repos operations (TLTRO) and by increasing the limit for marginal standing facility (MSF) to 3 per cent.
- xiv. The Reserve Bank of India (RBI) on Friday announced a slew of measures in order to provide relief for the ongoing Coronavirus outbreak in India. These include: RBI announced that it was cutting the repo rate by 75 bps, or 0.75% to 4.4. The Repo Rate was earlier 5.15; last being cut in October 2019.Reverse Repo – The regulator also announced that it would cut the Reverse Repo rate by 90 bps, or 0.90%. On a daily average, banks had been parking Rs 3 lakh crore with the RBI. The current reverse repo rate was 4%.
- xv. With a view to encourage capital conservation at a time of extreme uncertainty brought about by the COVID-19 pandemic, RBI on Friday directed banks to hold back dividends for FY20RBI governor Shaktikanta Das said: “It is imperative that banks conserve capital to retain their capacity to support the economy and absorb losses in an environment of heightened uncertainty. It has, therefore, been decided that in view of the COVID-19 related economic shock, scheduled commercial banks and cooperative banks shall not make any further dividend payouts from profits pertaining to the financial year ended March 31, 2020, until further instructions.” He added that this restriction shall be reviewed on the basis of the financial position of banks for the quarter ending September 30, 2020.
- xvi. Resolution of Stress in Personal Loans: This part shall be applicable to resolution of personal loans sanctioned to individual borrowers by lending institutions. However, credit facilities provided by lending institutions to their own personnel/staff shall not be eligible for resolution under this framework.

**The Pune District Central Cooperative Banks precautionary measures during COVID 19 Pandemic:**

1. Sanitization of customers at the entry point of every branch of the bank and their thermal check.
2. Sanitization of each and every staff of the bank at the entry point of every branch of the bank and their thermal check.
3. Encourage customers to adapt digitisation. For this bank has issued more ATM cards and guided the customers to use ATMs. It has also given instructions time to time to remain safe from cyber-crime.
4. Accidental Insurance Scheme launched for the salary account holders of the PDCC Bank.
5. According to RBI and Union Government 21 days paid leave allowance granted for the staff found COVID Positive.
6. Complete Branch Sanitization on daily basis as a precautionary measure.
7. Face Mask, Face Shield and Hand gloves were provided for each and every staff member.

8. Increase in the number of branches by seven to eight within a district and two to three branches were newly opened in Baramati Taluka such as Deoulgaon Rasal , Jalochi Extension counter in Baramati Taluka ,Pune.
9. As per COVID-19 Regulatory Package of RBI , Bank has granted moratorium of three months on repayment of all loans installments falling due between March 1, 2020 and May 31, 2020(Moratorium Period).
10. Bank has strictly followed the COVID-19 PACKAGE- Asset Classification and Provisioning. Similarly in respect of working capital facilities sanctioned in the form of Cash Credit / Overdraft, the Bank permitted the recovery of interest applied during the period from March 1, 2020 up to May 31,2020 to be deferred (deferment Period).
11. Bank has maintained adequate cash in all the PDCC ATMs.
12. Banks located in cantonment zones strictly followed social distancing norms given by RBI.
13. Bank has taken care that nowhere the service to customers is hindered.

### CONCLUSION

Banking and financial institutions were under immense pressure to ensure business as usual amidst the lockdown and health crisis. Banking operations such as cash deposits, withdrawals, clearing of cheques and other traditional teller services had to be executed by maintaining a safe distance of at least a meter.

As a result of social distancing, an increasing number of consumers are using online banking channels to manage their money. This is likely to result in a more permanent shift in customer preferences to digital channels and an increased demand for digital services. It is important for banks to be accessible to all consumers including the elderly or those not familiar with digital banking , providing education on how to use digital tools keeping ATMs stalked and operational. As customers seek help and advice on short-term cash management and replanning their future, banks would need to priorities live interactions through video collaboration tools. The covid-19 unleashed its power on humanity with and shading blood but killed people silently and spread the fear of death so there is nothing wrong with equating the present situation with world war III the whole world is still struggling to survive the pandemic.

Positive side of the Pandemic: The bank's grapple with the many challenges posed by the COVID 19 crisis it becomes clear that whatever the eventual outcomes they will learn many valuable lessons about their customers their own abilities and the market as a whole.

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**2020 MIGRATION CRISIS: A COMPARATIVE STUDY****Sanjana Pawar**

St. Joseph College of Arts and Commerce, Satpala, Virar (W)

**ABSTRACT**

India has been in lockdown since March 25, 2020. During this time, activities not contributing to the production and supply of essential goods and services were completely or partially suspended. Passenger trains and flights were halted. The lockdown has severely impacted migrants, several of whom lost their jobs due to shutting of industries and were stranded outside their native places wanting to get back. Since then, the government has announced relief measures for migrants, and made arrangements for migrants to return to their native place.

The research paper is an attempt to give a glance at the measures that were taken in the form of government policies and their outcomes, both which turned out to be beneficial and also the ones

that transpired to bring about damage. It will also focus on the policies that the Indian Government has placed to solve the crisis. Hereinafter, a comparative analysis between various government policies (MGNREGA and GKRA) will be done to see which one of them would have been more beneficial. The paper will provide a glance at how the 2020 migration crisis affected the Government of India, economically and socially. A relative study of international and national circumstances will be done to perceive the success of the Indian Government.

The study will include secondary data which will be compiled reviewing the national and international policies regarding the migration crisis.

Furthermore, there is a necessity to review the foreign government ideologies and their implementation to enhance our policies. As we are in this pandemic, there is a crucial need to gain more knowledge and to be vigilant to avoid the situation of economic instability in the future.

**Keywords:** Covid-19, Migrant crisis, lockdown, MGNREGA, GKRA

**INTRODUCTION**

It's an established detail that no constitution can function on its own, it depends on other organizations for its efficient functioning. If these other organizations do not collaborate methodically, it can cause a collapse that affects the organizations as well as its dependent constitution. Many countries of the world faced the same fate when the chaos of the COVID-19 abutted their country. Lockdowns, travel ban, joblessness, deaths and economic depressions caused a feeling of unease throughout the globe. Social factors such as health and livelihood were primarily stricken.

Along with the social factors, economic factors also faced quite the damage. There was a cease in the manufacturing of goods, a significant reduction in the employment rate was seen, as well as the financial trade and global economy was affected critically. The Indian economy was said to have lost Rs 30.3 lakh crore by May 2020. (The Indian Express, 2020)

There is a need to understand the government policies formed for the migrants. The lockdowns cost people their livelihoods. It is necessary to take steps to make sure aftermath like this doesn't happen in the future. Thus the study has covered two aspects. First the actual response of the affected people and secondly the comparative study of Government Policies.

**AIMS AND OBJECTIVES**

**Following are the main objectives of this study:**

- To review India's policies for the migrants on the levels of migration.
- To identify the genuine needs of affected migrants of such crisis
- To understand the government approach
- To discuss the logical substitutes for these policies
- To find out solutions for the crisis.

The main objective of our study is to find out some flexible solution to work on in future for such a crisis.

**REVIEW OF LITERATURE**

Joshwy Jesline, John Romate, Eslavath Rajkumar, Allen Joshua George, (2021): 'The plight of migrants during COVID-19 and the impact of circular migration in India: a systematic review' investigates in detail the multiple facets of adversities the migrants went through in India during the lockdown and the socio-psychological impact of circular migration. Following the PRISMA guidelines, studies on migrant workers during COVID-19 and on circular migration were searched. In this paper, authors highlighted the different plight of the migrants, who had the pressing need to head back home to safety despite the acute financial crisis and the travel problems, poor quality of the relief camps with meagre rations and lack of facilities generated a lot of psychosocial issues. Author's present study urges the mental health-care professionals to groom themselves for facing the challenges of a surge in mental illnesses by taking necessary measures. They emphasized the need to establish a strong ethical alliance between the local population, health systems, local government mechanisms, and human rights associations in order to take a relook at the national migration policies.

Shailendra Kumar, Sanghamitra Chaudhary, (2021): 'Migrant workers and human rights: A critical study on India's COVID-19 lockdown policy' highlighted that India was one of the leading countries to implement the initial lockdown to handle the COVID-19 pandemic, but still, the lockdown failed and within a few months, India joined the list of countries most affected by the pandemic. Why did this transpire? What were the reasons for this? Where did the Indian government miss? Hence, the manuscript endeavored to study the lacunae in the lockdown plans of the Indian Government and highlighted the mistakes committed by the Government which caused the lockdown in India to fail and further exposed the domestic migrant labourers to unbearable difficulties. It argues that the fundamental and economic rights bestowed upon the domestic migrant workers and other labourers under labour laws and the Indian constitution were breached extensively during the lockdown and that the state's policies during the lockdown worsened the condition of the domestic migrant workers. The authors had concluded the following: The government of India was not prepared for any widespread catastrophic situation. The governments of the world failed to properly and timely assess the severity of the Covid-19 epidemic. There are serious flaws in the pandemic policy of the government of India and there is an urgent need to address those flaws and introduce a new pandemic policy that is more humane, adaptive, and inclusive in nature. The epidemic stressed the government's limited reach in successfully implementing the lockdown.

Bhagyashree Barhate, Malar Hirudayaraj, Noeline Gunasekara, Ghassan Ibrahim, Amin Alizadeh, Mehrangiz Abadi, (2021): 'Crisis Within a Crisis: Migrant Workers' Predicament During COVID-19 Lockdown and the Role of NGOs in India' explores the role of NGOs in mitigating crises for the urban working poor during the pandemic in India. The authors focused specifically on the humanitarian crisis around the interstate migrant workers that resulted from the Indian government's efforts to contain the pandemic by imposing a nationwide lockdown. They have made the research through in-depth interviews with leaders of NGOs in India, who were actively engaged in relief work during the migrant crisis. Writers explored the role of poverty and inequality in exacerbating the pandemic's impact. The findings indicate that multiple dimensions of inequality combined to aggravate the effects of the lockdown on interstate migrant labourers in India. The government's initial apathy towards this vulnerable group, delay in addressing the unanticipated consequences of the pandemic response, and its ineffective crisis management efforts resulted in a humanitarian crisis in the country concurrent to the pandemic. In this context, the nonprofit sector played a critical supporting role in mitigating the migrant workers' crisis during the pandemic.

**RESEARCH METHODOLOGY**

In order to study the migration crisis that affected the country. Secondary data was procured through journals, articles and research papers available on the internet.

**SCOPE AND LIMITATIONS OF THE STUDY**

There are numerous reasons why the study of migrants and the migration crisis is necessary. Primarily, it's due to the fact that a study like this hasn't been done in the Vasai-Virar locality. Moreover, there is a need to study various migrant groups on an acute level. So that they could be included in the plannings of the government.

**ANALYSIS OF THE STUDY****Political Effects:**

As the central government's schemes did not bear any fruits, their capacity to regulate was questioned by the opposition parties. People lost faith in the government. The survey that was executed as a source of primary data showed that 98% people believe that the government did not handle the situation competently. Hence, the government's failures received a lot of backlash.



**Foreign Policies on Migration:**

New Zealand and India imposed the Covid-19 Lockdown around the same time. India banned flights from China after the first detection of the virus in Kerala. Whereas, NZ initially banned flights from China after the death of the first Covid patient. Any person returning to NZ was isolated, tested and then allowed to move forward. While India stipulated a home quarantine which to a great extent was ignored. As the virus spread extensively, NZ closed its borders to its residents as well as the migrants. Where NZ had a total lockdown, India had less restrictions for necessities. Which by comparison, led to the increase of cases in India. NZ applied various emergency benefits for the migrants. In NZ, the private sector assisted the government in providing job opportunities. Campaigns for job vacancies specially reserved for migrants were promoted. Whereas as mentioned in this paper earlier, India was not successful enough in terms of migrant employment. Soon after, relaxations in the lockdowns began. Following which, NZ came out as a winner against the virus whereas India was hit by the worst of the pandemic circumstances.

Poland is another country which won the fight against the migration crisis. The government permitted the migrants to legally stay even after the expiration of their work visa. They worked with their private sector to provide a feeling of reassurance. Further the Polish government offered job opportunities to the migrants of other countries such as Ukraine.

In another case, the Portuguese government took the initiative to issue temporary residence permits to the migrants in their country. Additionally they also provided numerous provisions such as health care and supplementary essentials.

The overt difference between the population and the economic advancement in NZ, Poland, Portugal and India also played a role in relaxation of the lockdown and the brawl against provision of facilities for migrants.

Then a question is raised: If India's reaction to migration have been different and better if the government and the private sector had made additional efforts to be more co-operative?

**Pragmatic Approach of the Citizens:**

When the government could not provide assistance and the employers left the migrants helpless and powerless, the citizens under the name of numerous NGOs came forward on various fronts and helped in supporting the health of the migrants. Free food, medicines, clean water and modes of transportation were few of the most crucial amenities that were provided, which helped the migrants remarkably. Those who could not physically help gave their support in the form of donations.

Mazdoor Kitchen is one of the non-governmental initiatives that helped in providing food to the daily wage earners. It is a voluntary initiative implemented in North Delhi and carried out by citizens. Khana Chahiye is another NGO campaign started in March 2020 which helped to meet the needs of the directly affected people of the lockdown such as the migrants and the other exposed citizens of the country.

**Comparative Study of the Government Schemes:**

National Rural Employment Guarantee Act 2005 which was later renamed as the "*Mahatma Gandhi National Rural Employment Guarantee Act*" or MGNREGA, is an Indian labour law that aims to guarantee the 'right to work'. This act was passed on 23 August 2005 under the UPA government of PM. Dr. Manmohan Singh. It was implemented in 625 districts of India. The objective of MGNREGA is to increase the livelihood security in underdeveloped areas. It gives at the minimum of 100 days of waged employment in a year to at least one member of a household in which the adult members who participate in unskilled manual work. Additionally, under this scheme one third of the jobs were reserved for women.

**Criticisms of MGNREGA Act**

A major criticism of the MGNREGA is that a lot of money distributed by the government gets drawn off by middlemen, thus leaving a number of MGNREGA workers with less wages.

MGNREGA was criticized for its leakages and the corruption that its implementation brought forward. There were various complaints from workers about not getting the opportunity to work even though they filled out the paperwork whereas, some didn't get the benefits entirely. Whereas in some the workers were paid poorly by the workers as opposed to the scheme.

*Garib Kalyan Rojgaar Abhiyan* is a rural public work scheme of Government of India to empower and provide livelihood opportunities to the returnee migrants. The Abhiyaan was launched on 20th June, 2020. It was an initiative to tackle the impact of COVID-19 on migrant workers in India. GKRA aims to give 125 days of

employment to the migrant workers,  $\frac{2}{3}$  of the migrant populace who went back to their hometowns due to the pandemic. The scheme covers 116 districts in six states namely Rajasthan, Jharkhand, Odisha, UP, MP, Bihar.

### **Criticisms of GKRA Scheme:**

The major drawback of this scheme was its implementation to 116 districts which is unfair to the other migrants who live throughout the country. Hence, this scheme benefited only  $\frac{2}{3}$  of the migrant workers of the country and didn't allow the maximum number of migrants to get the benefit or a means to help the mass unemployment crisis of India.

Additionally the problem of corruption was put forward. The budget allocated to the migrant workers was siphoned off by the private individuals.

These being the cases, in this comparative analysis we come to the conclusion that: both the schemes proved to be unsuccessful in terms of their actual aim of formation. Where MGNREGA has tried to cover the most of the states on the ground levels, it did not reach out to this aim properly. The lack of awareness played a primary role in its downfall. So the government bodies were not successful in promoting its own benefits to the people which turned out to be its biggest drawback.

Whereas the GKRA was formed at the time of the Bihar state 2020 Rajya Sabha elections and campaigns. But it didn't achieve its aims. Hence, we can conclude that GKRA is just formed by bringing some negligible benefits in comparison to MGNREGA under a new name. The government tried to highlight GKRA by constricting MGNREGA for political gain. Yet it was the common migrants that got manipulated by not receiving any basic benefits from both the schemes which were glorified in the name of migrants rights. It shows that both past and current governments' policies proved to be unsuccessful to solve the 2020 migration crisis.

### **SUGGESTIONS**

The promotion of schemes and creation of awareness in the citizens is vital. Just the way Covid vaccines were promoted or the quarantine was encouraged, in the same way promotion of the schemes available to the migrants should have been a top priority. In a global emergency like this, the private sector i.e. the employers should take charge to look out for their workers by providing them basic facilities. . And then further consider remodeling law and schemes respecting them. Additionally, the private sector and the government should make collaborative efforts towards the migrant workers so that the revised schemes can work effectively. The government's priority should be to disband all the daily wage earners in the 21,000 camps which it has set up for these people. Over 6,00,000 migrant workers are stranded in India right now. Let these migrants go back home. Government should have done this long back. The camps would not have been necessary. Every Indian has access to rationed food, oil, etc. But migrants cannot avail this facility because it is accessible to them only in their domicile. Portable welfare schemes should be rolled out for migrant workers. Government should take immediate steps for the welfare of these workers, whose efforts are extremely important in various sectors.

### **CONCLUSION**

This study highlights the situation of the migrants in 2020 and the lack of planning and arrangements on the part of the government that lead to the disturbance on a national scale. It gives an insight on the crisis that the migrants faced because of the pandemic and the solemn conditions. The lack of awareness that wasted the maximum potential of the government schemes, the insufficiency of the employers as well as the government came to light. Studies are necessary to develop beneficial programs that may abate the same situation from occurring again. It is important for the government to realise and take note of each sect of the migrant groups for including them in the various schemes organization. Awareness of such schemes should be undertaken. Better opportunities in terms of health, security and livelihood should be provided to the migrants in the same way as the other citizens of the society.

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**MISCELLANEOUS****ABBREVIATIONS:**

- MGNREGA: Mahatma Gandhi National Rural Employment Guarantee Act.
- GKRA: Garib Kalyan Rojgar Abhiyan
- NZ: New Zealand
- WHO: world Health Organisation
- NGOs: Non Governmental organizations
- UP: Uttar Pradesh
- TOI: Times of India
- UPA: United Progressive Alliance
- PM : Prime Minister
- PRISMA: Preferred Reporting items for systematic reviews and Meta - Analysis.

**LIGHTHOUSES OF MUMBAI****Dr. Vincent Kaitan D'Mello**

Ex- I/C Principal, Associate Professor &amp; HOD Department of History St. Joseph College of Arts and Commerce Satpala, Virar (W), 401301 Affiliated to University of Mumbai

**ABSTRACT**

*Mumbai's most famous landmark, the Gateway of India is always teeming with crowds: tourists gawking at the Gateway or casting yearning glances at the luxury yachts, regulars sitting on the parapet and relishing a break from their routine, couples posing for cameras, kids chasing pigeons or feeding gulls, and people waiting for ferries to Elephanta Island or Alibag. If the shore is a teeming mass of people, the sea here is a melee too, with ferries, launches, yachts and fishing boats, all jostling for space. Amidst all this chaos, stands a small structure, forgotten and unnoticed.*

*The nation of India is a federal union of 28 states and 8 union territories. This page lists lighthouses of the western coast of India in the State of Maharashtra, including the greater Mumbai (Bombay) area. This region includes the Konkan Coast, the most rugged section of the Indian coastline, where the mountains known as the Sahyādrī or Western Ghats rise close behind the shore.*

*The major lighthouses of India are staffed, and by tradition most of them are open to visitors for a short time during the late afternoon every day; inquire locally concerning the times.*

*Lighthouses and aids to navigation in India are administered by the Directorate General of Lighthouses and Lightships (DGLL), an agency of the Ministry of Shipping. The coastal lighthouses on this page are maintained by the Mumbai Directorate of DGLL. Lighthouses in Mumbai Harbour are maintained by the Mumbai Port Trust.*

*Keywords: Lighthouses, radar beacons, Dolphin Rock, the Prongs, Sunk Rock, Kanhoji Angre.*

**INTRODUCTION**

There was no uniform system of management of Lighthouse services in British India till 1927 when Lighthouse Act was passed on 21st September 1927 which came into force in April 1929. The Director General of Lighthouses & Lightships (first designated as the Chief Inspector of Lighthouses in 1929 and later the "Engineer - in - Chief" in 1934 and "Director General" in 1957), according to the Act is the Principal Advisor to the Govt of India in the matters relating to Lighthouses including modern Electronic Aids to Marine Navigation. Mr John Oswald was the first Chief (1929-1939) followed by Mr A. N. Seal (1939-1949); And then Mr S. K. Lahiri (1949- 1964) who expedited the development process and added 50 Lighthouses, 1 Light vessel, 12 Electronic Aids Stations and 6 Motor Launches on the coast line of India during his tenure.

At the time of Independence in 1947, there existed only 17 "General" Lighthouses in India. The lighthouses in Bombay region were managed by the Collector of Central Excise and those in Madras and Calcutta regions, by the Principal Officer, Mercantile Marine Department.

Consequent to the amalgamation of various Princely States with the Indian Union by 1949, all the lighthouses under the control of Maritime States were transferred to the Central Govt. Therefore it became necessary to establish separate Lighthouse District in the region of Saurashtra & Kutch and to re-organise the Lighthouse Districts of Bombay, Madras and Calcutta. Subsequently two additional Districts were set up- one at Port Blair and other at Cochin. A new Lighthouse District has been set up at Kakinada in April-2002.

**LIGHTHOUSES AND RADAR BEACONS (RACONS)**

The profile of the coast with its natural features has remained an important aid to navigation since the inception of sailing on seas. The mariners would check their course and position observing the hills, tall trees and conspicuous structures on the shore. The temples and churches were important landmarks for this purpose. The shapes of domes, colour and shape of flags hoisted on the temples assisted Mariners to identify these landmarks. During the nights log fires at various fixed points and subsequently the lighthouses came on to assist the Mariners set their course. With the passage of time the light sources improved from log fire to various types of lamps and now the Discharge lamps and in order to reach the light to longer and longer distances reflectors and optics were introduced. The optics of different sizes were manufactured to fulfil the requirement of each lighthouse. T

The Lighthouse is an easy checking reference point and can be picked up by mariner without the aid of any instrument or gadget. Starting from the days of log fire, the Lighthouses have with stood the test of the time.

They will continue to remain the basic source of assistance to mariners for all time to come. .

The immediate companion of Lighthouse is a Racon. The Racon transponds its identification in Morse code on the ship's Radar screen together with the coast line in graphical form. As such it is the most useful aid while approaching the ports. followed by Kachhigadh, Dwarka, Mandvi, Bural, Cochin, Suhelipur, Minicoy, Keating Point and Indira Point lighthouses-all of "Marconi" origin were installed during 1978-83.

The TIFR (Tata Institution of Fundamental Research) developed the indigenous design for "X" band Racons, which MACE (Marine And Communications Electronics) offered to produce. But the models produced by them could not stand field trials. As such the programme of adding "Racons" to more LH stations had to be shelved till 1995 when orders for import of ten "Racons" from "Tideland" U.S.A. could be placed.

During 1995-99 Racons were added at Porbandar, Hazira, Ratnagiri, Aguada, Androth (E), Nagapattinam, Pondicherry, and Dolphin"s nose, Paradip, Dariapur, North Point, East Island, Jakhau, Navlakhi, Pirotan, Shialbet, Alang and Piram.

In the mean time the SAMEER (Society of Applied Microwave Electronics Engineering & Research - Deptt. of Electronics) under took to evolve the design of hi-tech "X" and "S" band 'Racon" at their laboratories, Powai (Mumbai). After its successful field trial they will produce the new generation "Racons".

The important lighthouses and beacons, most of them built in the 1870's. The British who excelled in the maritime sphere charted with great precision the channel to be followed by ships coming into Bombay harbour.

### **Lighthouses of Mumbai:**

#### **Dolphin Rock Lighthouse:**



This is the Dolphin Rock Lighthouse, built in 1856 to help ships find their way into the port. Around 58 feet tall, the lighthouse is unattended and exhibits a white-green occulting light every four seconds, with a visibility of seven miles. Dolphin Lighthouse is no longer in use (faces the Taj Mahal Hotel).

Dolphin Lighthouse (or Dolphin Rock Light) is one of the three lighthouses in the Mumbai harbour off the coast of Mumbai, India. It is near the Gateway of India and is controlled by the Indian Navy.

To honour military personnel, a 21 gun salute is held every time a warship sails out of the Mumbai harbour with The Admiral of The Fleet.

This lighthouse is also illuminated during Navy Day celebrations which happen during the first week of December every year.

The Dolphin Rock Lighthouse can be seen from the Gateway of India. You can get better views when you go on a boat ride, but you can still catch a glimpse of it between all the boats moored at the jetty.

**THE PRONGS LIGHTHOUSE:**

Prong's Lighthouse is a lighthouse situated at the southernmost point of Bombay (now Mumbai), India in the Colaba (Navy Nagar) area. It was built in 1874 by Thomas Ormiston at the cost of Rs. 620255. It is a 41 meters high circular tower with a 23-meter range and the beam can be seen at a distance of 30 kilometres (19 mi). It is one of three lighthouses of the city. The tower is painted in three horizontal bands, red, white, and black respectively. The lighthouse had a cannon during British rule to secure the bay. The lighthouse has restricted access as it is under military land. It is only accessible during low tide with special permission from the Indian Navy.

The Prongs Lighthouse is among the most well-known lighthouses of Mumbai. Its tapering 144 feet high tower is visible from Colaba, and can be accessed on foot during low tide.

This is also the only manned lighthouse in the area, and is among the few off shore lighthouses in the world that are still staffed. It is used even today for the purpose it was built, in 1874. This lighthouse marks the entrance to Mumbai Harbour, and replaced the onshore Colaba Point lighthouse, of which no trace remains today. Located about 2.5 kilometres off the southernmost tip of Colaba, it emits a white flash every 10 seconds.

The Prongs Lighthouse is managed by the Directorate of Lighthouses and Lightships, and permission to visit needs to be taken from them. The lighthouse can be approached by the sea as well as land. Approach by boat is risky, since fishermen lay nets in this area. Also due to its location, permissions are needed from the Port Trust as well as the naval authorities. The lighthouse can be approached from the reefs during low tide, and involves a trek of about 2.5 kilometres each way. However, the approach is once again through naval land, so permissions are needed.

**Sunk Rock Lighthouse:**

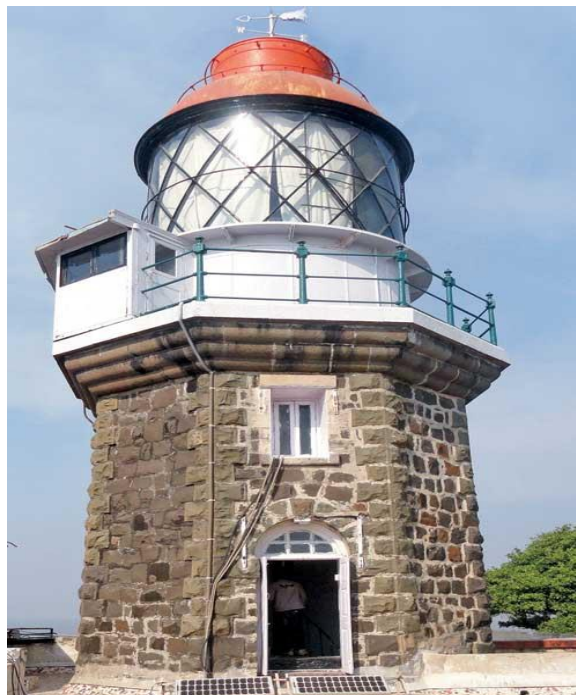
Located around five kilometres from the Gateway of India, the Sunk Rock Lighthouse was built in 1884. This is an operational, though unattended lighthouse. The 66 feet tall lighthouse flashes a red light with white rays every six seconds.

Sunk Rock Lighthouse is one of three lighthouses in the Mumbai Harbour off the coast of Mumbai, India. The tower is mounted on a stone pier and painted in a red and yellow checkerboard pattern, with the lantern and gallery painted white. Swimming races are often held between the Gateway of India and the Lighthouse, a distance of 5 kilometres (3 statute miles). The site is operated by the Mumbai Port Trust.

Sunk Rock Lighthouse is one of three lighthouses in the Mumbai Harbour off the coast of Mumbai, India. The tower is mounted on a stone pier and painted in a red and yellow checkerboard pattern, with the lantern and gallery painted white. Swimming races are often held between the Gateway of India and the Lighthouse, a distance of 5 kilometres (3 statute miles). The site is operated by the Mumbai Port Trust.

The Sunk Rock Lighthouse can only be approached by boat. However, you can only see the lighthouse from a distance, since entry is prohibited, and so is approaching too close.

### **Kanhoji Angre Lighthouse:**



Kanhoji Angre island previously known as Khanderi (Kennery) Island is an off shoot hillock off the western ghat ranges and is situated opposite Thal fishing port in Alibagh district south of Mumbai. Kanhoji Angre lighthouse is an important landmark at the entrance to the Mumbai harbour. The island is approachable by a motor launch of Mumbai port trust or by hiring a boat from Thal port. A jetty for the boats has been provided at the island.

There is a fort on the island, built by the Portuguese and later occupied by Marathas to lodge their Army and Navy. Kanhoji Angre took command of the Maratha Navy in 1708. He fought and won a number of sea battles till his death in 1729. Khanderi Island was renamed in his honour in 1998 on the occasion of 125th anniversary of Mumbai Port Trust.

In 1852 a beacon was constructed on Khanderi Island but had to be demolished immediately due to its similarity to the Colaba lighthouse. The work of the construction of the new lighthouse was started in October 1866 and the lighting equipment, consisting of 1st order optic assembly and large wick lamp, manufactured by M/s Chance Bros, Birmingham, was supplied and installed on the tower. The light was lit in June 1867 and some changes were carried out in 1902. The 85mm PV burner replaced wick lamp in 1930. In 1958-60 a radio beacon was installed on the island. It was a 250W 'Marconi' equipment, which was later discontinued and shifted to Uttan lighthouse in 1930 for logistic reasons.

### **CONCLUSION**

These lighthouses are reminders that Mumbai grew into the city it is, all because of its natural harbour. The port has played an important role in the development of the city, and continues to do so. Standing as silent sentinels,

these lighthouses have played their part through history. Each lighthouse beamed specific colours which relayed certain meanings at night almost like traffic signals at sea!

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**MIGRATION CRISIS 2020: AN OVERVIEW**

**Wilona Tuscano (S. Y. Bcom) and Prof. Dr. Joana Tuscano**  
St. Joseph College of Arts and Commerce, Satpala, Virar (W)

**ABSTRACT**

*This month, March of 2022 marks two years since the pandemic knocked on India's doors and caused a series of nationwide lockdowns and worldwide travel bans. The series of lockdowns that were supposed to be for the benefit of the people, instead ended up causing mayhem and agitation. The whole country with its citizens and economy came to a standstill. Migrants in particular had no source to earn from as factories and other labour operated industries shut down. No establishment offered them a mode of transportation to reach their villages. So, ultimately the migrants were forced to enroute their journey on foot. A scenario where migrants were barefoot, carrying the weight of their children and belongings so that they could reach their hometown wasn't fictitious. A situation where migrants faced misdirections, hunger and death isn't an exaggerated one. This dislocation of people is said to be India's second largest one since the partition of the country. Our government along with its citizens failed the migrants.*

*This research paper is an attempt to paint a picture of the Indian migration situation. Hereinafter, a study is done on various elements that caused this instability in migrant routines. It will focus on the migrants' point of view, primarily the struggles that they went through. This study will include interviews of the affected group as a source of primary data.*

*This study focuses on exhibiting an emotional approach that expectantly would provide an incentive to India to be equipped to face situations like Covid-19 more humanely.*

*Keywords: Covid-19, Migrant crisis, lockdown, Migrants, 2020*

**INTRODUCTION**

No economy of the world was prepared for the chaos that was created in their country when Covid-19 hit. A feeling of unease spread throughout the globe due to the series of lockdowns, travel bans, joblessness, economic depressions and deaths. Primarily, the social factors such as health and livelihood were affected. Along with these economic factors also faced quite the damage. A stream of antagonistic feelings spread throughout the country. Helplessness, hostility and resentment were one of the most prevalent. Migrants in particular were in a tight corner. As there was a cease in manufacturing and a significant reduction in the employment rate. Factories and other labour operated manufacturing came to a standstill. Hence, the labour groups which mostly included migrants were laid off from work.

Migrants were one of the most affected groups in India as they are inclined to find livelihood in the economic hotspots of a country. So, in 2020 when Covid-19 was at its peak, they were one of the most vulnerable factors because they had to face a multitude of threats of which loss of livelihood, risk to health were the most predominant. Migrants cannot carry on in the place that they have migrated to if they do not have the livelihood to survive in it. Therefore, lockdowns and loss of livelihoods gave rise to reverse migration that in turn contributed to the spread of the pandemic. The cease in the operation of transportation systems further added to the existent havoc.

Factors of an economy; i.e. The Government, The NGOs and The Private Sector need to work together to ensure the smooth sailing of that particular economy. But in 2020, they failed to collaborate aptly and gave a rise to a disarray return of the domestic and international migrants to their homes. The glaring differences between these factors became more apparent. The Migrants needed to depend on NGOs and government when the private sector could not oblige. The migrants further could not get the facilities provided by the government and the NGOs due to the lack of spread of information and awareness of digital technology. The chaos of reverse migration happened because no element of the economy co-operate efficiently.

**AIMS AND OBJECTIVES**

- To investigate the migration crisis from the migrants' point of view.
- To track down the genuine needs of the migrants.
- To discuss suggestions by examining the migrant situation.

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**REVIEW OF LITERATURE**

Dr. Lorenzo Guadagno, (2020): ‘Migrants and the COVID-19 Pandemic : An Initial Analysis’ identified the various challenges faced by the migrants. He emphasized on the need to respond to the crisis by considering issues such as migrants' socio-economic situation. His paper has a humanitarian approach to the migrant crisis. He has also stressed on the inclusivity of the issue of migrants on a critical level to assist in fighting the migration crisis. The paper also speaks about the glaring discrimination in healthcare facilities provided to the migrants in comparison to the citizens of the host country. The humanitarian approach of this article deals with the unfairness that the migrants face such as stigmatization, xenophobia and unfairness which further cause threats, discrimination and assaults.

H. Arokkiaraj, Asma Khan, (2021) : ‘Challenges of reverse migration in India: a comparative study of internal and international migrant workers in the post-COVID economy’ concluded that the government's lack of preparedness against the pandemic and the employers' lack of assistance to the migrants is what forced the crisis of migration. Their research gives a glance at the internal as well as the international migrants' condition. Their paper deals with the socio-economic adversities of reverse migration, the government's response to it and economic unification of policies for the migrants. The paper includes the socio-economic problems such as unfair treatment of the migrant workers by their employers and social problems such as the discriminatory behaviour and stigmatization that the migrants had to face from the residents. Several negative facts that contributed to the birth of this crisis such as no proper recruitment documents of the migrant workers, the exploitation of the workers by the employers due to the lack of awareness, lack of social security and ineffective government were considered. The positive role that handful of people played by lending a hand to the migrants which marginally helped was also mentioned.

Aditya Srinivasan, S. Irudaya, Rajan P. Sivakumar, (2020) : ‘The COVID-19 Pandemic and Internal Labour Migration in India: A Crisis of Mobility’ focuses on the study of patterns of migration in India throughout the years in a numerical format. An analysis is done on the rates of temporary and seasonal migration of selected years. Which shows the incompetence in the consistency of the data and the government's lack of a proper response in form of a policy. Then a light is thrown on the different set of challenges that woman migrants face. Furthermore there is a discussion of the mental health of the migrants included which most likely makes this article distinct. Mental health of the migrants is something that is always excluded from the narrative.

The search shows that the ministry of Home affairs advised for mental health centers for the migrants. But there were many difficulties that affected the goal of this psychological help.

All of these three papers have a common conclusion that inclusion of the migrants in governmental schemes and proper implementation can help in diverting another situation like 2020 from happening again.

**RESEARCH METHODOLOGY**

In order to study the migration crisis which affected the whole dynamics of India, as a source of primary data namely, in-person interviews were conducted to gain the perspective of the affected migrants. This survey offers a means of representative data collection.

**SCOPE AND LIMITATIONS OF THE STUDY**

One of the reasons for the need for which the study of the migrants and the crisis is necessary is due to the fact that few studies as such have been done on a basic level. Primarily, data that includes the opinions of various migrant groups is necessary and should be taken into consideration. Moreover, various migrant groups and their routines should be studied on an acute level so that the government could understand and hence implement various schemes and include them in the plannings.

This data could not be collected easily. Even if the lockdowns were relaxed, there still is a fear of contraction of coronavirus. Hence, in-person interviews of the ideal audience i.e. the migrants were difficult to manage. At times it was because of the migrants' unwillingness to answer the questions due to unspecified reasons.

**ANALYSIS OF THE STUDY**

An interview of fourteen migrants was conducted to focus on their overall opinions on the crisis. All of the 14 workers were in an affirmation when they were asked if they were affected by the migration crisis. Majority of the workers were laid off during the lockdowns due to which they couldn't afford to live in the city and hence went back to their hometowns. When the lockdowns happened and the fright of the pandemic first began, the workers who earned daily were affected the most. They lost their jobs and due to no one hiring, they lost any source of earning their daily wages.



Fig. 1

The in-person interviews engraved a picture of what the migrants went through during the pandemic. One of the migrant groups that were interviewed included 5 construction workers residing in a jhuggi jhopri. After the strict lockdown, they were unable to find jobs and hence started a journey towards their hometown in Bihar as living in the city became expensive. As they reached their village the residents there didn't let them in. Due to the less spread of information on the virus and superstitions, these villages framed the construction workers to be infected. And the fact that these workers didn't have an idea of covid test certificate, they couldn't provide proof. And hence, they were in a limbo as they could get back home or stay in the city.

The second group included 7 factory workers. It is a known fact that at times migrants aren't able to get all of their needs fulfilled. These workers have to send a part of what they earn to their parents and wives who stay back in their hometown and hence can't additionally pay for the entire rent of a flat. They work at the same factory and share the same living space. They pick up different shifts to work and pay the rent equally. This routine assures that the flat isn't congested and as a further advantage, rent becomes more bearable. But when the lockdowns were imposed, this group of workers lost their jobs and were confined to the same inadequate space. As their daily wages and the earnings stopped, they found it hard to make their ends meet and for this reason they evacuated and started towards their hometowns.

The third group consisted of 2 farm workers. They had a steady farm work that they were assigned with. In their case, they had a secure job yet they left for their village when the pandemic was at its peak. The reason that was stated by these workers is that they were afraid for their lives. They heard about the increase of covid cases and were overwhelmed and that acted as a stimulus to their reverse migration.

#### **Condition of the Migrant during the Pandemic:**

Employers helped their workers by providing them food, water, medicine and a temporary place to stay in their establishments. But this category of employers were very few. A large number of them left their workers penniless even when they promised to be paid in full. Further, when the workers started their journey on foot towards their home due to no transportation facilities available, they were often misguided. Sixteen migrant workers were killed by a train running over them as they had stopped for a rest and had then fallen asleep. (The Indian Express, 2020) A train that was carrying migrants from Maharashtra to Uttar Pradesh was misguided to Odisha and then this mistake was guised as a 'planned diversion.' (News18, 2020) The government couldn't own up to its shortcomings and it was the migrants who faced the consequences. The death toll of the Shramik special trains reached 110 by July 2020 (The Indian Express, 2020) Incidents like these give one an insight into the hardships that the migrants faced during the crisis.

Further, the selective but still insufficient help from the government added to the glaring difference between sectors.

#### **EFFECTS OF MIGRATION:**

##### **ECONOMIC EFFECTS:**

Migrants play an important role in each country's economy. They are the strongest yet silent factor who help with the economic development of a country. When the lockdowns were instructed, these same migrants had to flee to their hometowns due to the loss of livelihood and no sight of a job in the near future. This migration led to the disturbance in the government's duty of providing various basic facilities. It also contributed to the spread

of the virus as the government was not successful in applying mandatory quarantine and migrants escaping from Covid tests.

Due to the implementation of the second lockdown, the workers who had returned from their hometowns and had a steady job were once again forced to let go. When the lockdowns were relaxed and industries resumed their work, a shortage in the supply of workers was seen. This was due to the migrant's fear of the occurrence of another lockdown. Which lead to the rise in cost of wages and further rise in the cost of production and a total unsteadiness in the economy.

### **SOCIAL EFFECTS:**

The migrants who were successful in reaching their hometowns then additionally had to face a lot of discrimination and inhumane treatment. While some villages did not permit entry, the other instances such as the officials in Bareilly, Uttar Pradesh who sprayed disinfectant chemicals on workers returning home, (TOI 2020) shows the incompetence of the officials as well. Furthermore, the stress of providing for their finding by finding a new job caused a lot of harm to migrants' mental health.

### **SUGGESTIONS**

In a global emergency like this, the private sector i.e. the employers should take charge to look out for their workers by providing them basic facilities. A compulsory work contract for the migrant workers should be enforced. So that the employers would not be able to take advantage of the helpless migrants. Also the government should focus on developing the underdeveloped areas of our country. So this may help in promotion of various businesses in those areas and can hence provide job opportunities for the Migrants. So in future there will be no need for people to migrate to developed areas if their cities are developed. Moreover, the government should focus on the requirements of the migrants on an extensive level. Opinions from various migrant groups should be surveyed and taken into consideration. A proper source of information should be available for those who can't benefit from social media. Education on crucial topics such as the Covid test, transmission should have been promoted in the similar manner as the spread of vaccination. A collaborative effort from the government and its citizens together is the only way to avert a fall out like this.

### **CONCLUSION**

This study highlights the grave and inhumane conditions that migrants faced through the pandemic. It lays out the scenario that led up to the displacement of the migrants and shows how various groups of migrants handled the situation. It shows the incompetence of the employers and in regards to the policies regarding the government. Studies are necessary to understand various opinions of the vast migrant groups in India. Better opportunities in terms of health, security and livelihood should be provided to the migrants in the same way as the other citizens of the society. Studies are necessary to develop beneficial programs that may intercept the same situation from occurring again. Inclusion of migrants while framing policies and understanding their needs is something that the government should take into consideration.

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**MISCELLANEOUS****ABBREVIATIONS:****TOI : Times of India****NGO : Non Governmental Organizations****List of Figures:**

Figure No.	Name of the Figure
1.	Group of Migrant workers

**IMPACT OF COVID-19 ON EDUCATION****Sejal Kelatkar, Aakanksha Shigvan and Prof. Dr. Joana Tuscano**

St. Joseph College of Arts and Commerce, Satpala, Virar (West)

**ABSTRACT**

*The spread of pandemic Covid-19 has drastically disrupted every aspects of human life including education. It has created an unprecedented test on education. In many educational institutions around the world, campuses are closed and teaching-learning has moved online. Internationalization has slowed down considerably. In India, about 32 crore learners stopped to move schools/colleges and all educational activities brought to an end. Despite of all these challenges, the Higher Education Institutions (HEIs) have reacted positively and managed to ensure the continuity of teaching-learning, research and service to the society with some tools and techniques during the pandemic. Educational services during the crisis are discussed below with suitable information. Due to Covid-19 pandemic, many new modes of learning, new perspectives, new trends are emerged and the same may continue as we go ahead to a new tomorrow. So, some of the post Covid-19 trends which may allow imagining new ways of teaching learning of higher education in India are outlined. Some fruitful suggestions are also pointed to carry out educational activities during the pandemic situation.*

*Keywords: Covid-19, higher education, impact, India, post Covid-1*

**INTRODUCTION**

As the world becomes increasingly interconnected, so do the risks we face. The COVID-19 pandemic has not stopped at national borders. It has affected people regardless of nationality, level of education, income or gender. But the same has not been true for its consequences, which have hit the most vulnerable hardest. Education is no exception. Students from privileged backgrounds, supported by their parents and eager and able to learn, could find their way past closed school doors to alternative learning opportunities. Those from disadvantaged backgrounds often remained shut out when their schools shut down. This crisis has exposed the many inadequacies and inequities in our education systems – from access to the broadband and computers needed for online education, and the supportive environments needed to focus on learning, up to the misalignment between resources and needs

On March 11, 2020 World Health Organisation (WHO) declared Covid-19 as a pandemic. Covid-19 has affected more than 4.5 million peoples worldwide (WHO). In India, the first affected case of Covid-19 was detected on 30 January 2020 in the state of Kerala and the affected had a travel history from Wuhan, China (Wikipedia). In India, the first death was reported on March 12, 2020 and the nation observed Janta Curfew for a day on March 22, 2020. India again observed 14 hours Janta Curfew on March 24 to combat the Coronavirus pandemic and assess the country's ability to fight the virus. Then, the 1st phase of lockdown was announced by the Prime Minister on March 25, 2020 for 21 days. Monitoring the effects of the virus, Indian Government has been extending the lockdown period in different phases and the lockdown 5.0 was declared on April 30 which is effective from 1st June to 30th June 2020. In all the phases of lockdown starting from lockdown1.0 to lockdown 5.0, the educational institutions throughout the nation have never got any relaxation to start their educational activities. Thus, pandemic Covid-19 impacted significantly on the education sector. According to the UNESCO report, Covid-19 has affected nearly 68% of total world's student population as per the data taken during 1st week of June 2020. Outbreak of Covid-19 has impacted about 1.2 billion students and youths across the globe by school and university closures. Several other countries have also implemented localized closures impacting millions of additional learners. In India, more than 32 crores of students have been affected by the various restrictions and the nationwide lockdown for Covid-19 (Wikipedia). Most Governments around the world have temporarily closed educational institutions in an attempt to control the spread of the pandemic Covid-19. This worldwide closure has impacted drastically the world's student population. Governments around the world are making efforts to diminish the immediate impact of closure of educational institutions particularly for more vulnerable and disadvantaged communities and trying to facilitate the continuity of education for all using different digital modes of learning.

**AIMS AND OBJECTIVES**

The aim of the study is to evaluate the impact of the changes to teaching and learning approaches, including online education and changes to work-integrated learning during the COVID-19 pandemic. To get information of the situation how adversely COVID-19 affected the education worldwide.

- To understand the seriousness of COVID-19 on mankind.

- To analyze the effects of COVID-19 on educational system.
- To identify the changes and opportunities for institutions due to COVID-19.

### REVIEW OF LITRATURE

**Muzammal Ahmad Khan [2021]: COVID-19's Impact on Higher Education** : This paper reviews literature on learning, teaching, and assessment approaches adopted since the COVID-19 outbreak, and assesses the impact on the sector, staff, and students, summarizing findings from peer-reviewed articles. It categorizes these into five key themes: (1) digital learning, (2) e-learning challenges, (3) digital transition to emergency virtual assessment (EVA), (4) psychological impact of COVID-19, and (5) creating collaborative cultures. This represents the first systematic review of COVID-19's impact on education, clarifying current themes being investigated. The author suggests that the term 'emergency virtual assessment' (EVA) is now added for future research discussion. Finally, the paper identifies research gaps, including researching the impact on lesser developed countries, the psychological impact of transition, and the important role of leadership and leadership styles during the transition and handling of the pandemic.

**Sumitra Pokhrel and Roshan Chhetri: Impact of COVID-19 Pandemic on Teaching and Learning** : This article aims to provide a comprehensive report on the impact of the COVID-19 pandemic on online teaching and learning of various papers and indicate the way forward. The COVID-19 pandemic has created the largest disruption of education systems in human history, affecting nearly 1.6 billion learners in more than 200 countries. Closures of schools, institutions and other learning spaces have impacted more than 94% of the world's student population. This has brought far-reaching changes in all aspects of our lives. Social distancing and restrictive movement policies have significantly disturbed traditional educational practices. Reopening of schools after relaxation of restriction is another challenge with many new standard operating procedures put in place. Within a short span of the COVID-19 pandemic, many researchers have shared their works on teaching and learning in different ways. Several schools, colleges and universities have discontinued face-to-face teachings. There is a fear of losing 2020 academic year or even more in the coming future. The need of the hour is to innovate and implement alternative educational system and assessment strategies. The COVID-19 pandemic has provided us with an opportunity to pave the way for introducing digital learning.

**Di Pietro, G., Biagi, F., Costa P., Karpiński Z., Mazza, J** : **The likely impact of COVID-19 on education:** This paper was prepared by Giorgio Di Pietro, Federico Biagi, Patricia Costa, Zbigniew Karpiński and Jacopo Mazza. In order to reduce the spread of COVID-19, most countries around the world have decided to temporarily close educational institutions. However, learning has not stopped but is now fully taking place online as schools and universities provide remote schooling. Using existing literature and evidence from recent international data (Eurostat, PISA, ICILS, PIRLS, TALIS), this report attempts to gain a better understanding of how the COVID-19 crisis may affect students' learning. It looks at the different direct and indirect ways through which the virus, and the measures adopted to contain it, may impact children's achievement. 'Conservative' estimates for a few selected EU countries consistently indicate that, on average, students will suffer a learning loss. It is also suggested that COVID-19 will not affect students equally, will influence negatively both cognitive and non-cognitive skills acquisition, and may have important long-term consequences in addition to the shortterm ones

### RESEARCH METHODOLOGY

In order to study the COVID-19 crisis on Education that affected the country primary data such as in-person interviews as well as online surveys were conducted to gain the perspective of the affected as well as the bystanders. As the online means of survey couldn't reach the targeted group hence the opinions of our colleagues were taken into consideration. This survey offers a means of representative data collection. A random sample survey of the affected is conducted by preparing by Google form due to the pandemic situation. Secondary data was procured through journals, articles and research papers available on the internet.

### SCOPE AND LIMITATIONS OF STUDY

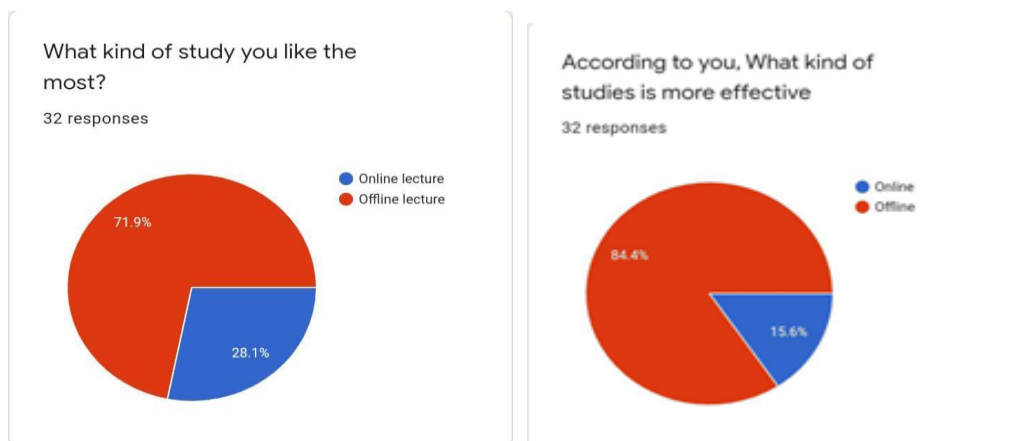
There are numerous reasons why the study of impact of COVID-19 on Education is necessary. Primarily, it's due to the fact that a study like this hasn't been done in the Vasai-Virar locality. Moreover, there is a need to study various affected student and teachers and other groups on an acute level. So that they could be included in the plannings of the government. The primary data could not be collected easily. As there was a lockdown, in-person interviews were hard to conduct. And the questionnaire that was created and distributed through the means of Google forms as a matter of fact, didn't reach the ideal audience i.e the students , teachers and other persons who are indirectly affected of this situation . This was because most of the students do not necessarily

have the advanced means of communication and the abrupt restrictions that were imposed. Additionally, the students weren't in fact willing to answer the questions.

### ANALYSIS OF THE STUDY

The survey conducted through the Google Form. The responses we have received from the people are consist of mostly students, teachers and professors, people who are indirectly engaged in this field. Majority of the people prefer before COVID-19(offline) studies.

30 out of 43 people like offline lectures, the reason behind this it is easily understandable. So in a offline lecture the student as well as the teachers are attentive and hence an effective way of teaching and learning comes forward as opposed to online lectures. Most of the people understanding level increases in a offline lectures. The person who required special attention such as mentally or physically disable had faced a lot of difficulties in understanding online studies. Due to this most of the people consider offline lectures as an effective, creative and interactive. It inspire each and every one to engaged the study. Offline is the best because student will get practical exposure of all the aspect. Even they can interact and play with the other students. It's necessary for each students to personally go and attend classes and live their dreams beyond four walls. Offline lectures helps to understand concept more clearly, we got more details in that as well as it is more interesting as compared to online lectures.



Most of the people faced network issue during online lectures, the connectivity issue arises. The audio and video were not clear due to lack of network. Due to the online modes of exams during the pandemic, now offline exams feels harder for the students. During online lectures practical subjects were difficult to understand. Data get easily over during online lectures, so some lectures were remain to attained. Most of the people faced problems to adopt new technologies. Due to financial problems some students were not able to get mobiles and laptop or personal computers.

Most of the people thought education system was not going properly during pandemic. During pandemic teachers try to cover up the syllabus, but due to time lag issue some syllabus remained to taught. The government has decrease the syllabus for the students convenience, but after pandemic students faced problems to study the whole syllabus.

Grasping power of the students is reduced during online lectures. The big picture is about understanding and implementing the practical subject because in offline lecture we use to study this practical subject on a board. Some students gone into depression due to loneliness. The small children stuck into the phones, and now they are not interested in playing practical games. Due to excess use of mobile many students gone through obesity, mental instability, excessive pressure on mind, increase in a no. of lenses.

The Government gave relaxation to the students who lost their parents or guardians during pandemic. Some schools and colleges gave some extra time to pay the fees, or reduced the fees.

### SUGGESTION:

- Government should provide some courses to the students as well as teachers, to get the knowledge of new technology.
- Government should take measures to implement policies regarding students who are facing crises during pandemic.



- 
- Teachers must try to teach students in a creative way, so they will understand easily and gain long-lasting knowledge.
  - There should not be continue learning, students should have some activity which will relax their mind.
  - Government should be have some pre-plans for the future pandemic situations.
  - Teachers must try to reduce differences between online and offline lectures.
  - Government should help the students who got gap in studies due to pandemic.

**CONCLUSION**

Education is no exception. As the COVID-19 pandemic shuts the door of schools and colleges, students as well as teachers had faced many challenges. Students faced network issues, sometimes the audio and video were not clear due to technical issues. Teachers adopted new technologies, also faced difficulties in adjusting the camera, technical issues, network issue. The students who are from backward classes, whose parents depends on daily wages faced financial crisis. Also that students doesn't not having mobile phones so they don't attend online lectures. Sometimes in one family two children had to attend the lectures, but due to lack of mobile only one child got proper education. Offline lectures are very interactive, effective and attentive as compared to online lecture. In offline lectures students get interact with other students, and they can convey their knowledge and their opinions confidently.

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**PERCEPTION, PROBLEMS FACED AND WORRIES OF RETAIL INVESTORS ABOUT CAPITAL MARKET: A CASE STUDY OF RETAIL INVESTORS IN PALGHAR & THANE DISTRICTS****Prasad John Dabre**

Assistant Professor St. Joseph College of Arts &amp; Commerce, Satpala, Rajodi Road, Virar (W), Maharashtra, India

**ABSTRACT**

*Investor awareness and confidence is the base of any market. A strong and vibrant capital market assists corporate sector initiatives, finances and exploits new processes and instruments. However, an important problem facing the Indian government for the last two decades and yet remaining unsolved is how to revive the country's capital market. The market continues to be in depression which started around 1995 mainly due to withdrawal of retail investors. An important factor underlying such withdrawal is the erosion of retail investors confidence in capital market (Gupta, 2005).*

*There have been instances of frauds, scams and mismanagement of the capital in the country. This has led to a number of distortions in the capital market working and in the capital market reform process. As a result, investors suffered a lot, particularly the retail investors and extent of losing confidence on capital market is increasing. There is dilemma in the minds of retail investor. He encounters with various issues, worries, problems and perception. This eventually brings obstacle in participation of retail investors in capital market. Hence, the need arises to instill the confidence in retail investors through intensive investor education and awareness programmes.*

**1. INTRODUCTION**

Investor awareness and confidence is the base of any market. A strong and vibrant capital market assists corporate sector initiatives, finances and exploits new processes and instruments. However, an important problem facing the Indian government for the last two decades and yet remaining unsolved is how to revive the country's capital market. The market continues to be in depression which started around 1995 mainly due to withdrawal of retail investors. An important factor underlying such withdrawal is the erosion of retail investors confidence in capital market (Gupta, 2005).

There have been instances of frauds, scams and mismanagement of the capital in the country. This has led to a number of distortions in the capital market working and in the capital market reform process. As a result, investors suffered a lot, particularly the retail investors and extent of losing confidence on capital market is increasing. There is dilemma in the minds of retail investor. He encounters with various issues, worries, problems and perception. This eventually brings obstacle in participation of retail investors in capital market. Hence, the need arises to instill the confidence in retail investors through intensive investor education and awareness programmes.

**2 STATEMENT OF THE PROBLEM:**

In India, many industrialists belonging to big corporate houses had a deep trust in Indian retail investors. They were of the view that true spirit of corporate democracy comes from participation of retail investors, which in turn leads to the overall growth of the economy or an enterprise. The small money pooled from millions of investors makes it big for companies and helps them realize the potential. Various concerned institutions take initiative to create awareness about stock market among retail and household investors. The retail investors have different perceptions & worries about capital market. They encounter with numerous problems while dealing with capital market. All such perceptions, worries and problems have been analyzed elaborately through this research study.

**3 REVIEW OF LITERATURE:**

**Black, Barbara (2008)** is of the view that policymakers should analyses investor education as an important part of fairness and the regulator must “encourage and promote informed investment decision-making” as one of the main goals. According to author, it is unjust treatment if investors participate in markets about which they lack the necessary and enough education.

**Lee Hsien Loong (2000)** stressed upon that the prosperity of Association of Southeast Asian Nations (ASEAN) is depend upon regaining investor confidence through investor education. He pointed out that for investor confidence, rebuilding of sound fundamentals, economic co-operation amongst ASIAN countries, corporate restructuring, banking sector reforms and improvement of social and political conditions is essential.

**Murthi (2005)**, former Chairman of Infosys, is of the view that all our institutions are as good as our people. As long as you have crooks in the system, you will come across problems because these crooks are able to by-pass regulatory mechanism you put in place. He was of the opinion that it is also very important for us to educate our people to become better quality citizens, and not to allow these crooks to benefit taking advantage of innocent and ignorant people.

A survey conducted by market regulator SEBI which is known as **SEBI Investor Survey (SIS)** conducted across urban and rural areas of the country in the year 2015 has revealed that not even 1 per cent of rural households in India are investors in stock markets, indicating a total lack of awareness among people about this mode investment. There are a mere 32 investors (0.234%) amongst the 13,697 rural survey respondents. Of these investors, 21 (66 per cent) invest in mutual funds (MF), 4 (12.5 per cent) invest in equities and 7 (22 per cent) invest in bonds and debentures although none have ever invested in derivatives or futures.”. However, 95 per cent of rural survey respondents have bank accounts, 47 per cent have life insurance, 29 per cent have post office deposits and 11 per cent save in precious metals.

**Shobana. V.K. and Jayalakshmi. J, (2010)**, in their study entitled, “Investor Awareness and Preferences”, studied the investors’ preferences, the level of investor awareness and the factors influencing investor awareness of 100 respondents in Salem district of Tamil Nadu. The study reveals that real estate, bank deposits and jewelries were the preferred investments. Investors above 50 years of age, postgraduates and professionals had high level of awareness. Age and education do not have any significant influence over investor awareness, but occupational status leads to difference in the awareness level of people.

#### **4 OBJECTIVES OF THE STUDY:**

The objectives of the study are as follows:

- To have overall understanding about need & importance of capital market.
- To have deep insight about perception of retail investor about capital market.
- To analyze the problems faced by retail investor while investing in capital market.
- To examine worries of retail investors related with capital market.

#### **5 RESEARCH METHODOLOGY:**

##### **SOURCES OF DATA:**

Although, the study is based on both primary as well as secondary sources of data, primary source of data is mainly used.

##### **SAMPLE SIZE**

The sample size is based on retail investors from Palghar and Thane districts which primarily comprise of retail investors and the sample size is 550 retail investors. A questionnaire is administered for this purpose. The period of the study is restricted from the financial year 1995 -2015.

#### **6 LIMITATIONS OF THE STUDY:**

1. The present study is confined to only two districts of Maharashtra state and does not cover whole of India due to constraint in resources.
2. The capital market is very sensitive and changes are taking place rapidly therefore the inputs and outcome of the study may or may not be relevant in future.
3. There is an exceptional possibility that the primary data collected from respondents may not reveal the exact details due to their personal bias.
4. The perception, approach and attitude of retail investors towards capital market may vary due to demographic and geographical factors such as income, age, education, sex, culture, employment status etc.
5. The present study is partly based on secondary sources of information and thus suffers from the same limitations as all such studies that rely on secondary data.

##### **1.1 Worries Of Investors:**

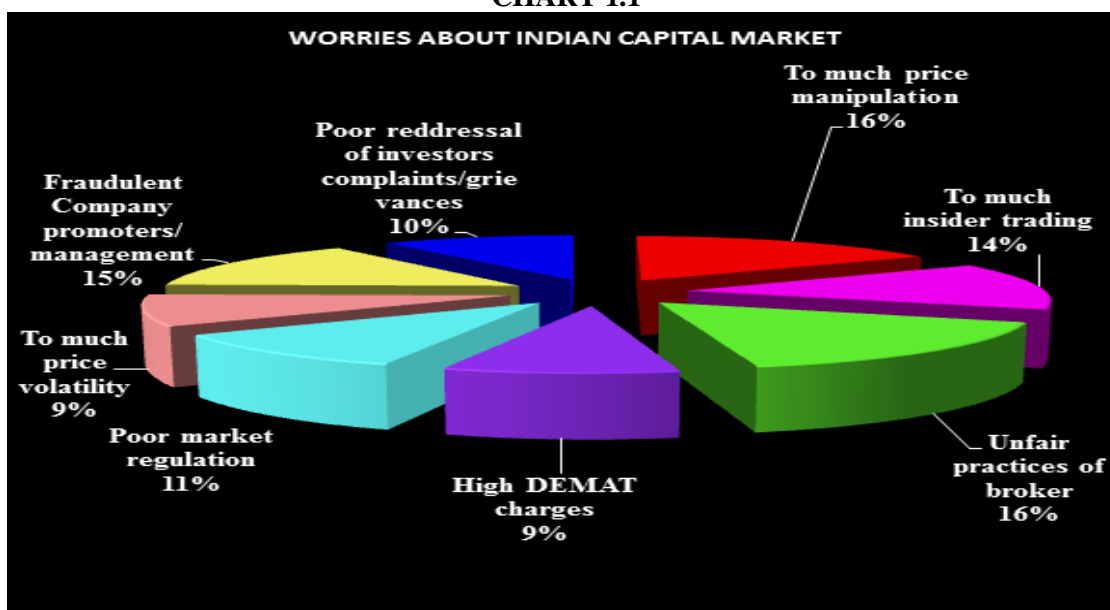
The household investors come across with several worries while dealing with capital market. Some of the worries are genuine while others arise due to their own misconceptions or lack of knowledge. All such worries have been analyzed through below table.

**WORRIES ABOUT INDIAN CAPITAL MARKET**

**Table 1.1**

Worries	Frequency	Percentage (%)
Too much price manipulation	203	36.70
Too much insider trading	172	31.10
Unfair practices of broker	199	36.00
High DEMAT charges	109	19.70
Poor market regulation	131	23.70
Too much price volatility	113	20.40
Fraudulent Company promoters/ management	179	32.40
Poor redressal of investors complaints/grievances	124	22.40

**CHART 1.1**



The attempt is being made through Table No. 1.1 and chart 1.1 to analyses and interpret the worries of household and retail investors about Indian capital market. It is attention-grabbing that all the worries have been expressed in two digits as long as percentage is concerned. Out of the total respondents, 203 (36.70) respondents consider that “Too much price manipulation” is the biggest worry followed by 199 (36.00%) respondents who recognize unfair trade practices of broker as a major worry. 179 (32.40%) respondents figure out that fraudulent company promoter/management is the matter of concern. Too much insider trading is being expressed as a worry by 172 (31.100%) respondents. 131(23.70%) respondents feel that poor market regulation is cause of worry to the retail investors. 124 (22.40%) consider poor redressal of investors grievances is as main worry. According to 113 (20.40%) respondents, too much price volatility is major cause of worry for retail investor whereas 109 (19.70%) respondents expressed high DEMAT charges as major worry about capital market from investor perspective.

**1.2 Understanding and Perception About Stock Market**

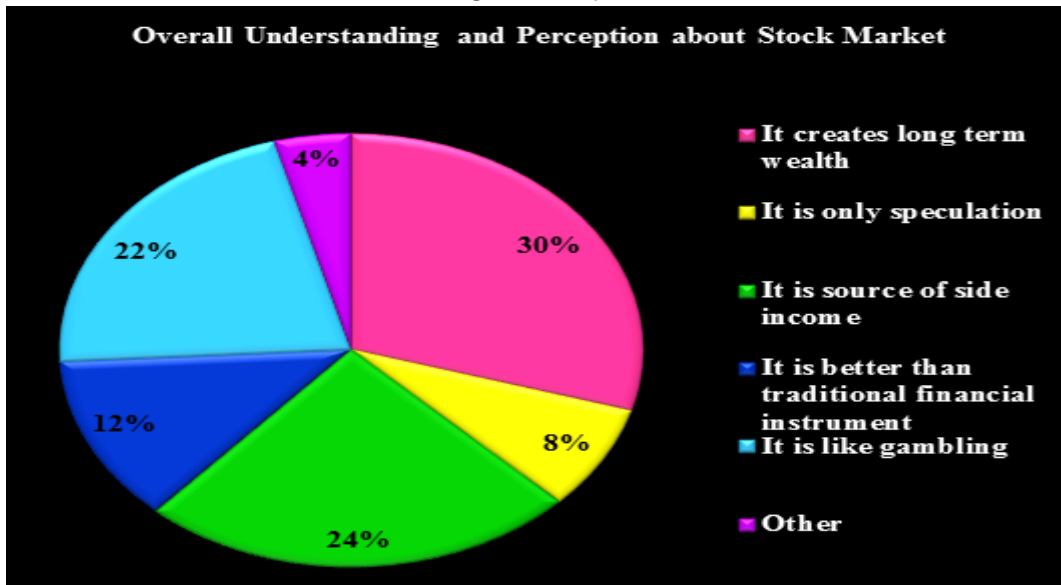
An individual or a common man and prospective investors have different perceptions and understanding about capital market which varies from person to person and investor to investor. All such perceptions have been analyzed below.

**OVERALL UNDERSTANDING AND PERCEPTION ABOUT STOCK MARKET**

**Table 1.2**

Perceptions & Understanding	Frequency	Percentage (%)
It creates long term wealth	209	37.80
It is only speculation	55	9.90
It is source of side income	172	31.10
It is better than traditional financial instrument	88	15.90
It is like gambling	153	27.70
Other	30	5.40

CHART 1.2



The table 1.2 and chart 1.2 contemplates to know the perception of common man about capital market. Out of the total 553 respondents, most of 209 (37.80%) respondents perceive that they invest their money in capital market for creating long term wealth. Second highest number of respondent’s 172 (31.10%) understanding is that capital market is a source of side income. 153 (27.70%) respondents feel that stock market is like a gambling whereas 88(15.90) respondents are of the opinion that better than traditional financial instrument. 55(9.90%) respondents sense that capital market is mere speculation. It is thus inferred that various perceptions are there in the minds of ordinary household individuals about the capital market.

**1.3 Problems Faced While Investing in Stock Market**

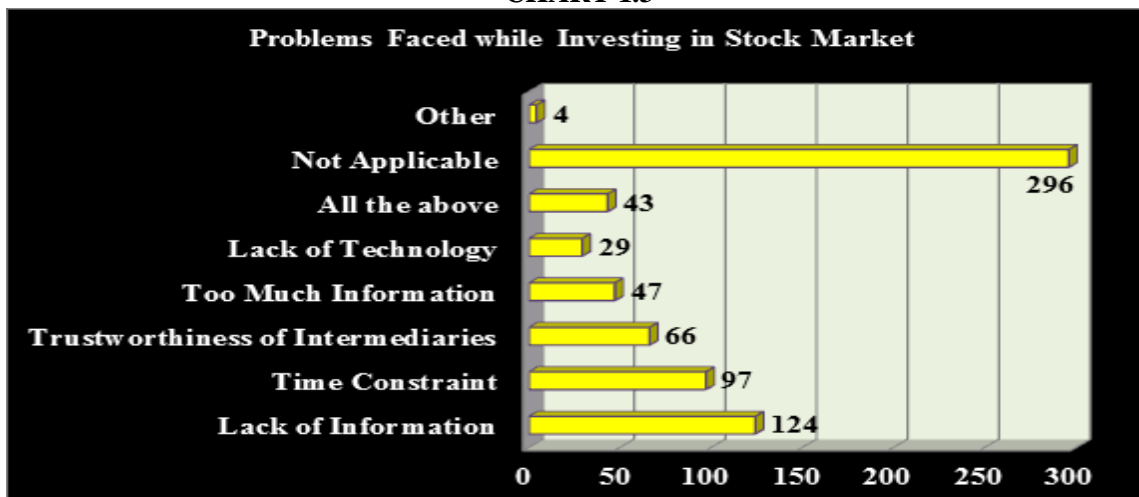
While dealing with investment in capital market, the investors encounter with numerous problems. All such problems are being looked at through below table.

**PROBLEMS FACED WHILE INVESTING IN STOCK MARKET**

Table 1.3

Problems Faced	Frequency	Percentage (%)
Lack of Information	124	22.50
Time Constraint	97	17.60
Trustworthiness of Intermediaries	66	12.00
Too Much Information	47	8.50
Lack of Technology	29	5.30
All the above	43	7.80
Not Applicable	296	53.60
Other	4	0.70

CHART 1.3



The above table 1.3 and chart 1.3 shows the problems faced by the people while investing in the capital market. Of the total 553 respondents, 124 (22.50%) respondents feel that lack of information is one of the major problem faced by them while investing in capital market followed by 97 (17.60%) respondents according to whom time constraints is one of the problem they encountered while investing. 66 (12.00%) respondents have questioned about trustworthiness of intermediaries. In other words they are skeptical about the role played by market intermediaries. 47 (8.50%) respondents are of the opinion that explosion of information i.e. too much information cause a problem and creates confusion in investment. It is thus concluded that if the aggregate number of respondents from “Not Applicable” and all above categories are added together, there is serious problem of awareness about capital market among the household investors

## **7 FINDINGS OF THE STUDY:**

### **GENERAL FINDINGS OF THE STUDY:**

- Various surveys undertaken recently by Society for Capital Market Research and Development (SCMRD) and SEBI have proved that retail investors are distancing themselves from capital market and the percentage of their investment in capital market is quite meager vis-à-vis all other avenues of investments. The reason being they have been cheated.
- Retail investors flock to capital market if they feel safe and secured. A safe investor is one who is well informed and educated about capital market. An informed investor can take rational decision based on facts and figures rather than rumor and tips. Regrettably most of the household investors are not aware about investor education programs initiated by SEBI, BSE, NSE etc.
- In light of aforesaid findings, SEBI has remained pioneer and instrumental in protecting the interest of retail investors and educating the retail investors immensely. Ever since its incorporation, SEBI has taken various steps to bring fairness and transparency in the capital market through numerous reforms. In the area of investor education SEBI is conducting investor awareness programmed such as workshops, mass media campaign, regional seminars, dedicated investor website, investor assistance, visit to SEBI etc.

### **FINDINGS BASED ON SURVEY**

- ❖ About Worries : Majority of respondents consider that “Too much price manipulation” is the biggest worry followed by respondents who recognize unfair trade practices of broker as a major worry. 32.40% respondents figure out that fraudulent company promoter/management is the matter of concern. Too much insider trading is being expressed as a worry by 172 respondents. 23.70% respondents feel that poor market regulation is cause of worry to the retail investors. 124 consider poor redressal of investors grievances is as main worry. According to 20.40% respondents, too much price volatility is major cause of worry for retail investor.
- ❖ About Understanding and Perception about Stock Market: 37.80% respondents perceive that they invest their money in capital market for creating long term wealth. Second highest number of respondent’s 31.10% understanding is that capital market is a source of side income. 153 respondents feel that stock market is like a gambling whereas 15.90% respondents are of the opinion that better than traditional financial instrument. 9.90% respondents sense that capital market is mere speculation. It is thus inferred that various perceptions are there in the minds of ordinary household individuals about the capital market.
- ❖ About Problems Faced while Investing in Stock Market: Out of the total respondents 124 respondents feel that lack of information is one of the major problem faced by them while investing in capital market followed by 97 respondents according to whom time constraints is one of the problem they encountered while investing. 12.00% respondents have questioned about trustworthiness of intermediaries. In other words they are skeptical about the role played by market intermediaries. 8.50% respondents are of the opinion that explosion of information.

## **8 CONCLUSION**

In order to inculcate corporate democracy, thus to make sustainable development of capital market, perception, problems faced and worries of retail investors about capital market need to be taken into consideration and address it accordingly. To gain retail investors confidence and to encourage them to invest in capital market is certainly not an easy task. But to make this happened, all concerned stakeholders should play their role in most sensible and responsible manner. In other words, the authorities and policymakers should involve effectively all the stakeholders while framing the strategies and policies in order to yield the desired outcome thus to have sustainable development in capital market.

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**IMPACT OF WHATSAPP STATUS MARKETING - BUYER'S PERSPECTIVE (WITH RESPECT TO MUMBAI AREA)****Mrs. Trupti Ashish Jain**

Assistant Professor, Nagindas Khandwala College, Mumbai, Maharashtra, 400064

**ABSTRACT**

*On 11<sup>th</sup> March 2020 declaration of Novel Coronavirus Disease (COVID-19) as a pandemic by World Health Organization, completely changed the scenario of all the industries. Marketing industry was no exception. We came across new ways of using technology in our favour. World went online. Technology literacy improved to stay in competition. Needs remained same but fulfilment channels changed. Limitations to freedom of movement made life hard. Cost saving became the need of hour. Reaching the customers became a dream for many traditional sellers. Innovative ways to reach customer became a necessity. In these arduous situations, the social media marketing industry boomed and we experienced a new form of marketing which is known as WhatsApp status marketing. It gained a lot of momentum during pandemic and post pandemic period. This low-cost platform became the favourite marketing channel to reach the customers by the sellers considering the mobility restrictions during the pandemic. The aim of this research paper is to understand the impact of WhatsApp status marketing and effectiveness of the same. This research paper is an attempt to understand the buyer's (residing in Mumbai area, Maharashtra, India) perspective on WhatsApp status marketing. 85 respondents were contacted for purpose of this study. This research has tried to identify the impact of the marketing on users of this social media messaging platform with respect to sellers uploading their catalogue as status on this platform. This research studies the responses of the WhatsApp users who check their statuses to the offerings uploaded by sellers.*

*Keywords: WhatsApp, Marketing, Digital, WhatsApp Status*

**INTRODUCTION**

Social media is a digital platform to meet people and share information. Social media messengers aid in communicating with people living far off by the press of just a few buttons. Facebook, Instagram, Twitter and WhatsApp have become a vital part of the 21<sup>st</sup> century. Recently, we have experienced that these platforms influence buying behaviour among the social media users.

WhatsApp, is a free messenger application which is supported by Android & iPhone mobile devices and Mac & Windows PC. WhatsApp Business app is a sister app where small business owners can create their catalogue to showcase their offerings (products and services). Recently added feature of WhatsApp broadcast messaging service has helped in providing customer support and notifying important delivery information.

WhatsApp message marketing is different from WhatsApp status marketing. WhatsApp message marketing involves promoting the sales of a product or service by sending bulk messages (which includes text messages, images and videos) to the contacts. This media information is stored permanently in the user's device which leads to consumption of storage memory of the user's device and so can be a costly affair. WhatsApp status marketing is the use of WhatsApp status of sellers (generally small scale) to showcase their offerings which doesn't lead in consumption of storage memory of the user's device and is cheap cost-wise.

WhatsApp status is a new form of marketing where the sellers upload their offerings on their status which is visible to others for next 24 hours from the time status has been kept. Any person who has saved the seller's number in their contact list would be able to see the uploaded catalogue whenever they check the status section within that timeframe of 24 hours. In case, any interested person requires further details about the offerings he can directly press the reply button option and thus initiates a chat. While checking the status, at right hand corner the user has a list of status options namely –

1. Mute - Where the user can mute the status which will lead to Do Not Disturb (DND) action where the status will no longer appear in the user status section
2. Message - Where the user can message
3. Voice call - Enabling to do a voice call
4. Video Call - Enabling to do video call
5. View Contact - Redirects the user to contact page.



Benefits of WhatsApp status marketing is that the potential customer can check the offerings at his own time discretion without compromising on the consumption of data. Also, buyer's ease of messaging directly to the seller from the status window in matter of seconds using his/her gadget acts as an added advantage. The major disadvantage is that buyers won't be able to see the statuses once the 24 hours timeframe is over and so immediate message action is required. Also, if the user hasn't checked his/her status during that timeframe the seller's opportunity is lost.

### **LITERATURE REVIEW**

Kaplan & Haenlein (2012) aptly stated "social media is nothing more than old wine in new bottles. It is internet-based technologies that facilitates conversation." (Parent et al., 2011)

According to Mohammed T. Nuseir (2020), "The past decade has witnessed a rise in the use of social media for communication. Social media have created virtual spaces that businesses use to sell their goods and services. Platforms such as Facebook, Twitter, WhatsApp and Instagram (the Big Four) have become known for linking individuals through text, pictorial, and video messaging, thus creating a way of passing information to customers instantly in a way that creates appeal."

Vermeulen (2014) says that, "The new-aged, high-tech corporate intrigues demonstrate the importance of market dominance in the digital domain."

Karrigan (2011) has claimed that, "Small vendors indicate that uploading and displaying the catalogue and reaching the customers through mobile apps have been relatively easy and more lucrative to them. The competitiveness in businesses has increased with smartphone coming into picture. The budding entrepreneurs are given a free platform to market their offerings in a cheap and time saving manner."

Ibrahim (2014) stated that, "online businessmen also see the smartphone as an opportunity for their business use. They are currently using the internet as their most valuable tool through creative innovation of advertisement on the product."

Bouhnik and Deshen (2014) define, "WhatsApp as a smartphone application intended for instant messaging."

Mansoor Iqbal (2022) studied that worldwide, WhatsApp is the most popular messaging service in over 100 countries. And claims to have over 2 billion active users monthly and is one of the few apps to be downloaded over five billion times. With motive to stop missing calls while in gym, former Yahoo employee Brian Acton and his colleague Jan Koum created WhatsApp on 24th February 2009. Headquartered at Menlo Park, California, this messenger app has approximately 390 million Indians. Except China, worldwide 69% of internet users use WhatsApp.

### **OBJECTIVES OF THE STUDY**

- To understand the reach of WhatsApp status marketing
- To understand the preference of respondents of online shopping vs offline shopping
- To analyse the buying conversion rate post WhatsApp status marketing
- To identify the frequency of purchases via this marketing channel among the respondents
- Identify the major consumer items which are sold more frequently through this marketing channel

### **RESEARCH METHODOLOGY**

#### **DATA COLLECTION**

Data had been collected from primary and secondary sources. Structured questionnaire was used for primary data collection. Secondary data was collected from numerous journals and research papers related to this study.

#### **SAMPLE SIZE**

Questionnaire was given to 85 respondents belonging to various age groups residing in Mumbai region, Maharashtra, India.

#### **SAMPLING TECHNIQUE**

Since it's a pilot study, Convenience sampling method was employed to get the respondents and then study was done based on age to understand the preferences of various age groups.

#### **Tool for Data Analysis**

The data and information which has been collected has been classified, processed and tabulated. Graphs and Charts had been also used for better visual representations.

**Interpretations and Major Findings**

**Gender**

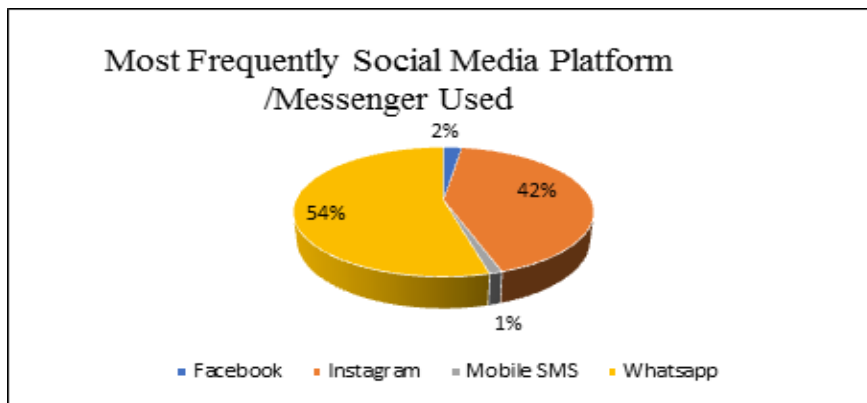
60% of the respondents are females and 40% are males.

Age of respondents (Table 1)

Age group	Number of respondents	%
15-20	47	55%
21-30	12	14%
31-40	20	24%
41-50	3	4%
50+	3	4%

Majority of the respondents belonged to the age group of 15-20 years followed by the respondents in the age group of 21-40 years. Out of all the respondents, 62% of the respondents were unmarried and 38% were married.

Most frequently Social Media Platform/ Messenger Used (Figure 1)



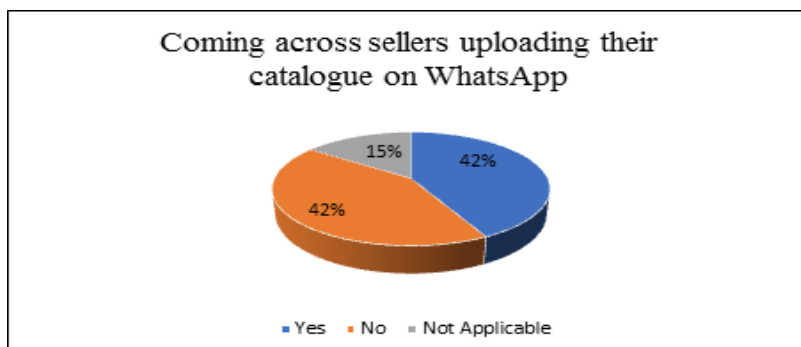
Majority of the respondents were using WhatsApp (54%) followed by Instagram users (42%). However, we cannot eliminate the fact that respondents who use WhatsApp more frequently won't be using the other social media platforms. The least used messenger was the Mobile SMS. We also have other respondents (less than 1%) who use Snapchat and Reddit

Frequency of checking the WhatsApp statuses ( Table 2)

Percentage	Frequency
44%	Once in a day
11%	Twice in a day
25%	More than two times
21%	I don't check WhatsApp statuses

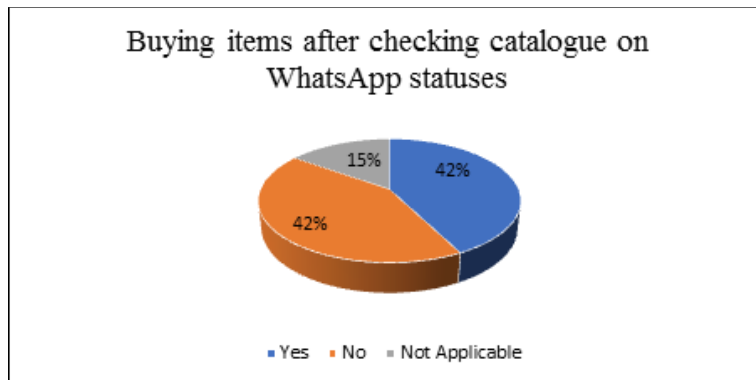
About 44% of the respondents have a habit of checking the WhatsApp statuses once in a day. 21% of the respondents don't have a habit of checking their WhatsApp statuses. Here we can see that 79% (44% + 11% + 25%) respondents check their WhatsApp statuses at least once in a day. This shows that checking WhatsApp statuses have become a ritual for majority of the respondents.

Coming across sellers uploading their catalogue on WhatsApp ( Figure 3)



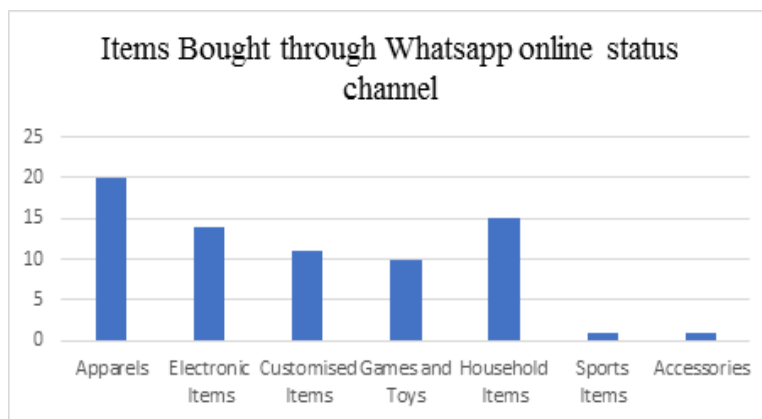
It is observed that 80% of the respondents have come across catalogues uploaded on statuses by sellers. We can infer here that the reach to masses is there through WhatsApp status marketing channel.

Buying items after checking catalogue on WhatsApp statuses (Figure 4)



42% of the respondents got converted into buyers after checking the catalogue of offerings on WhatsApp statuses. The conversion rate is moderate but we can confidently infer one thing that brand awareness is achieved.

Items Bought through WhatsApp status channel (Figure 5)



Majority of the respondents buy apparels followed by household items . The least purchased items are sports items and accessories. Here the respondents were allowed to select more than one option of offerings.

Frequency of buying via WhatsApp status marketing channel ( Table 3)

Percentage	Frequency
32%	1-3 times
6%	3-6 times
2%	6-12 times
1%	More than 12 times
59%	Not applicable

32% of the respondents have bought the offerings 1-3 times in a year. This again confirms the moderate conversion rate. Repeated purchases were not observed here.

Recommendation of WhatsApp online shopping to family and friends

The respondents gave a mix review when asked about recommending WhatsApp status shopping by them to their contacts. Around 34% of the respondents were positive about recommending the platform for buying. Remaining respondents were either negative or neutral.

Satisfaction of grievance redressal system of WhatsApp Status platform

The respondents gave a mix review when asked about Grievance redressal system. Around 30% of the respondents were only satisfied. Remaining respondents were either negative or neutral.

Considering the pandemic situation has improved now and with relaxation on mobility restrictions, have Respondents find a dip in their online shopping and now prefer going to offline stores?

Percentage	Opinion
66%	Yes
25%	No
9%	I don't do online shopping

66% of the respondents shifted back to offline shopping mode post pandemic and 9% of the respondents don't prefer online shopping. We can infer those respondents still find physical store shopping more convenient when choice has to be made between online and offline.

**CONCLUSION**

WhatsApp messenger is the most widely used application compared to other messenger applications. People have a tendency of checking their WhatsApp statuses frequently which serves as a huge marketing platform for sellers. Majority of respondents did come across sellers putting their catalogue as statuses specially during pandemic. During pandemic this new form of marketing positively impacted the sales but post pandemic, people have shifted to offline buying. Major sale item on this platform is apparels. However, the frequency of repeat purchases is again low. This marketing platform can be used for creating brand awareness considering the cheap cost of marketing and people's habit of checking the statuses .Since the conversion rate is moderate, seller cannot expect immediate buy. Also, the preference over traditional offline store buying over online buying makes this status sale number again low. Hereby, conclusion can be made that this is not the most preferred platform for buying by the respondents. However, the market here is huge and if appropriate promotions strategies are adopted to lure customers to buy online then sales numbers can surge.

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**APPENDIX**

**QUESTIONNAIRE**

**1. Most frequently social media platform/messenger used by you-**

- Facebook
- Instagram
- Mobile SMS
- WhatsApp
- Others

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**2. How frequently do you check WhatsApp Statuses of others from your contact list?**

- Once in a Day
- Twice in Day
- More than Two Times
- I don't check WhatsApp Statuses

**3. Have you come across sellers uploading their catalogue online?**

- Yes
- No
- Never checked the status and so no idea about it

**4. Incase if the answer is Yes for above question, have you bought items any time after checking the catalogue?**

- Yes
- No
- Not Applicable

**5. Incase if the answer is Yes for above question, what kind of items did you buy from them? ( Tick whichever applicable)**

- Apparels
- Electronic Items
- Customised Items
- Games and Toys
- Household Items
- Others
- Not Applicable

**6. If answer to above question is ," Others", then kindly specify what kind of items did you buy?**

**7. How frequently have you ordered items in a Year after checking WhatsApp statuses?**

- 1-3 times
- 3-6 times
- 6-12 times
- More than 12 times
- Not Applicable

**8. On a scale of 1-10, how likely would you recommend WhatsApp Status shopping to your family and friends? (10 being Highly Recommended)**

**9. On a scale of 1-10 , how satisfied are you with grievance redressal system of WhatsApp status sellers ? ( 10 being Very Satisfied)**

**10. Considering the pandemic situation has improved now and with relaxation on mobility restrictions, do you find a dip in your online shopping and now prefer going to offline stores?**

- Yes
- No
- I don't do online shopping

**STUDY ON EVALUATION OF FINANCIAL LITERACY AMONG FISHERMAN WITH SPECIAL REFERENCE TO VASAI KOLIWADA OF PALGHAR DISTRICT****Shradha Pereira<sup>1</sup> and Dr. Rashmi Hasamnis<sup>2</sup>**<sup>1</sup>Research Scholar, Shreemati Nathibai Damodar Thackersey Women's University<sup>2</sup>Assistant Professor, St. Joseph College of Arts & Commerce, Satpala, Rajodi Road, Virar (W), Maharashtra, India**ABSTRACT**

*Financial literacy is nothing but understanding and knowledge of various financial areas related to managing personal finance and investing. It is ability to manage personal finance in efficient and effectively manner and include the knowledge of making appropriate decision in investing, insurance real estate, budgeting and tax Panning. To do this research study 30 respondent from Vasai koliwada is taken into the consideration to evaluate financial literacy of fishermen.*

**INTRODUCTION**

In the various sectors of the Indian economy the fishery sector play a pre dominant role in the socio economic development, It has been contributor of revenue and employment generation, which has stimulated growth of subsidiary industry providing cheap and nutritious food. At the same time it is a medium of earning livelihood for economically backward population living in the coastal areas of India.

The fisheries sector has also been one of the major contributors of foreign exchange earnings through export. After the declaration of the Exclusive Economic Zone (EEZ) in 1977, the area available to India is 2.02 million km., comprising 0.86 million km. on the west coast, 0.56 million km. on the east coast and 0.60 million km. around the Andaman and Nicobar Islands. With the absolute right on the EEZ, India has also acquired the responsibility to conserve, protect, develop and optimally exploit the marine living resources up to 200 nautical miles of the coastline. The total number of fishermen households was 65,313 of which 27% in Thane (part of this district is now recognized as independent palghar district), 15% in Greater Mumbai. Thane and Ratnagiri districts fishermen were full timers, while part time and occasional fishermen were maximum in Ratnagiri district.

**STATEMENT OF THE PROBLEM**

The lower level of financial literacy is one of the greatest concerns for India since independence. Although our country has made noteworthy progress in this area but still a lot needs to be improved. The Indian economy is characterized by the existence of a vast majority of informal or unorganized sector. As per a survey carried out by the National Sample Survey Organization (NSSO) in 2009–10, the total employment in the country was of 46.5 crore comprising around 2.8 crore in the organized and the remaining 43.7 crore workers in the unorganized sector. Both the above said district of palghar and Mumbai suburban comprise of vast coastal areas .hence fishing occupation is the second most followed in this region.

Earlier, Mumbai was a fishing destination. As Mumbai was transformed to metro police gradually industrial and infrastructural development has influenced the fishing activity adversely, hence the people involved in this occupation have reduced drastically and have an increasing trend to shift to new promising opportunity elsewhere.

Likewise the fisherman in Vasai Koliwada of palghar area are also encouraging the younger generation to engaged in manufacturing activities .Indian being agricultural society in the recent past this situation seems unfavorable development thereby hampering the economic backwardness of the Indian fisherman. This is an alarming situation. One of the reasons for such unfavorable development can be the economic backwardness and ignorance of financial literacy of the fishermen.

Due to lack of financial literacy and knowledge of financial planning they fail to manage their personal expenses. Inefficient management of finances leads to the challenges in managing their domestic activities as well as fishing business

**Significance of the Study**

- Financial literacy being a reputedly topic discussed in the recent times, but the awareness needed to created in the weaker section of Indian economy. so the study will make awareness of financial knowledge which ultimately result in economy development

- Decreasing number of occupational fishermen would be in better condition to manage their personal finance along with their fishing business.
- With reference to the above significant point, this study would pave a path for financial institution to widen the horizon of their business in coastal area.

This study would also seek the attention of financial planner towards the unorganized sector of fishermen for upcoming initiatives to be formed for them.

**OBJECTIVES OF THE STUDY**

- To understand the nature and characteristics of fishery business( including financial aspects)
- To examine the financial knowledge among the fisherman
- To assess the level of financial literacy among fishermen in Vasai Koliwada of Palghar District.
- To study the current situations of personal finance management by fisherman
- To find out the various investment avenues preferred by fishermen in their financial planning.

**RESEARCH METHODOLOGY**

**SAMPLE SIZE:**

To do this pilot study 30 respondent from Vasai koliwada is taken into the consideration

□ **SOURCES OF DATA:**

The study is based on both primary as well as secondary sources of data.

□ **PRIMARY SOURCES:**

Primary data will be collected using questionnaire approach. Field surveys will be

Conducted, interview schedules will be used and observations will be made to get factual information from the respondents which mainly includes

□ **SECONDARY SOURCES:**

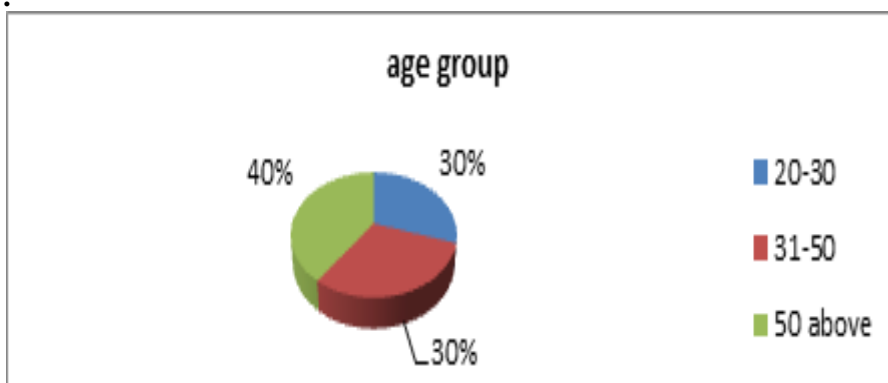
Published literature in the form of books and articles from journals, business magazines, newspapers, websites, etc. will be used to collect the secondary data.

**LIMITATIONS OF THE STUDY:**

- The present study is partly based on secondary sources of information and thus suffers from same limitations as all such studies that rely on secondary data.
- The topic is very sensitive since changes are taking place almost every day. However, this study makes an attempt to take into account as much information as possible.
- There is an exceptional possibility that the primary data collected from respondents may not reveal the exact details due to their personal bias.
- The perception, approach and attitude of working women may vary due to demographical and geographical factors.

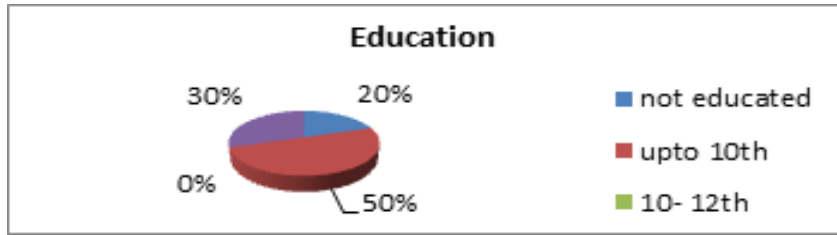
**DATA ANALYSIS:**

**1) AGE GROUP:**



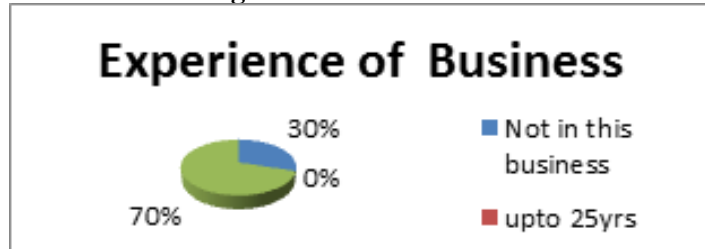
From the data we can observed that 30% belongs to age group 20-30 & 31-50 each and 40% fishermen belongs to age group 50 and above.

2) EDUCATION:



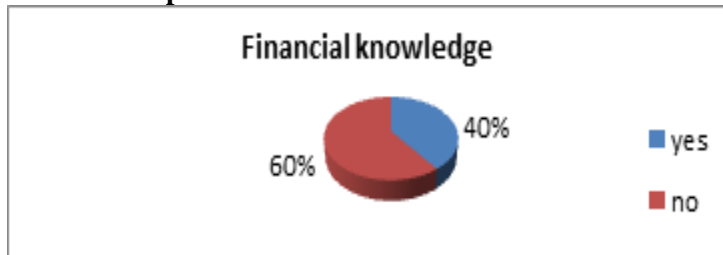
From the above data we can observed that almost 50% of fishermen have education less than 10<sup>th</sup> standard where 30% are graduates. 20% are not educated

3) How many years you are into this fishing business



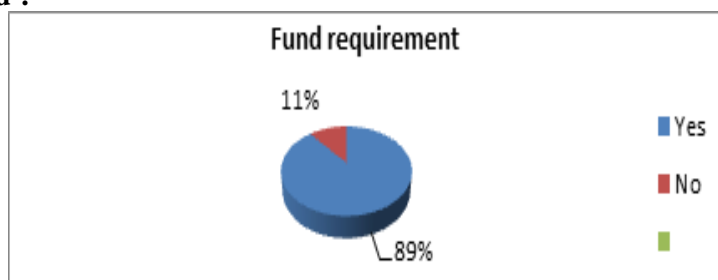
From the above we can observed that 70% of fishermen are into this business from more than 25 yrs 30% are not in this business.

4) Are you aware different financial product?

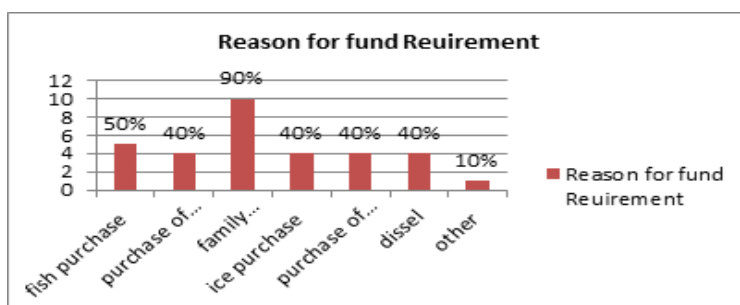


From the above we can observe that almost 60% fishermen not aware about various financial products and services. Only 40% have some knowledge about financial products.

5) Do you required fund ?

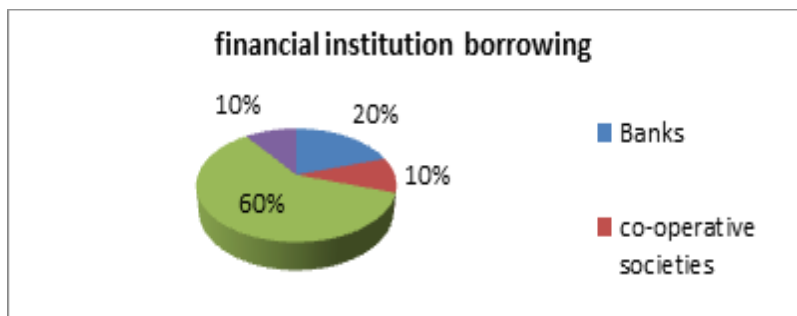


From above we can observe that 89 % fishermen requires fund to business and various activity only 11% says that they don't required money.



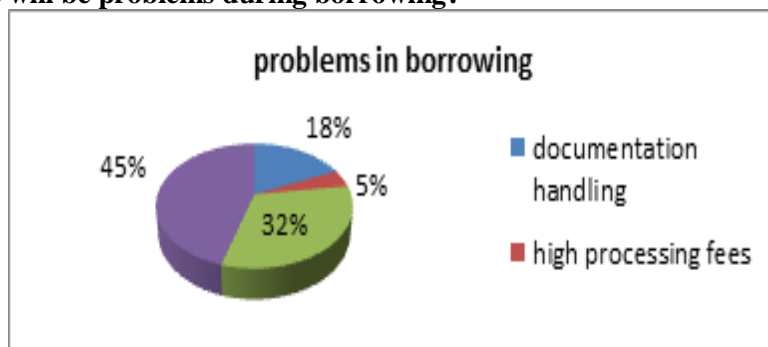
From above we can observe that 90% fishermen feel that they required money for family expenditure. 50% fund is required for fish purchase. 40% for purchase of boat, ice purchase and diesel each etc.





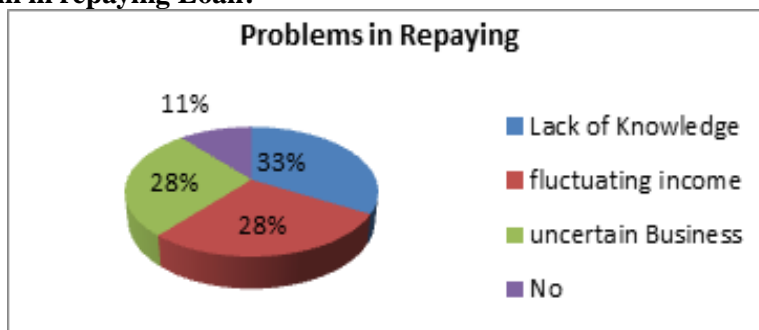
From the above we can observe that almost 60% fishermen borrow money from money lenders, 20% from bank and 10% from cooperative societies. 10% says they don't borrow money from anywhere.

**6) Do you think there will be problems during borrowing?**



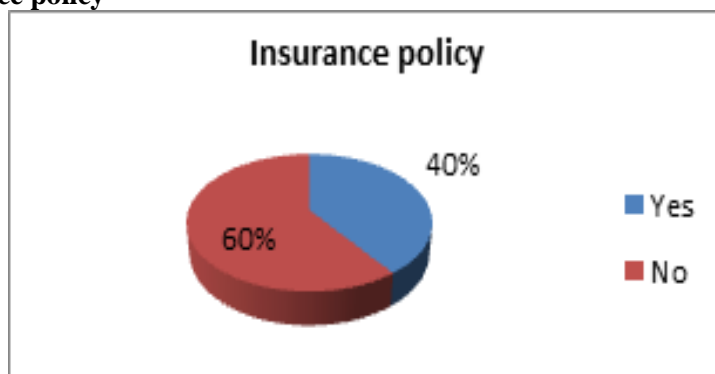
From the above we can observed that 45% fishermen feels problem of collateral and guarantor the difficult think in borrowing loan 32 % lack of knowledge. 18% heavy documentation handling & 5 % feels that there is high processing fee in getting loan

**7) Do you face problem in repaying Loan?**



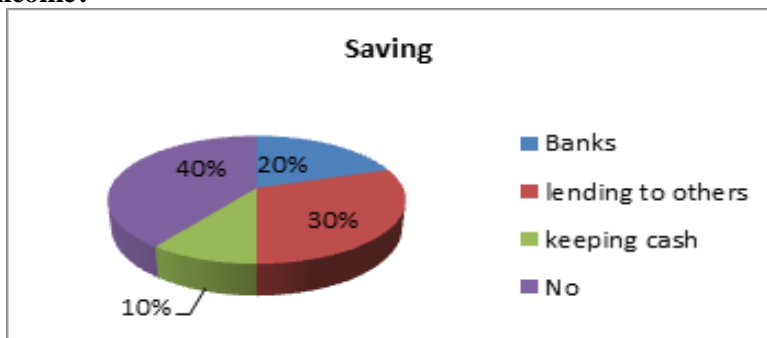
From the above we can find that 11% respondent don't have any problems in repaying the loan. But 33% say lack of knowledge is constraint in paying loan. 28% respondent feels fluctuating income and uncertain business respectively are the key obstacles in repaying the money.

**8) Do you have insurance policy**



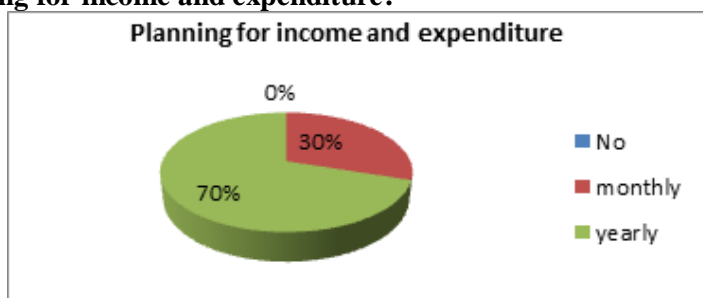
From the above we observed that 60% respondent don't have any insurance policy & 40% of respondent have the insurance policy.

9) Do you save your income?



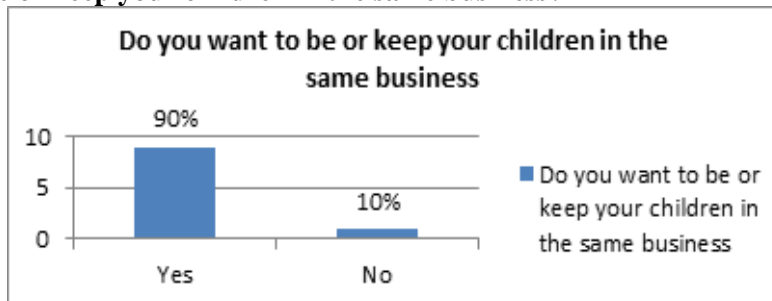
From the above we can observe that 40% respondent do not save money, 30% gives money for lending, 20% respondent save the money in bank & 10% respondent keep the cash with themselves.

10) Do you make planning for income and expenditure?



From the above we can observed that around 70% respondent make their computation of income and expenditure yearly and only 30% respondent make monthly expenditure.

11) Do you want to be or keep your children in the same business?



From the above we can observed that 90% respondent do not want to be or keep their children in the fishing business only 10% respondent want to be in same business.

**FINDINGS**

Due to uncertain business and fluctuating income fishermen suffer a lot in survival so age group from 40 and above are in the fishing business. The young age group of 20-35 do not want to continue the fishing business.

Literacy is the main cause of lack of development of fisheries. Almost 70% of fishermen are not literate or have studies up to 5th STD. But now change is happening, their children are getting the education so young age group of 25 -35 is educated with this they have entered into manufacturing or in service sector

With the current condition of fishermen it seems that in near future the occupation of fishery going to get fade away

Education is root of growth and development. Illiteracy is the major concern in fisheries, due to illiteracy major portion of fishermen are unaware about financial product and services.

Poor economic background and Lack of fund are the main obstacles in the development of fisheries.

Fund requirement in the fishermen is mainly divided into two having the own boat or not having boat. Those who have their boat requires fund for purchase of boat purchase fishing equipment, ice purchase. Those who don't have their own boat they required fund for purchase of fish for resale. Also they required fund for family expenditure mainly at time of marriages and construction of house.

Due to lack of financial literacy the traditional method of fund sourcing is used. Mainly the funds are sourced through money lender within the community with high interest rate. (max at 6% monthly)

In the fishing business income is subjected to change so due to not having fixed type of income they have to provide collateral and signature of guarantor from community having high level of income but they find difficult to get the same.

As we know fishery is depend upon nature. So this business is totally uncertain sand subjected to natural condition result of this is that income from this business is not fixed so it make difficult for fisheries in repaying money borrowed fund

With the current condition of fisheries they don't have enough money for their survival. So saving and investment is less concern for fisheries. Also those who earn well give this money in lending on high interest rate. Only the young age group having knowledge does the saving and investment in various instruments.

Young age group having fixed income does their planning for income and expenditure monthly but for fisheries the computation is done on yearly basis so they do planning yearly for income and expenditure it make them difficult to repay the loan on regular basis.

According to sir Darwinian Theory survival is the fittest so this unfocused group also want to get survive in future with better condition. But with considering current condition fisheries don't want to be in this business neither want to keep their children in the fishing.

So with this the occupation fishing is detracting day by day where the day will come when this occupation will get disappear

### **RECOMMENDATION**

Government should give more attention and focus on this unorganised sector.

More schemes, subseries, and benefit should be provide to this unfocused group

Financial literacy camp should be arranged in these areas

Changes are required in bank working style. It should be user friendly more awareness on banking is required in this area to remove the fear.

### **CONCLUSION**

The idea of the financial literacy is extensive and which includes various parameters such as knowledge, attitude & behavior of financial terms. The financial literacy is linked with the ability of the awareness and understanding of financial products and also managing the risk and the returns associated with it.

Personal finance is the financial management which an individual or a family unit performs to budget, save, and spend monetary resources over time, taking into account various financial risks and future life events. When planning personal finances, the individual would consider the suitability to his or her needs of a range of banking products and consumer or investment private equity, and insurance products or participation and monitoring of and- or employer-sponsored benefits, and management.

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**TO STUDY THE IMPACT OF COVID 19 ON INVESTMENTS OF FEMALE TEACHERS FROM VASAI REGION WORKING IN PRIVATE SCHOOLS****Sampada Jestin Almeida**

St. Joseph College of Arts &amp; Commerce, Satpala, Rajodi Road, Virar (W)

**ABSTRACT**

*The first wave of the pandemic caused due to COVID-19 was marked by a complete lockdown in India in March 2020. This unprecedented time and global health crisis pushed everyone indoors and compelled all employees to work from home (WFH). The study examined the changes brought about by the pandemic in various aspects like working status, workload (professional and personal), productivity, income, job losses, place of work, and domestic support systems.*

*This study is an attempt to explore the problems faced by working women from vasai region in terms of Investment due to shortage of income or no income due to job loss. The results of the study have shown that majority of the respondents income have been adversely affected due to COVID pandemic. Many women have lost their job, few were paid 20%, 50% salary because of which their monthly investment schedule has been disturbed. few women's have withdrawn their investments as they could not continue due to shortage of money whereas, few were dependent on their parents and husbands to settle their monthly investment obligations. Majority of the women are investing their money in traditional investment options like FD, RD etc. women's are reluctant to invest their money in shares and mutual funds.*

**INTRODUCTION**

The concepts of empowerment of women equipped them with wide range of economic opportunities including employment and sufficient disposable income .As per census 2011 female constituted 48.5 per cent of the total population. Working women tends to remain risk averse , safety oriented and mostly guided by certainty of returns. However on account of increasing level of knowledge and awareness, women are slowly participating in the risky investment portfolio and are becoming analytic in their investment decision. On an average, about 1/3 of the global population has familiarity with the basic concept that underlie every day financial decisions. To be successful in financial affairs, margin to be kept between investment and expenditure. Financial success of women is indicated by their financial discipline. Financial planning is the prerequisite for financial success. Proper financial planning involves planning for emergency, insurance, education, emergency fund saving and investment.

**Investment options available for Women****1. Public Provident Fund (PPF)**

The public provident fund is one of the best investment plans available for Indian women in 2021. It is available in all post offices and banks, allowing women to get good returns. Apart from that, the public provident fund offers an interest rate of 7.1 % to 8 % with a maximum tenure of 15 years. Furthermore, it is a risk-free option, and a woman can invest her money starting from Rs. 500 to Rs. 1.5 lakh. The investment plan lets women withdraw 50 % of the amount after completing 5 years. Thus, it can save a large amount for a tenure of 15 years which exactly suits working women or homemakers.

**2. Employee's Provident Fund (EPF)**

Employee's provident fund, shortly known as EPF, is a secured post income meant for women to get tax benefits and gather tax-free savings. Working women have to contribute only 8% in EPF funds for the first three years. It is one of the best investment options in India, allowing women to earn more high income. Women who work in private sectors can invest up to a maximum of Rs. 2.5 lakh and government employees can invest their money up to Rs. 5 lakhs in the EPF scheme.

**3. Kisan Vikas Patra**

Kisan Vikas Patra is a certificate issued by post offices in India that offers an annual interest rate of 7.6%. It is one of the best short-term investment plans for ladies and has no maximum contribution. Furthermore, the scheme is valid for 9 years and 5 months. The maturity value doubles the principal amount in this scheme, thereby showing ways to gain more advantages. Moreover, the scheme offers guaranteed risk-free high returns to investors.

**4. National Savings Certificate (NSC)**

National savings certificate (NSC) is one of the best investment options for women because it gives ways to get high returns. It offers up to 8 % interest, and there is no cap on the money invested. On the other hand, it comes with certain restrictions, and investors are not allowed to draw amounts before the maturity period.

**5. Post Office Monthly Income Scheme**

A post-office monthly income scheme is one of the best investment options for women because it provides ways to ensure consistent earnings. It has tenures from 1 to 5 years, and one can invest a minimum of Rs.1000 and a maximum of Rs 4.5 lakhs. The scheme is a one-time investment that helps to earn interest based on tenure. Joint account holders can deposit Rs.9 lakhs under this scheme.

**6. Fixed Deposit (FD)**

Fixed deposit is the best saving scheme for females that is available in both private and public sector banks. On the other hand, the rate of interest may vary from one bank to another bank in India. The fixed deposits provide fixed returns with no maximum limit on the investments. It is possible to withdraw the money before the maturity date during emergencies. However, the interest rates on the principal amount will get affected while withdrawing money before the maturity date.

**7. Mutual Funds**

Mutual funds are one of the best investment plans for women because they significantly show ways to overcome inflation problems. In addition, they can choose the systematic investment plan (SIP) to minimize losses and maximize the returns on investments. Besides that, mutual funds are a good alternative to self-trading, and women can select a vast range of options offered by banks. They even show ways to invest in stock markets that will help generate some good money with fewer risks.

**8. Post Office Time Deposit scheme**

Post office time deposit scheme is the best saving scheme for ladies available in India, and they can ensure guaranteed returns on investments. The investment periods range from 1 to 5 years which involve zero risks. Moreover, one can't withdraw the amount before the maturity date, and women can transfer the account to a different location when they move to another city or state.

**9. Real Estate**

Due to urbanization, real estate markets are growing in India, and investing money in them is an expensive option. At the same time, banks offer discounts for women when they want to purchase a home loan. Women can repay the loan amount for a period of 10 to 20 years based on their choices. Real estate investments provide ways to earn income in the form of rent. Apart from that, they ensure a regular monthly income for women that will help earn high earnings.

**10. Gold**

Gold is one of the wise investment plans for women in India because it will help ensure high protection during uncertainties. It is a safe investment option that gives ways to generate a consistent income. Women can buy gold coins from banks and authorized dealers. They can get good money in the markets when the prices of gold increase. It is possible to exchange gold coins for cash or jewelry-making purposes. Gold investments enable a woman to overcome financial burdens during high inflation.

**NEED FOR THE STUDY**

- To study the financial awareness level and its impact on their personal Investment pattern.
- To examine the problems faced by the school teachers in investing their money during pandemic.
- To find the reasons for financial issues faced by female teachers of private schools due to pandemic
- To suggest measures to develop right kind of financial literacy model for women

**RESEARCH METHODOLOGY**

The population for this study are Female teachers of unaided/private schools of Vasai region and their responses will be analysed by using appropriate quantitative research techniques.

**► RESEARCH DESIGN**

Research design is the technique for conducting a research project. The design of the study is descriptive research approach.

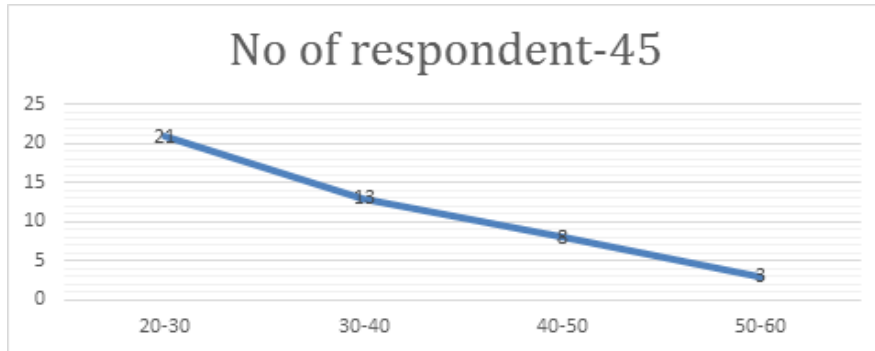
**► DATA COLLECTION**

Primary Data sources: It will be collected with the help of questionnaire, to be filled in by the respondents.

Secondary Data sources: It will be collected with the help of Books, Reports, Journals, Magazines, Newspapers, Websites and other published sources.

**DATA ANALYSIS AND INTERPRETATION**

**1. AGE GROUP**

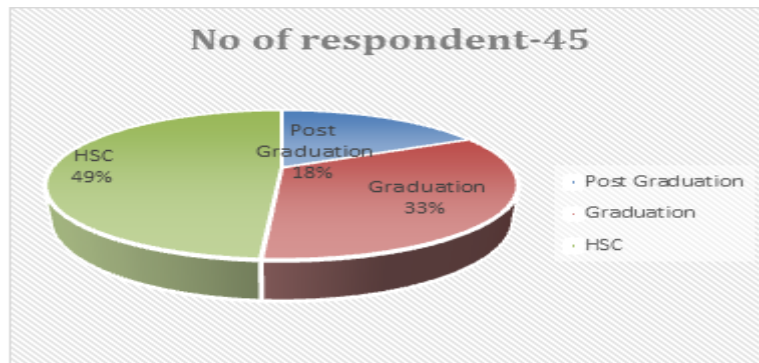


Age group (years)	No of respondent	Percentage
20-30	21	47
30-40	13	29
40-50	8	17
50-60	3	7
<b>Total</b>	<b>45</b>	<b>100</b>

**INTERPRETATION**

Majority of respondents were from age group 20-30 years. Very few respondents were above 50 age.

**2. QUALIFICATION**

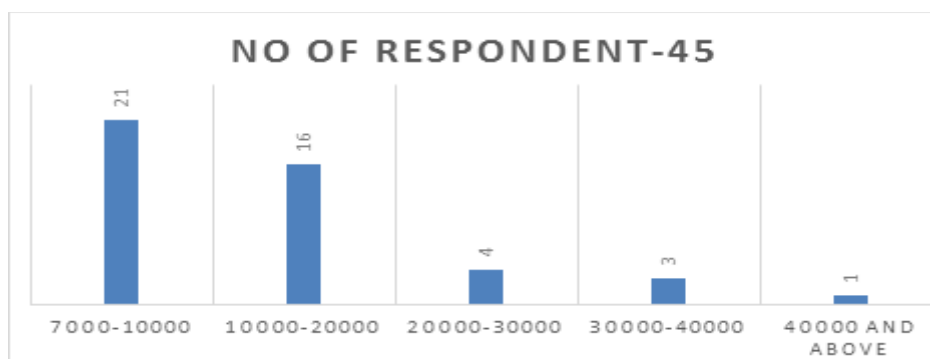


Qualification	No of respondent	Percentage
Post Graduation	8	18
Graduation	15	33
HSC	22	49
<b>Total</b>	<b>45</b>	<b>100</b>

**INTERPRETATION**

49% of respondents were HSC (DED), 33% respondents have completed their graduation and 18% respondents have completed their post-graduation,

**2. INCOME**

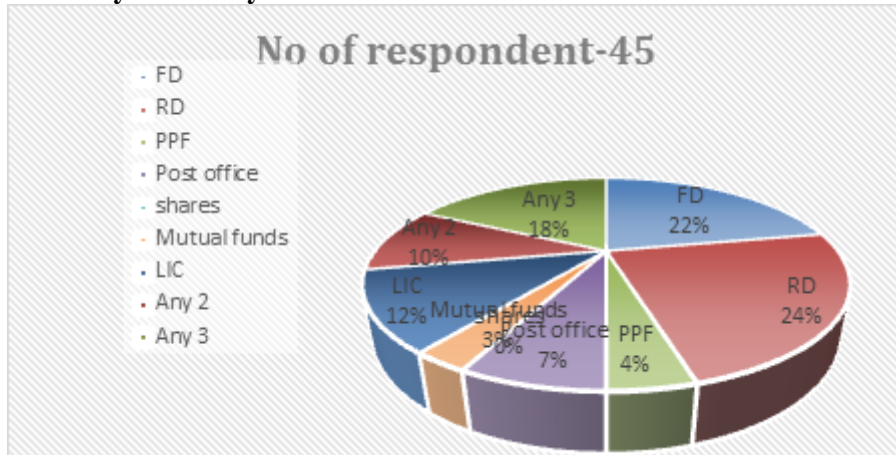


Income	No of respondent	Percentage
7000-10000	21	47
10000-20000	16	35
20000-30000	4	9
30000-40000	3	7
40000 and above	1	2
<b>Total</b>	<b>45</b>	<b>100</b>

**INTERPRETATION**

47% respondents income is below 10000, only 9% respondents income is above 30000.

**4. Where do you Invest your money**

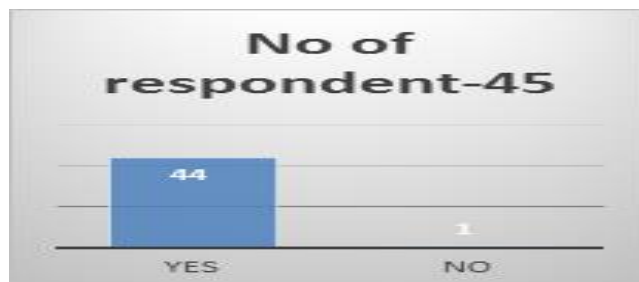


Investment Sources	No of respondent
FD	15
RD	16
PPF	3
Post office	5
shares	0
Mutual funds	2
LIC	8
Any 2	7
Any 3	12
<b>Total</b>	<b>45</b>

**INTERPRETATION**

Majority of the respondents invest their money in FD & RD, none of the respondents invest their money in shares.

**5. Does COVID 19 affected your earnings**

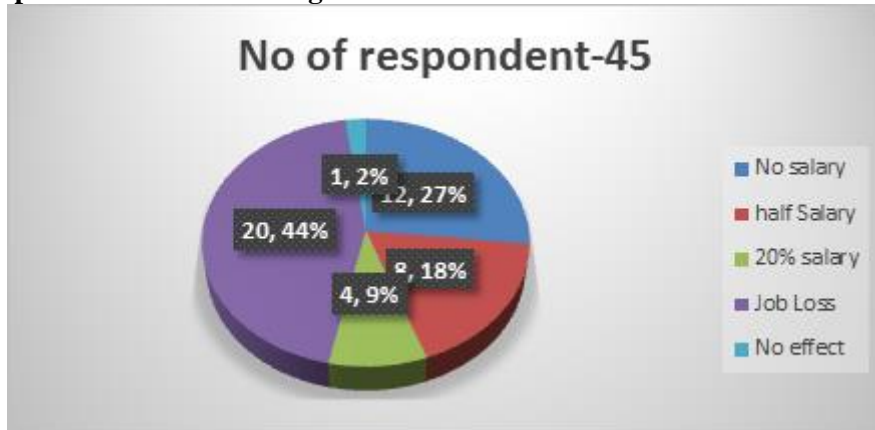


Earnings affected	No of respondent	Percentage
yes	44	98
no	1	2
<b>Total</b>	<b>45</b>	<b>100</b>

**INTERPRETATION**

COVID -19 has affected income of 98% respondents.

6. Reasons for Impact on Investment obligations due to covid

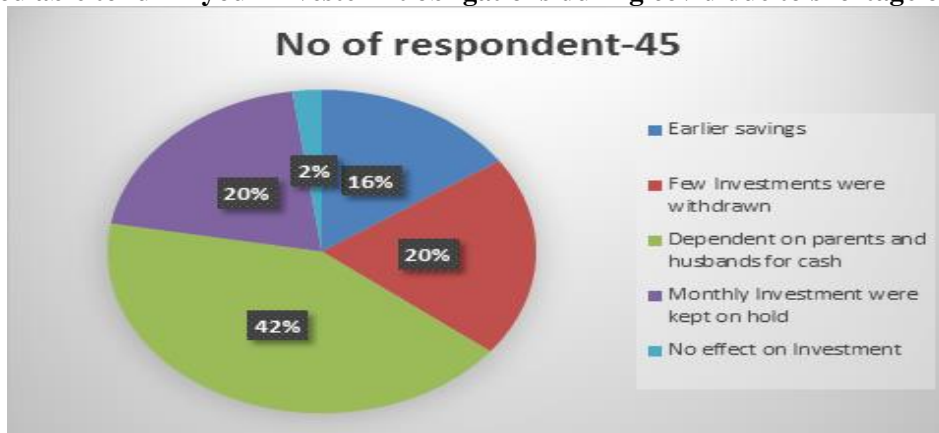


Impact on Investment	No of respondent	Percentage
50% salary	12	27
half Salary	8	18
20% salary	4	9
Job Loss	20	44
No effect	1	2
<b>Total</b>	<b>45</b>	<b>100</b>

INTERPRETATION

44% respondents have lost their job, 50% respondents received half salary due to low or no income investments were affected.

7. How were you able to fulfill your Investemnt obligations during covid due to shortage of earnings



Investment	No of respondent	Percentage
Earlier savings	7	16
Few Investments were withdrawn	9	20
Dependent on parents and husbands for cash	19	42
Monthly Investment were kept on hold	9	20
No effect on Investment	1	2
<b>Total</b>	<b>45</b>	<b>100</b>

INTERPRETATION

42% respondents depended on their parents and husbands for payment of monthly ECS of their Investment. 20% respondents have withdrawn their investments.

SUGGESTIONS

- Government should come up with some new education policy to give financial literacy at secondary & higher secondary education level.
- Government should have provided some relief packages to educated people who have lost their jobs in pandemic



- 
- Government should come up with some investment schemes to be suited for female workers.
  - Investment planning and awareness should be given to school teachers also.
  - Every salaried person should keep at least 6 months' salary aside as an emergency fund to meet during uncertainties.
  - Job security should be given in all teaching fields

**LIMITATIONS OF THE STUDY**

- Due to logistical difficulties, scope of the research is limited to Vasai taluka only.
- It is also limited to the study of impact on investment pattern of women teachers of private/unaided section only.
- Women who are working in other fields are not considered for the purpose of this research.

**CONCLUSION**

The recent pandemic of COVID 19 has affected the whole world. Teachers who were working in private sector were badly affected due to online teaching. From the above respondents almost 40% teachers have lost job, few have worked for 50%, 20% salary just to secure and protect their job. This situation has adverse effect on their investment. Many teachers could meet their monthly investment patterns in order to pay their monthly ECS and continue with the existing investment, many teachers have to utilise their savings, many were dependent on their parents and husbands to meet the investment obligations. Few respondents have withdrawn their investment as they could not fulfil it.

Many women were not aware of the various investment options available in market. They are stuck only on traditional investments like FD, RD, LIC.

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<https://www.forbes.com/sites/tracybrower/2021/04/18/women>
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**A STUDY OF HUMAN RESOURCE DEVELOPMENT STRATEGIES OF COLLEGE LIBRARIES IN MUMBAI REGION****Dr. Parita Desai**

Librarian, L. S. Raheja College of Arts &amp; Commerce, Santacruz (West), Mumbai 400 054

**ABSTRACT**

**Purpose:** Library staff is a key factor in the success of the library and in improved college performance. Library staff plays a lead role in creating the necessary momentum and internal capabilities for managing the complexities of change and transformation in the information world. In today's informative digital world HR function has undergone sea change. Yet, in many college libraries, library staff are not able to perform as per the expectations of the users and institutions are unaware about roles and responsibilities. Human Resource Development strategies helps to examine the adequacy and appropriateness of the existing library staff in college libraries, its staffing pattern, styles, culture and competencies.

**Design/Methodology/Approach:** The study is conducted using secondary resources and a structured questionnaire using Google forms.

**Findings:** All the college libraries are using mainly interview methods for the selection of library staff. To evaluate the performance of staff, College libraries prefer confidential reports, very few libraries use methods like, user's feedback, interview and observation strategy. No college gives constructive feedback to their staff about their performance. Only 28% orally communicate feedback to their staff. 67% of college libraries organize faculty development programs as and when required. 30-34% libraries organize induction/orientation, workshops/seminars on a regular basis. 12% of college libraries sanction study leave to their staff for their career advancement. Less than 15% of college libraries have a reward/compensation facility to motivate the staff for best performance. There is dire need for all college libraries to develop and adopt effective Human Resource Development Strategy to meet the changing information seeking behavior of the users.

**Keywords:** Human Resource Development, College Library

**INTRODUCTION**

In today's scenario especially during COVID 19 Pandemic, our total education system has adopted a digital platform for teaching and learning. These digital teaching and learning has brought a drastic change in information seeking behaviour of users. To cope up with the demands of the users, the library needs to focus on strengthening its four important pillars: infrastructure, library resources, library services and most importantly library staff. If one of the pillars is weak the library cannot perform effectively. Being one of the important pillars of the library, it is mandatory for library staff to anticipate the future needs and be ready to meet the future needs in an effective manner. There is dire need of skilled library staff with continued up-gradation of skills and attitude towards fulfilling the satisfaction of users, which calls for implementation of effective HRD policies. The key components of Human Resource Development are Personal development, professional development and organisational development. This study is undertaken to assess the HRD strategies adopted by the College Libraries in Mumbai Region.

**Definition of Concept****Human Resource Development:**

According to Jayagopal (1990), Human Resource Development is a "process of measurement and reporting of the need value of people as an organizational resource. It involves accounting for investment in people and their replacement cost, in addition to accounting for the economic value to an organization".

**Need for Effective Implementation HRD Strategies in College Libraries**

- ❖ Changing user expectations
- ❖ Current global environment
- ❖ Change in Education Policy
- ❖ Optimum utilization of resources and efforts
- ❖ New and different product formats
- ❖ An increase in choices for vendor business models
- ❖ Technology enhancements introduced into the way of Teaching, Learning and Research

- ❖ To improve Innovation and learning perspective among library stakeholders
- ❖ To enhance the stakeholders perspective towards the library and its functions, services, and contribution to the overall mission of the larger institution
- ❖ To enhance the Internal perspective of library staff that library doing good at or excel at in comparison of other department in the institution
- ❖ To enhance job satisfaction of library staff
- ❖ To increase job efficiency of library staff
- ❖ To motivate library to perform better
- ❖ To cope with the unforeseen circumstances in future

**LITERATURE REVIEW**

Human Resources are the vital asset of any establishment, but at the same time human resources are not optimally utilized and put to work. Majority of the time higher authorities do not consider staff as resources, but as a problem, procedures and costs. (Peter Drucker, 1973). Key components of HRD are training and development, performance appraisals and management, career planning and development and change management (Haslinda, 2009). According to Pentland (2012), Librarians cannot do their job effectively and efficiently without skilled and dedicated supporting staff. To train the staff, libraries need to develop a personal approach with the use of print and digital tools. Staff should need to set objectives and priorities to manage the needs of the user. (Olszak,2018).

**OBJECTIVE**

- To assess the HRD Strategies adopted by the college libraries in Mumbai region;
- To suggest HRD strategies for effective human resource development to meet the unforeseen circumstances in future.

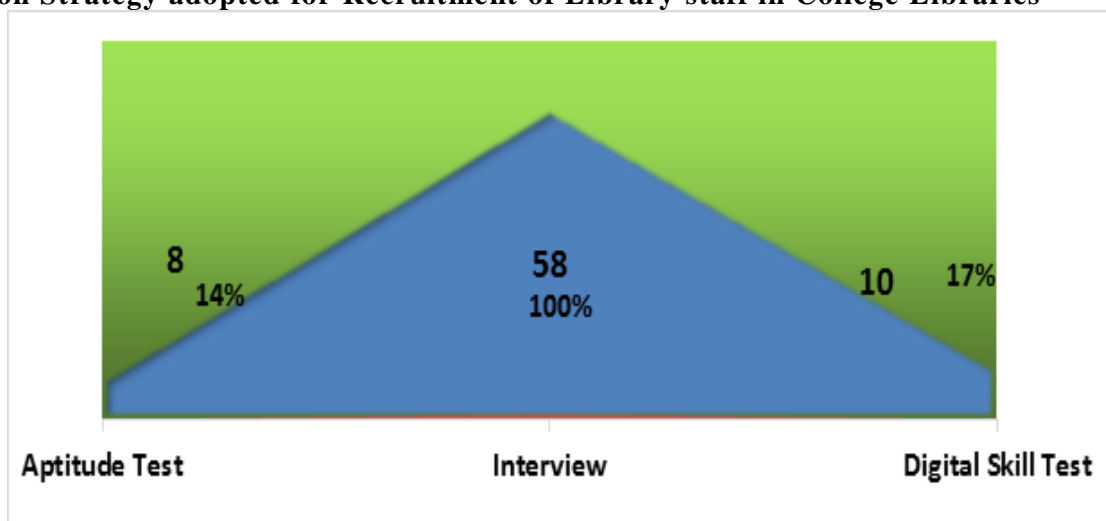
**Scope and limitations:** College libraries of Mumbai Region (Western and Central line) are considered for study.

**Research Methodology and design:** Empirical study is conducted using Survey Method. Google form is used for data collection and for analysis Google sheet and Excel is used.

**DATA ANALYSIS AND FINDINGS**

Total 58 responses were received from the college librarians of Mumbai Region. Findings as per the analysis of responses are as follows:

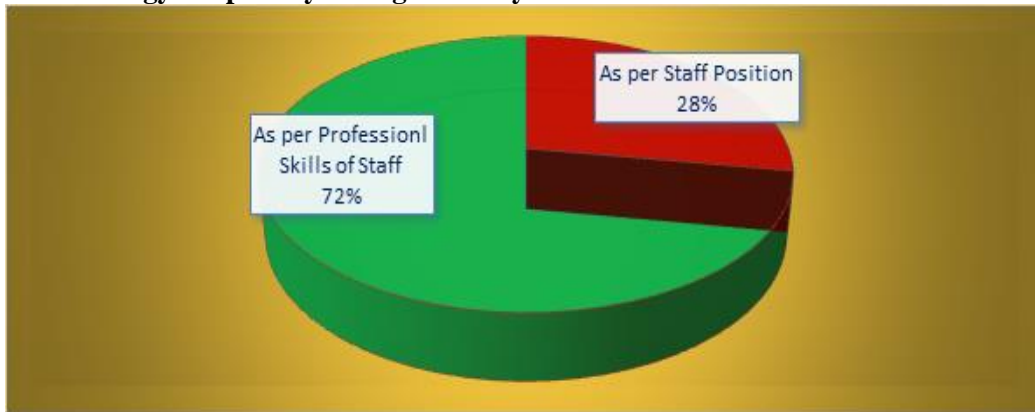
**Selection Strategy adopted for Recruitment of Library staff in College Libraries**



**Graph 1**

For the recruitment of most suitable candidates, 100% of college libraries adopt an interview method, only 14% libraries conduct aptitude tests and 17% libraries conduct computer skill tests. In today’s scenario it is most important to have digital skills as well as other skills like leadership, perception, communication, soft skills etc. to meet the needs of its stakeholders.

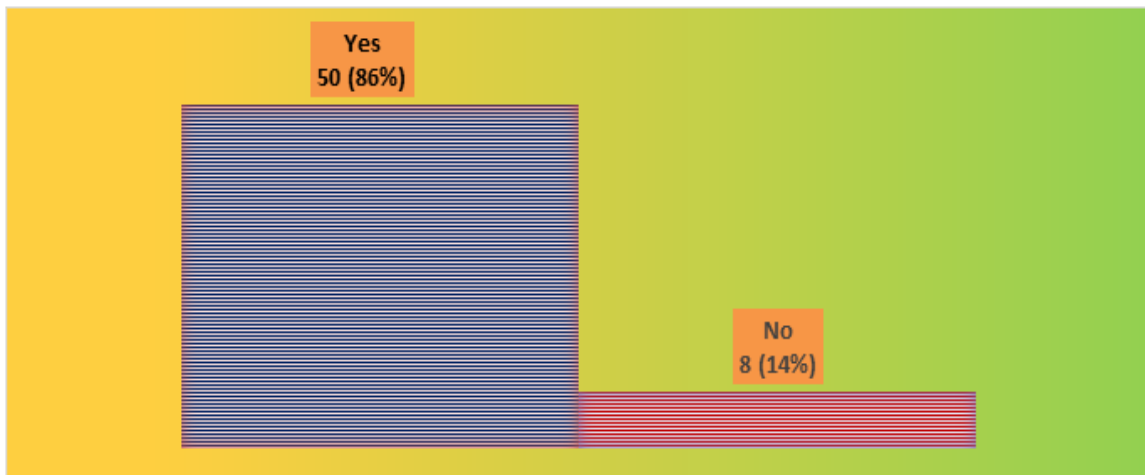
**Job Assignment strategy adopted by College Library**



**Graph 2**

Proper job assignment enables the library to optimally utilize potential, professional knowledge and skills of library staff to meet the objective of the library. It is observed that 28% of college libraries assign the job responsibility as per their position, whereas 72% of college libraries assign the job as per their professional skill.

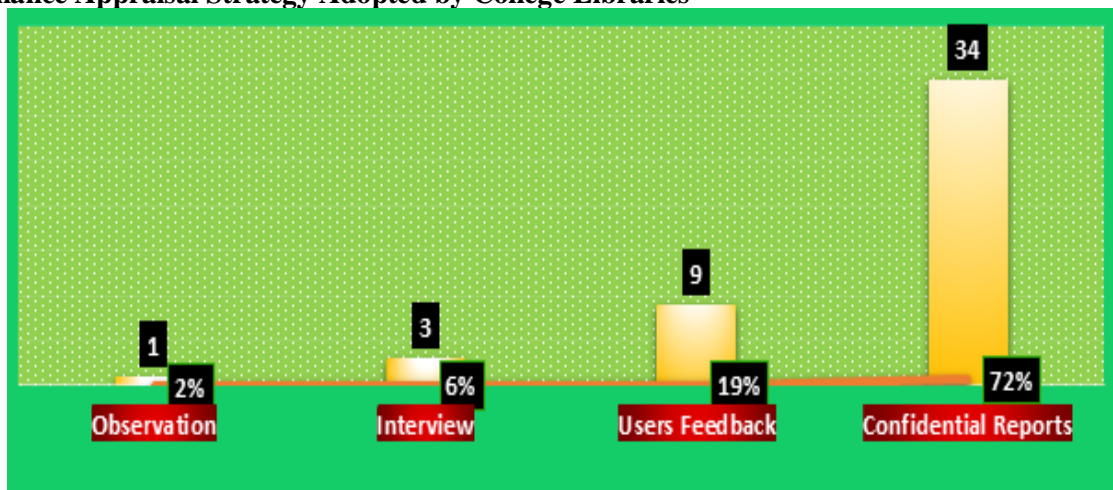
**Performance Appraisal System**



**Graph 3**

To improve the performance of library staff and to improve their potential and value to the library and institution 86% of college libraries adopt the Performance Appraisal system.

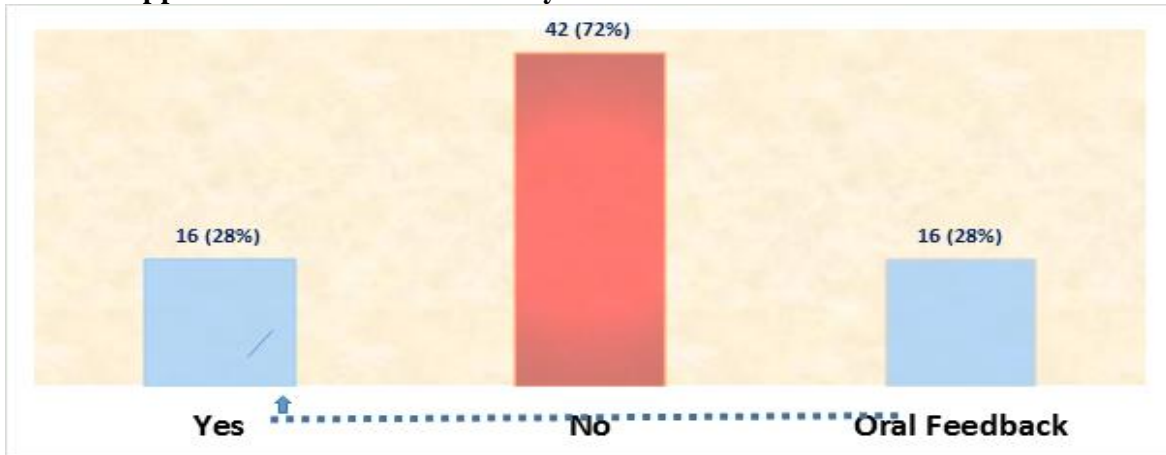
**Performance Appraisal Strategy Adopted by College Libraries**



**Graph 4**

For Performance Appraisal 72% of college libraries prefer confidential reports, 19% take user feedback, 6% college libraries conduct interviews and 2% use observation strategy.

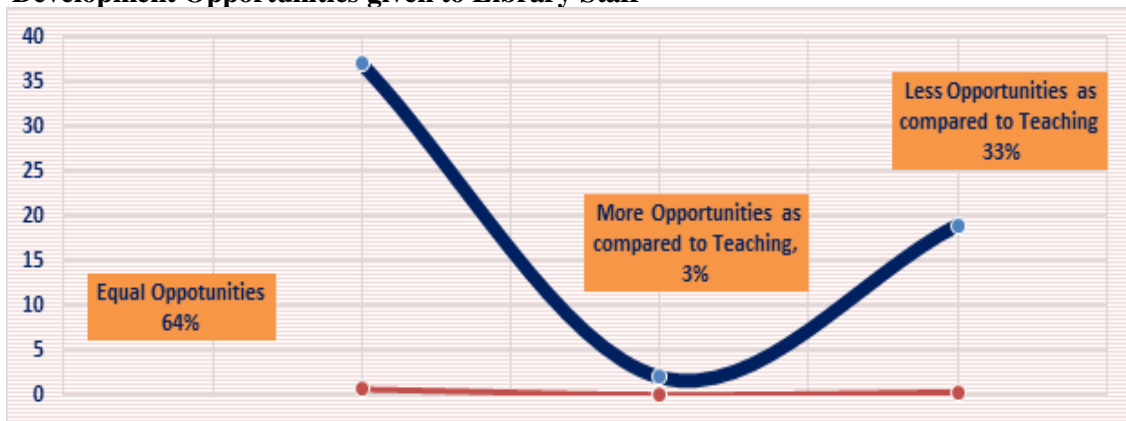
**Performance Appraisal Feedback to Library Staff**



**Graph 5**

Performance Appraisal feedback enables employees to rectify the mistakes, motivate employees to improve for better performance. It is observed that only 28% of college libraries give oral feedback to its library staff.

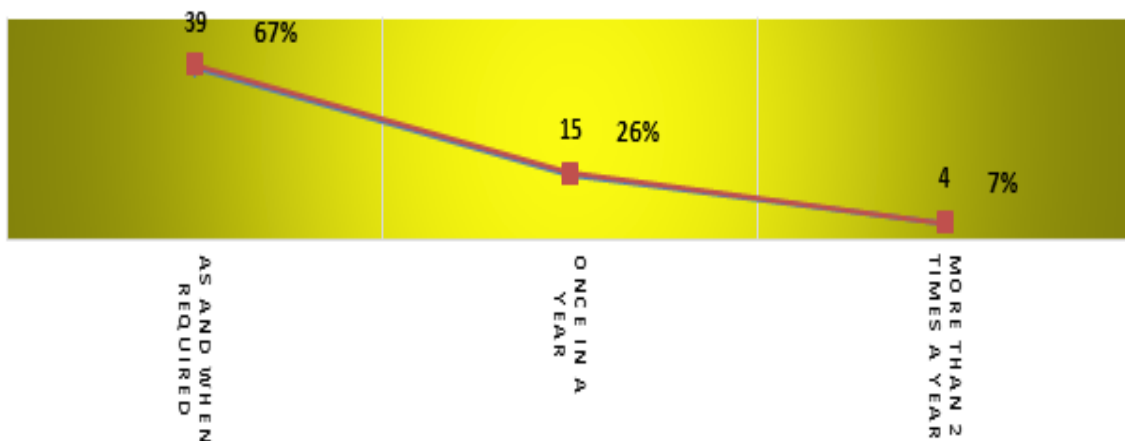
**Faculty Development Opportunities given to Library Staff**



**Graph 6**

In today’s global environment, the needs of users and the resources are varied and roles of the library staff to meet such needs are also changing. To cope up with the changes the library needs to provide equal Faculty development opportunities for library staff. In this scenario also all college libraries are not providing equal faculty development opportunities to library staff

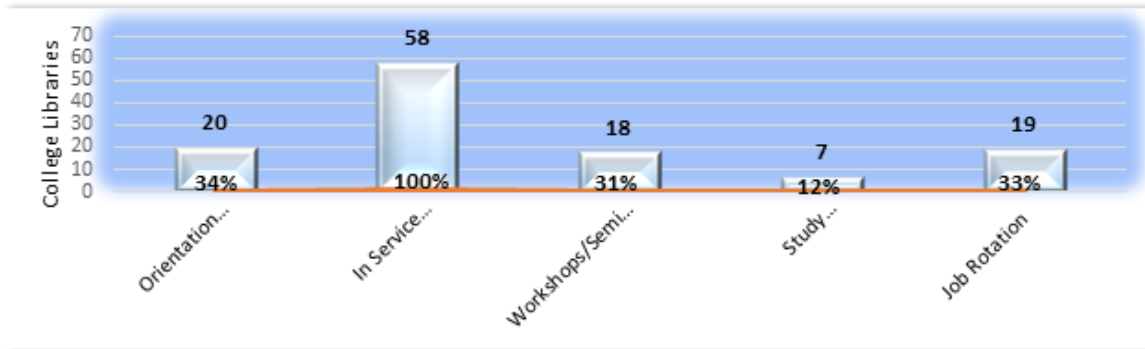
**Frequency of Faculty Development program**



**Graph 7**

It is found that in the majority of libraries, 67% organizes HRD Programs as and when required, 26% conducts once in a year and 7% libraries conducts HRD Programs more than twice.

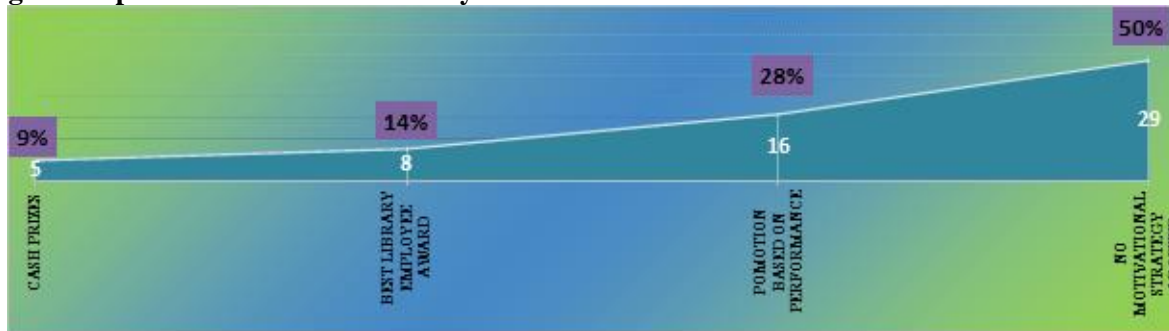
**HRD Programs in College Libraries**



**Graph 8**

34% of libraries conduct orientation programs for newly joined staff, to make aware about the culture of library working, products, services and their roles and duties. 31% conduct workshops and seminars for upgradation of required skills of its staff, 12% of college libraries sanction study leave to their employees, who are willing to join new courses for their career advancement. and 33% college libraries adopt a job rotation strategy for developing professional and technical skills for their staff. 100% of libraries have In Service Training programs for their staff to make the staff aware about new products and services introduced by the library and its usage for satisfaction of user needs.

**Strategies Adopted to Motivate the Library Staff**



**Graph 9**

9% of libraries give cash prizes, 14% of libraries have Best Employee Award facilities, in 28% libraries, promotion of library staff is given based on their performance. In spite of being one of the important pillars of the library, the library fails to adopt effective strategies to motivate its staff to perform better.

**Challenges in Effective Implementation of Human Resource Development Strategies**



**Graph 10**

- More than 80% of college libraries are facing:
  - A) Environmental challenges like globalization, user diversity, rapid change in technology and shortage of skill and rise of service demand.
  - B) Organizational challenges like organizational culture, team management, decentralization and availability of infrastructure and other resources
  - C) 60 to 70% college libraries are facing individual challenges like empowerment, job insecurity and productivity and motivation

**SUGGESTIONS**

- To extend IT based facilities and services, and to cope with the changing information seeking behavior of users, college libraries must adopt various selection methods like Psychometric testing, Ability and aptitude tests to test professional as well as digital skills, Personality profiling, Presentations, Group exercises, seek the helps of Assessment centers for the selection of right candidate for right job. needs of the users.
- Job descriptions should include specific authorities with responsibilities
- For effective performance appraisal college libraries must prepare a checklist covering every aspect of personal, professional and organizational development. It must extensively use tools like interviews, annual reports and observation.
- 360 degree performance appraisal should be conducted annually and free from biases and prejudice.
- Constructive feedback should be given to concerned staff so that they can do the improvements wherever required.
- Penalty and reward systems should be clearly defined.
- Keeping in view the results of Performance Appraisal, the library must plan the HRD Programs, conferences, seminars and workshops, short term training programs, Continuing Education Programs (CEP), taking into consideration the important aspects like need of staff and the objective of the library, course content, appointment of qualified trainer, time and venue convenient to staff and the library, methods of training and most importantly budget for the successful implementation of HRD Programs. Outcome of HRD programs must be evaluated regularly so that necessary modifications can be made for future HRD programs
- Libraries should give equal opportunities to the library staff for participation in the Faculty Development Program on a regular basis to update themselves with the latest and potential skills required to cope with the change.
- Libraries staff need to be provided and acquainted with the technology invested in all aspects of library products and services provided.
- College libraries should adopt the job-rotation policy extensively which facilitates employee development.
- College libraries should motivate and encourage the staff to implement new ideas and methods acquired by them by training programs and should empower the staff to participate in decision making policy of the library.
- U.G.C., State Government authorities and College management should provide adequate funds on regular basis for conducting faculty developing programs to develop well trained professional and non-professional staff for efficient and effective library functions
- College libraries need to have separate committee and well defined HRD plan.
- College libraries need to deal with the environmental, organizational, and individual challenges effectively to outperform those that do not.

**CONCLUSION**

In today's informative digital world HR function has undergone sea change. Yet, in many college libraries, library staff are not able to perform as per the expectations of the users and institution or are unaware about roles and responsibilities. There is dire need to develop the human resources to meet the current and future needs of the library stakeholders. College libraries lack the effective implementation of human resource development strategies. College libraries need to prepare an effective HRD plan and focus on effective implementation of the HRD plan.

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**A STUDY ON THE FINANCIAL BEHAVIOR AMONG THE WOMEN ENTREPRENEURS IN SOUTH MUMBAI**

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**Ms. Sana Patni and Ms. Saswa Mohanty**

Research Scholar, Department of Economics, SNDT Women's University, Mumbai Churchgate Campus 1, NathibaiThackersey Road, Mumbai

**ABSTRACT**

*In today's era of economic liberalization and globalization, women entrepreneurship is gaining momentum. In recent times, a lot of women entrepreneurs have taken up entrepreneurship based on their skills and training. "Everybody wants it. Nobody understands it. Money is the great taboo. People just won't talk about it. And that is what leads you to subprime. Take the greed and financial misrepresentation out of it, and the root cause of this crisis is massive levels of financial illiteracy" .....Lusardi, 2008.*

*This paper evaluates the financial behaviour among the women entrepreneurs in South Mumbai. For the purpose of analysis the data was collected of 300 women entrepreneurs in south Mumbai from five different wards A, B, C, D, and E. The results points out that reveals that financial behaviour plays a very significant role on the economic empowerment of women entrepreneurs. There is a need of exceptional efforts in the field of women entrepreneurship to boost their morale and to instill confidence in them.*

*Keywords: Liberalization, Globalization, Women entrepreneurs.*

**INTRODUCTION**

Government of India (GOI) has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly, a woman run enterprise is defined as "an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women". The women entrepreneurs are doing well in striking a balance between their house and work. In recent years, women entrepreneurs have proven themselves to be highly potential productive force for the development of the nation. The more the financial literate people in the economy, higher is the level of investment resulting for the nation to develop and thereby avoiding economic meltdown. OECD (Organisation for Economic Co-operation and Development) has recognised the importance of financial literacy in 2002, with the launch of a comprehensive project. In the year 2008, the project was further enhanced through the creation of The International Network on Financial Education (INFE). OECD/INFE defines financial literacy as "A combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions and ultimately achieve individual financial wellbeing".

**REVIEW OF LITERATURE**

1. Shah Kavita & Todi Mehta (2012) observed that with growing awareness and spread of education over the years, women have started getting engrossed into new activities. Traditionally women were involved in 3Ps (pickle, powder and papad) and presently they are seen in 3Es (engineering, electronics and energy). A range of social, personal, marketing, mobility, government support, financial, technical expertise are reported as major challenges faced by women entrepreneurs. There is a compelling need to identify women entrepreneurs as a separate segment of beneficiaries requiring vocational training and skill development.
2. A. A. Attarwala (2014) discussed the role of SEBI for the promotion of financial literacy. According to the author, financial literacy is a necessity in today's society and it will empower lower income groups with the knowledge of financial practices prevailing in the money market. It will also help them to overcome from the vicious circle of poverty. It is found that overall financial literacy is very low, in women as compared to men. It is suggested that more awareness of financial alternatives should be created for the well-being of micro entrepreneurs.
3. Vasagadekar (2014) explains the investment behaviour of working women in Pune region. The study found out that the working women earn a good package but due to lack of knowledge about investment and returns, they are not aware of the financial schemes wherein investing can help money grow. Financial knowledge and training will empower the new entrepreneurs regarding profits, earnings, employment creation, ploughing back of funds and can help them achieve a huge turnover.
4. Shukla S (2016) studied on the preference of investment of working women in the North Gujarat region. According to the author, the women in India, are actively pursuing jobs in various areas related to education, politics, media, medicine, and so on. The women have empowered themselves to be financially independent.

They have adopted a growth mindset. They have inculcated banking habits in order to secure their own future. Changes in the domestic environment have contributed to the growth of women entrepreneurship.

- Anishka & Dr. Anju Singla (2017) discussed the role of financial education to be very crucial to the youth and general public. This is because it is the knowledge and awareness of financial education that helps individuals and communities to understand the new laws and policies related to budget, finance and foreign exchange. Young female entrepreneurs should share their success stories in the world of e-commerce, to speed up entrepreneurial movement in India. It is imperative to design programmes that will address to attitudinal changes, training, supportive services. The basic instinct of entrepreneurship should be tried to be reaped into the minds of the women from their childhood. This could be achieved by carefully designing the curriculum that will impart the basic knowledge along with its practical implication regarding management (financial, legal, etc.) of an enterprise.

**OBJECTIVES OF THE STUDY:**

- To identify the financial behavior among the women entrepreneurs.
- To identify the association between investment with the mitigation of financial crises for sustaining and growing enterprises.

**HYPOTHESIS OF THE STUDY:**

- H<sub>0</sub> Null hypothesis- There is no significant association between investment with the mitigation of financial crises for sustaining and growing enterprises.

**RESEARCH METHODOLOGY**

Primary data was collected of 300 women entrepreneurs in south Mumbai from five different wards A, B, C, D, and E. Respondents were selected on a random basis based on convenience.

**ANALYSIS:**

- The sample of women entrepreneurs was collected from the different areas of South Mumbai that fall under the jurisdiction of MCGM (Municipal Corporation of Greater Mumbai). The Ward A, Ward B, Ward C, Ward D and Ward E were the research area.
- To examine the level of financial behaviour among women entrepreneurs, we use standard deviation method. In descriptive statistics, the standard deviation is the degree of dispersion or scatter of a set of values. It tells us how dispersed the data is in relation to the mean. Standard deviation is very accurate and is preferred from the other measures of dispersion. Standard deviation may be abbreviated SD, and is most commonly represented in mathematical texts and equations by the lower case Greek letter sigma  $\sigma$ .

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
I prefer to pay my bills on time.	300	3	5	4.64	.513
I prefer to keep my savings in bank.	300	2	5	4.92	.362
I keep an account of my income and expenditure	300	1	5	4.68	.812
I prefer to pay my loan instalment on time	300	2	5	3.86	.950
I evaluate financial products before investing in them	300	4	5	4.92	.277
I use a banking app in mobile or e-banking to keep a track of your account	300	2	5	4.17	1.343
I use credit card wisely	300	3	5	4.83	.464
I have purchase enough insurance protection for my future	300	2	5	4.33	1.182
I believe that it is important to have a financial plan	300	5	5	5.00	.000
I have lost my money as a result of hacking or phishing scams	300	1	1	1.00	.000
I regularly read on finance topics in regard to banks, commodity market etc.	300	1	5	3.39	1.701
Digital financial literacy campaign can be a good way to improve on digital financial literacy	300	4	5	4.94	.232
	300				

**Table 1:** Analysis of the financial literacy of the women entrepreneurs.

From the above table, we can say that there exists a statistically: highly significant (50.68) - 83% relationship between women entrepreneurs and their financial behaviour.

**Table No.2. One way ANOVA of Investment and mitigation measures of financial crises**

(What have you done in the circumstances of financial crisis prevailing in your enterprise?)

	Frequency	Percent	Valid Percent	Cumulative Percent
Try to manage somehow	134	44.7	44.7	44.7
Sold out assets	85	28.3	28.3	73.0
Borrowed money / loan	81	27.0	27.0	100.0
Total	300	100.0	100.0	

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	27.154	2	13.577	22.593	.000
Within Groups	178.482	297	.601		
Total	205.637	299			

From the above table it shows that one way ANOVA or Fishers’ test for investment as value were value of  $F=22.593$  at the significance level  $p=0.000$  of What have you done in the circumstances of financial crisis prevailing in your enterprise? as independent variable. The assumed significance level ( $\alpha=0.05$ ) is greater than calculated values i.e.  $p=0.000$ .

Therefore, it is ascertained that, investments were significantly helping to come over the circumstances of financial crises. This shows that how financial decisions like saving/ investments by the women entrepreneurs have successively helping them in their bad days.

Henceforth, there is no significant association between investments with the mitigation of financial crises for sustaining and growing enterprises was rejected by 0.05 level of significance.

**FINDINGS**

The loans and investments are key to the long-term success of businesses. The Innovation-focused businesses have performed better following crises compared with those who did not perform well or did not innovate any new trend (Mishkin, F. S., et al., 2003). The proper and continuous investments gradually increase the business as well as it helps during the pitfall situations (Campbell, A. Et al 2003). The businesses are always suffered by many ways some time due to economic slowdown whereas lockdown due to pandemic situations (Shafi, M. et al., 2020). In scenario of financial slowdowns and economic cut offs only the investments and liquidity were major booster for these businesses.

**CONCLUSION**

From the result it is established that women entrepreneurs are very much keen to understand that investments is necessary for businesses and especially significant during financial crises to sustain their business.

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**A STUDY ON JOB SATISFACTION OF MARKETING STAFF OF LIFE INSURANCE CORPORATION OF INDIA IN MUMBAI CITY**

**Mrs. Dhruwali Dhiraj Vartak**  
Ph.D Scholar, Commerce, JJTU

**ABSTRACT**

*Job satisfaction is an essential variable in modern environment. The satisfied employees create more revenue for the organisation whereas unsatisfied employee deliver less and can be exceptionally unsafe to any industry. The satisfied employee are inventive and imaginative. In general job satisfaction means attitude of individual toward his or her job, a contrast between the compensation received by marketing staff and compensation expected by marketing staff. Marketing worker feels satisfied if he obtains what he or she anticipated. Satisfaction in job refers to an employee's internal feelings. Job satisfaction is a state of mind, which comes about because of parity, and summation of numerous particular likes and dislikes experienced regarding the occupation. This state of mind shows itself in the assessment of occupation and utilizing organisation. Employees will be more satisfaction on the off chance that they get what they expected, work satisfaction identifies with inward sentiments of employees. The most extreme viability and skill in his profession is usually shown by the delighted employee. The employment satisfaction relies on the individual personality. Life insurance Corporation of India is a sales based organisation. Marketing employee's job satisfaction is utmost important for any insurance organisation because they are the people who are sourcing the insurance business in the form of policies. Policy may be a Child Plan, Pension Plan, Unit Linked Plan, Micro insurance plan, withdrawn plan, Health Plan, Jeevan Lakshya, and Jeevan Anand etc. As a result, the current study looks on work satisfaction among marketing staff of the Life Insurance Corporation of India in Mumbai, Maharashtra.*

*Keywords- Job satisfaction, L.I.C, Marketing employees, I.R.D.A, Apprentice Development Officer, CRM.*

**INTRODUCTION**

The Life Insurance Corporation of India was established on September 1, 1956, with the objective of providing insurance and financial protection. It had 5 zonal centers, 33 divisional offices. LIC now has 2048 fully automated branches, 109 divisional workplaces, 8 zonal centers, 992 satellite workplaces, and a corporate headquarters. The Life Insurance Corporation's extensive network includes 109 divisional workplaces and a Metro network that connects all of the company's locations. In certain metropolitan regions, the Life Insurance Corporation of India has partnered with a few banks and other providers to establish an e-premium collection office. The ECS and Automated Teller Machine premium instalment facility of Life Insurance Corporation of India is a welcome addition to consumer convenience. In addition to E- Kiosks and IVRS, Info Centers have been established in Mumbai, Hyderabad, Kolkata, New Delhi, Ahmedabad, Bangalore, Chennai, Pune, and other cities. LIC has deployed its Satellite Sampark office with the goal of providing simple access to policyholders. The satellite offices are smaller, more efficient, and closer to the customer. The satellite offices' digitized records will allow for anytime servicing and a variety of other benefits in the future.

**REVIEW OF LITERATURE**

CHUG (The Centricity Healthcare User Group) (2019) wrote about the term "satisfaction with rewards" refers to the difference between what a worker anticipates and what he or she actually obtains. When individuals recognize that their inputs (skills, education, effort, and work performance) don't match their end outputs, they feel satisfied or dissatisfied (intrinsic and outside rewards). Furthermore, comparisons with individuals in comparable positions and organisations have an impact on reward satisfaction. According to the authors, total pleasure is determined by a combination of rewards rather than by a single reward. Each of the internal and external incentives is significant and cannot be replaced for the other.

Neil Spector (2018) explained about compensation satisfaction is determined by the fairness with which it is dispersed, rather than the specific amount of pay. In other words, individuals who earn less may be pleased with their wage as well as those who make more. As a result, pay satisfaction is determined by how a person's compensation compares to others in the same job, rather than to persons in general.

IRDA (2017) demonstrated that in order to ensure worker satisfaction with pay, companies need have a mechanism that ensures pay fairness across internal and external teams. However, there are still concerns with new pay structures such as percentage and gain sharing, where you get a fixed pay discount and a variable component according to performance.

D.C.Jangir (2016) concluded that various types of promotions have varying effects on work satisfaction. As a consequence, a wide range of promotions with varying prizes are available. For example, a tenth-of-a-percentage-point raise isn't as rewarding as a two-hundredth-of-a-percentage-point raise. Furthermore, persons promoted based on seniority are less likely to be happy than those promoted based on performance.

P. Kumar (2015) emphasized that work is more than just a way to get money; it also offers a setting for social interactions. As a result, having cooperative coworkers contributes to workplace happiness. This takes into account one's relationship with one's boss. Job satisfaction is increased when a management is helpful with their employees, according to research.

De Vaney and Chen (2014) revealed that coworker relationships were an important factor of job happiness. This emphasizes the importance that our personnel have on peer support and good connections. As a result, it indicates that the work environment, both in terms of the task itself and cooperating coworkers, has an influence on job satisfaction.

Snyder and Ferguson (2013) said about the association between self-concept and work happiness was explored. The sample included 600 employees from Ohio University and corporate establishments in or around Athens, Ohio. Sixty-nine percent of the people in the sample were women, and thirty-six percent of the people in the sample were ministerial staff. The authors came to the conclusion that self-concept will only be used as a freelancing variable in job satisfaction research to a limited extent.

### **RESEARCH METHODOLOGY**

The steps taken by a researcher in investigating his research issue, as well as the reasons behind them, are shown in research methodology. It is a branch of science that studies how scientific research is carried out. Not only the results of scientific inquiry, but also the process itself, are easier to comprehend when using research technique.

### **RESEARCH'S OBJECTIVES**

- 1) To determine the degree of job satisfaction of marketing staff of the Life Insurance Corporation of India in Mumbai.
- 2) To see the difference in Job Satisfaction between marketing staff of different cadres, such as, D.O, Agents, Apprentice development officers, CRM.
- 3) To determine the elements that influence marketing personnel' job satisfaction.
- 4) Make recommendations for ways to improve employee's satisfaction

### **IMPORTANCE OF THE STUDY**

In an industrial context, job satisfaction might be a critical factor. People that are happy produce more everywhere, but dissatisfied employees produce less and may be very destructive to any business. Employees who are happy are creative and imaginative. Employment satisfaction may refer to attitude of staff about their job. Worker is the backbone of every company; without them, no job would be completed. As a result, employee happiness is very important. Employees are happier if they get what they anticipated; job happiness is linked to employees' inner sentiments. Job satisfaction is a synthesis of the many distinct likes and dislikes exercised in relation to the job, and it begins with balance.

### **HYPOTHESES OF THE STUDY**

H0: There is no significant difference between job satisfaction of marketing staff of different cadres such as agent, Customer relationship manager, development officer and apprentice development officer.

### **RESEARCH DESIGN**

Research design means parameters for collecting and analyzing data in a specific manner which seeks to balance relevance to the study goal with procedural efficiency. It lays down the steps for obtaining the information needed to organize and/or solve research problems. The research design serves as a springboard for the project's execution. In this study, a descriptive research approach was adopted.

### **SAMPLING METHOD**

Sampling is a technique for selecting a fractional portion of the universe. The optimum sampling method is one that minimizes estimate error. It should also be picked without bias. The sample design explains the target population in detail as well as the sampling strategy utilized in this research. The sampling strategy used to choose the sample is random sampling.

**SAMPLE SIZE**

An ideal survey sample is one that meets the criteria for efficiency, representativeness, dependability, and flexibility. The final sample consisted of 240 respondents from the life insurance Corporation of India's marketing department, including permanent and contractual employees. It includes agent, Customer relationship manager, development officer and apprentice development officer.

**DATA COLLECTION**

Data are separate bits of information that are occasionally formatted using a specific technique. Data may also be gathered from either a primary or secondary source. Primary data is information that has been gathered directly by researcher via experimentation, observation, surveys. Secondary data is information that has already been gathered and is easily available from a variety of sources. In the research, both types of data were utilized. The questionnaire was used to gather primary data. The questionnaire was created using a five-point Likert scale. To get truthful and candid comments, the respondents were addressed in person. Secondary information was gathered via the internet, printed reports and books, periodicals, and websites, among other sources.

**DATA ANALYSIS**

The acquired data was thoroughly evaluated and interpreted using a variety of statistical approaches and the most applicable test. The data collected for the research was analyzed using the statistical Programme for social sciences and MS-Excel. To evaluate the hypotheses, a few statistical methods were utilized, including Mean, Standard Deviation, and ANOVA (Analysis of Variance). Apart from that, data was analyzed using analytical methods such as percentile analysis, bar-diagram analysis, and pie-chart analysis.

**RESULT & DISCUSSION**

According to the findings, the following elements have an impact on job satisfaction of the marketing personnel at the Life Insurance Corporation of India.

1. **Achievement:** It might be difficult for coworkers to know what they are contributing to the master plan at times. When people believe they have accomplished something, they are more satisfied. Your coworkers must feel like they are a part of something. The tally of 'small victories' is correct.
2. **Feedback:** For many individuals, refusing to receive critique on their work may be incredibly discouraging. Successful input or response will help you and your group members understand where they're & how to go ahead. You should similarly learn how your coworkers respond to different types of feedback. According to research, learners seek out and react to good response, while specialists respond to negative criticism. It's not enough to merely point out what's wrong when there's negative information or criticism. Describe why what they did didn't work and how it may be improved.
3. **Control:** It's fantastic to be able to direct your coworkers or team to where you need them to go. It's not easy figuring out the precise route they must take to get there. Individuals must have self-control and self-rule in order to be satisfied with their employment. To be honest, therapists have found that the less control individuals have over their positions, the more disagreeable and inadmissible they view them as.
4. **Small daily hassles:** Employee work fulfillment is exceptionally delicate to everyday annoyances, such as unnecessary busy work or inane administrative duties. Despite the fact that they may not seem to be significant, frequent interruptions may have a significant impact on work fulfillment. The uplifting news is that this is probably the most straightforward thing to improve, and it hugely affects representative bliss. Analyze your present cycles to see whether they might be adjusted.
5. **Organizational support:** The extra authoritative support individuals see, the more satisfied they are with their jobs. Individuals must be aware that their work environment has thoughts regarding them. Regardless of whether you are unable to provide your employees with all of the profits and incentives you desire, the most essential thing is that they believe their organisation upholds them.
6. **Recognition:** If you are unconcerned with your team's accomplishments, you should inform your employees that you are unconcerned about their job. Furthermore, if you just transmit bad outcomes while undervaluing accomplishments, you risk discouraging your team from going all out. You should attention on the trials your organisation is facing, but you should also take some-time to consider what has been done. If your team believes that their successes count, they'll be inspired to keep working for your organization's objectives.
7. **Physical work environment:** The physical environment is important since groups or teams will spend so much time in the workplace may have a significant impact on employee happiness. To begin, a respectable

work environment, some security, and the isolation of the social and peaceful zones will suffice. With the addition of good lighting and a few plants, your workplace area is now superior to many others.

8. **Flexibility:** Contribution in flexibility is a fantastic technique to display your coworkers that you care about them. Additionally, one of the most refreshing working environment benefits is the gift of time. Smart people function best when they have complete control over their schedule. Flexible hours may boost productivity and engagement. In any case, keep in mind that they may detract from cooperative effort.
9. **Relationship with supervisor:** Employees need both appreciation and reward for their achievements, as awesome group pioneers realized. Meanwhile, coworkers should feel free to contact their quick supervisors with any various forms of feedback that are interfering with their exhibition. Powerful correspondence among collaborators and prompt managers is critical, and it may represent the deciding moment work happiness.
10. **Balancing work and life:** Equalization of work and personal lives has become a significant component of workplace happiness. Despite the fact that problems at home might affect job performance, workplace inconvenient will most likely have an impact on individual life for unknown reasons. Another important factor in success and job satisfaction is your coworkers' ability to disconnect from work during non-working hours. According to a longitudinal research, excessive occupation demands result in enthusiastic depletion, psychosomatic complaints, and decreased job engagement. Separation from work during off hours, in any event, cradles the impact of workplace pressures on an individual's life. Allow your coworkers to disconnect from their work while they're not working. Apart from in times of grave crisis, a no-night-time communication agreement may work to begin with.

**HYPOTHESIS TESTING**

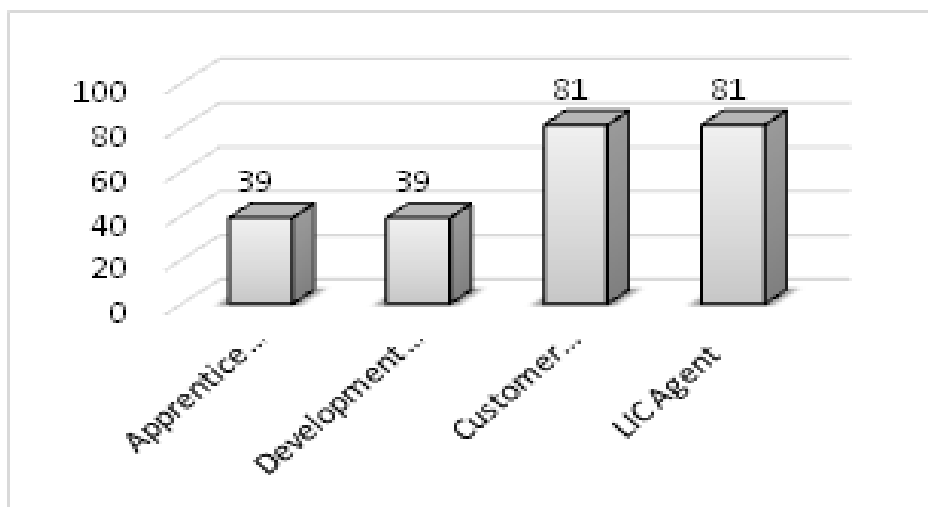
H0: There is no significant difference between job satisfaction of marketing staff of different cadres such as agent, Customer relationship manager, development officer and apprentice development officer.

ANOVA test was used to test the above hypothesis.

**Table 1.1**

S.NO	Cadre	N	$\bar{X}$	$\sigma$
1.	A.D.O (Apprentice development officer)	39	74.08	18.02
2.	D.O. (Development officer)	39	96.78	19.33
3.	C.R.M (Customer Relationship Manager)	81	69.41	18.76
4.	LIC Agent	81	79.23	18.59

Table 1.1 shows that there were 39 marketing workers working as Apprentice development officers, with a mean score of 74.08, a standard deviation of 18.02. The D.O were 39, with a mean score of 96.78, a standard deviation of 19.33. CRM was 81, with a mean score of 69.41, a standard deviation of 18.76.



LIC agents were 81 out of 240, with a mean score of 79.23, a standard deviation of 18.59. Currently, the researcher utilized ANOVA based on the provided facts. The result is given in Table 1.2



## ANOVA

Source	Sum of Squares	Degree of Freedom	Mean Square	F-Value
Between Groups	10818.658	3	3213.453	9.598**
Within Groups	88876.138	236	366.421	
Total	99694.796	239		

\*\* Significant at 0.01 level

Table 1.2 shows that the total of squares across groups was 10818.658, with a degree of freedom of 3 and a mean square of 3213.453. While the total of squares within groups is 88876.138, the mean square at the level of DF was 366.421 and F had a value of 9.598, which was more than the calculated value. Examining the significance of the acquired findings in this way, it is discovered that the given result is significant at the level of 0.01. As a result, the null hypothesis "There is no significant difference between job satisfaction of marketing staff of different cadres such as agent, Customer relationship manager, development officer and apprentice development officer." is rejected. As a result, we can conclude that there is significant difference between job satisfaction of marketing staff of different cadres such as agent, Customer relationship manager, development officer and apprentice development officer.

**CONCLUSION**

High productivity, motivation, and a low turnover rate are all dependent on job satisfaction. Job satisfaction is the positive emotional state that is the result of person's assessment of one's job or job experiences. According to the findings, there is significant difference between job satisfaction of marketing staff of different cadres such as agent, Customer relationship manager, development officer and apprentice development officer. Marketing personnel who worked in their own local district were more satisfied with their jobs than marketing employees who worked in other areas. Main causes of job dissatisfaction were abnormal policy targets per month, attitude of senior, closing pressure, non-recognition even after completing job targets. In order to improve job satisfaction of marketing staff LIC should create cordial work environment and should allot achievable job targets.

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**कोवीड एकोणीस,स्त्री अधिक कासावीस!****प्रा. जगदीश अनंत संसारे**

मराठी विभाग

सेंट जोसेफ कला आणि वाणिज्य महाविद्यालय, सत्पाळा, विरार पश्चिम

अगदी आज सकाळची गोष्ट, ऑनलाईन आलो आणि वॉट्सअप संदेश राजधानी एक्सप्रेस सारखे मोबाईलच्या स्क्रीन वर धाऊ लागले.(तसे आपण झोपेतून जागे होतो तेच मुळात वॉट्स अप साठी!) मैत्रीणी च्या संदेशाने माझे डोळे विस्फारले,महाविद्यालयात जाते.'यांना बोलावून घेतले आहे आमच्या महाविद्यालयाने असा काही फतवा काढला नाही या समाधानात प्रातःविधी उरकले.बायकोने बनवलेला चहा ढोसला. गरमागरम दडपे पोहे दाताखाली दडपले आणि मोबाईल मध्ये पुन्हा तोंड खुपसून एकलकोंड्या विश्वात प्रवेश केला.

"जेवण वाढायचे का?" बायकोच्या खवळून विचारलेल्या प्रश्नाला,"हो" इतके साधे उत्तर देऊन ताटावर बसलो.तितक्यात मोबाईल थरथरला.'आज खूप दमले.' तिचा संदेश. जेवण उरकताच तिला उत्तर दिले. 'दमणारचातीन महिने बसून खाल्लेस!' प्रकाशाच्या वेगाने तिचा प्रतिसंदेश( कृपया वाचकांनी प्रीती संदेश असे वाचू नये ) 'तुझ्या जिभेला काही हाड? बाईच्या जन्माला गेला असतास म्हणजे कळले असते!' बाई ग! संदेश अगदी जिद्दारी लागला. लॉकडाऊन मध्ये महिलांच्या वाट्याला आलेले भोग किती वाढले असतील? माझ्या बायको कडे बघत बघत मी विचारात डुबलो.

हळूच बायकोला कळू न देता दुस-या एका मैत्रीणीला फोन लावला.( हे खूप वर्षांनी जमते) आमच्याकडे दुसऱ्या बाई बरोबर बोलण्यास सक्त मज्जाव आहे.( स्त्रीवादी भूमिका दुसरं काय!) त्यात मला खंडीभर मैत्रीणी! नाही म्हणजे स्त्रीवादी लेखन करायचे अथवा लिंगभेद या सारख्या विषयावर लिहायचे तर लेखकाचा भाता मैत्रीण रुपी बाणांनी भरलेला असावा लागतो. त्यातला कुठला बाण वाचकाच्या कधी वर्मी लागेल ते सांगता येत नाही.असे होते बघा,बाई विषय निघाला की वाहत जातो.तर मैत्रीणीला फोन लावला. "काय रे काय चाललयं?" 'अरे' म्हटले की पुरुष इतके बायकोला कळते! ( भोळी) आणि समोरच्या 'अग'ला कळते माझी बायको जवळच असेल!( हुशार!) पलिकडून," कसले काय, बाहेर कोरोना आणि आम्हा बायकांसाठी घरकाम करून करून मरुना!" तिच्या घाईत असलेल्या आवाजावरून मी अचुक ताडले.ती मुलांना आणि नव-याला जेवण वाढायच्या गडबडीत असणार! "नंतर करतो", असे सांगून मीच ठेवून दिला.

बाहेरच्या खबरबात घेऊन झाल्या म्हटले आता जरा घरातल्या मैत्रीणीला विचारु! 'कोरोना'.... इतकेच उच्चारले आणि माझ्या बायकोचा स्तोव्हा भडका उडावा तसा उडाला. "नाव घेऊ नकोस त्या कोरोनाचे!सत्यानाश झाला त्याचा!वाटोळे झाले त्या.....! "थांबवले नसते तर बायको शिव्या देत देत चीनला पोचली असती. "कोरोनाने सगळ्यांचेच जीवन उद्ध्वस्त झाले आहे." तिला शांत करण्यासाठी थोडे तिच्या कलाने बोललो. तिची समाजाबद्दल असलेली आस्था पाहून बरे वाटले. तसे मी लगेचच तिला सांगून टाकले. आता मात्र ती चांगलीच उखडली. बाहेर कोरोनाने काय हाहाकार माजवला आहे त्याच्याशी मला काही देणघेण नाही.घरात बसून तुम्ही जो उच्छाद मांडला आहे त्यापेक्षा तो कोरोना परवडला. आता मला ब्रम्हांड आठवले. 'एकादशी आणि दुप्पट खाशी' या लोकोक्ती प्रमाणे कोरोना महामारीच्या काळात सर्वच महिलांना पाचपट काम करावे लागत आहे. सकाळची न्याहारी संपते ना संपते तो पर्यंत दुपारची जेवणाची वेळ होते. मग संध्याकाळचा चहा नाश्ता! थोडी उंसंत मिळते ना मिळते तोवरच रात्र अंगावर येते. कामवाली नसल्याने धुणीभांडी करण्याची अतिरिक्त जबाबदारी आहेच.

या तीनही सुखवस्तू कुटुंबातील स्त्रियांना कोरोना(पुरुष) महामारीने इतके केले असेल तर कनिष्ठ मध्यमवर्गीय,कष्टकरी,शेतकरी इत्यादी हातावर पोट असणा-या कुटुंबातील स्त्रियांच्या भोगाला सीमाच उरली नसणार! याची मनोमन खात्री पटली.दुस-या दिवशी भाजीपाला आणयला मुद्दाम बाजारात गेलो.( मी बायकोला मदत केली आहे.वाचकांनी नोंद घ्यावी. सगळे पुरुष वाईट नसतात!) भाजी आणि वाण सामान घेता घेता भाजीविक्रेती, कोळीण,फुलवाली,फळवाली अशा कष्टकरी महिलांच्या मनाचा कानोसा घेतला. आमच्या रोजच्या भाजीवालीला म्हटले,"ताई, सध्या दुकान थोडा वेळ चालू असते मग तुम्हाला आराम असेल ना?" ताईना जाम राग आला असावा.मारायला उचलल्या सारखी शेवग्याची शेंग हातात घेऊन त्या उद्दिग्ध स्वरात म्हणाल्या,"अहो,पोरफेसर आराम तुमा पुरुषास्त्री! घरला जाऊन कामाची रास उपसायची हाय!"

रांधा वाढा काढा उष्टी!स्त्री बिचारी किती कष्टी!कोरोना महामारीने सर्वांनाचे जीवन उद्ध्वस्त करून टाकले आहे. जगभरातील मानव जातीला हादरवून टाकले आहे. श्रींमत असो वा गरीब सगळेच भयभीत झाले आहेत. पण मला वाटते या महामारीने सगळ्यात जास्त केले असेल तर ते महिला वर्गाला!तिचा दिवस आधी उगवायचा त्यापेक्षा तासभर उशिरा उगवला असेल कदाचित पण तिच्या कष्टाला सीमाच राहिली नाही, या संक्रमण काळात! घाण्याला जुंपलेल्या बैला सारखी ती जुंपली गेली. बाहेर हॉटेल बंद असल्याने घरच्यांच्या जीभेचे चोचले ती घरीच पुरवू लागली. आपल्याला कोरोनाला संपवायचे आहे,घरातील राशन नाही! अशी एक टिपणी देखील वॉट्स अप वर धुमाकूळ घालत होती.

घरातील पुरुषवर्गाने भिंतीला तुंबड्या लावायच्या. त्याच्यासाठी रोजच रविवार! सकाळी सूर्य अंगावर घेऊन त्याने झोपायचे! मेनू सांगायचा. हुकूम सोडायचा. मनमानी करायची. पुरुषांचे चोचले पुरविण्यासाठी तिने मात्र राबराबराबायचे! आपल्याकडे एक म्हण आहे, 'घरोघरी त्याच परी' मला वाटते कोरोना महामारीच्या काळात महिलांना जास्त भोगावे लागले. जगातल्या कोणत्याही विषाणूपेक्षा पुरुषप्रधान मानसिकतेचा विषाणू अधिक घातक आहे, हे उठावदारपणे दिसून आले. किचन पासून ते बाजारहाट करण्या पर्यंत सर्व कामे महिलांना करावी लागली. नोकरी व व्यवसाय, उद्योग बंद पडल्याने घरांमध्ये बसणाऱ्या पुरुषांची कुरकुर वाढीस लागली त्याची परिणती मारझोड, धुसफूस, भांडण अशा अंतर्गत कलह निर्माण होण्यात झाली. इथेही महिलांना अधिक भरडावे लागले. महिला वर्ग मोठ्या प्रमाणात घरगुती हिंसेची शिकार झालेला दिसून आला. आधी तिला स्वतःसाठी थोडीतरी उरत मिळत असे. तिला तिच्या आवडत्या मालिका बघता येत असतं. आता सध्या तो सुद्धा विरंगुळा नाही. दुपारी वामकुक्षी घेणे या काळात कमी झाले. कामे पटापट उरकून तिची कंबरदुखी बळावली. दुपारच्या मैत्रिणी बरोबरच्या गप्पा रोडावल्या (गप्पांचा विषय समोरच असल्यामुळे!) आणि बरंच काही.....

तात्पर्य काय कोवीड एकोणीस, पुरुषापेक्षा स्त्री अधिक कासावीस! काळ कोणताही असो सुगीचा किंवा संकटाचा महिलांच्या वाट्याला फक्त भोगच! कोणत्याही सामाजिक स्तरातील स्त्री असो आणि परिस्थिती कशीही असो पिचायचे ते फक्त स्त्रीने आणि तिनेच!

पण....पण हे असे वारंवार का घडते? स्त्री खरंच सबला झाली आहे? कोरोनाने झालेल्या पुरुषाला वठणीवर आणता आले नसते? सगळ्यांनी कामे वाटून घेऊया अन्यथा मी मास्क न घालता घराबाहेर जाईन आणि कोरोना घेऊन येईन! अशी धमकी देता आली नसती का?

असो. मला वाटते परिस्थिती आहे तशी स्वीकारण्यात धन्यता मानते म्हणून तिची परिस्थिती बदलत नसावी.

ठीक आहे! चला तर पुन्हा भेटू नवीन महामारी आल्यावर! तो पर्यंत तुम्ही अशाच सोसत रहा पुरुष महामारी!

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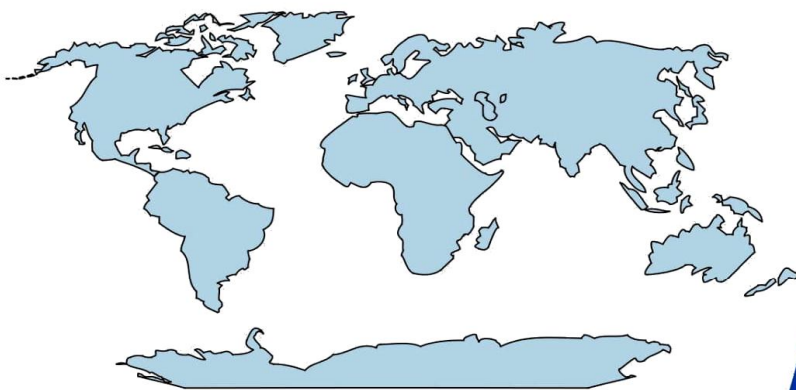
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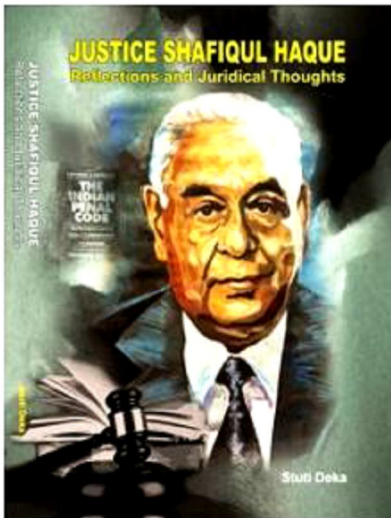


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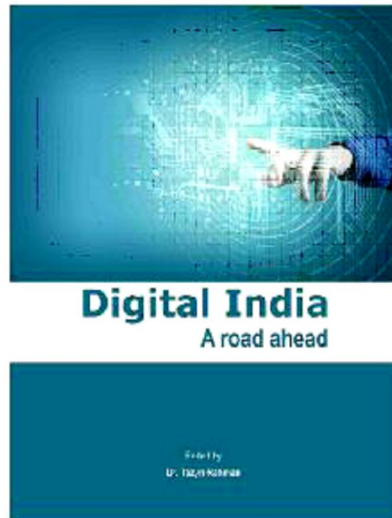
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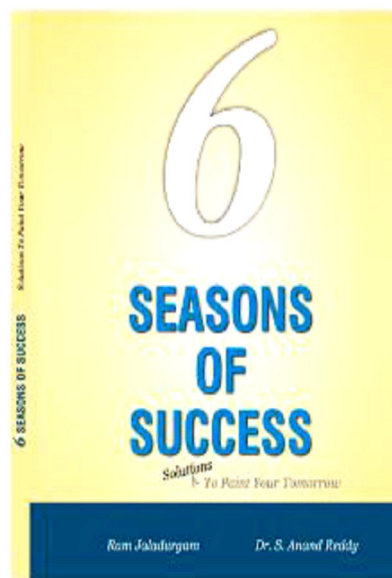
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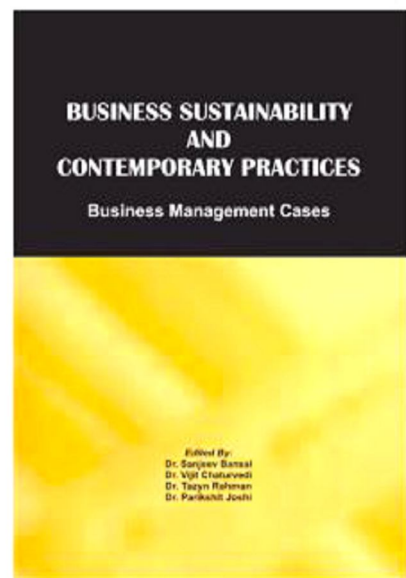
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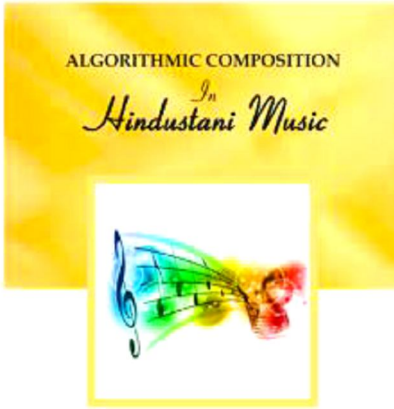
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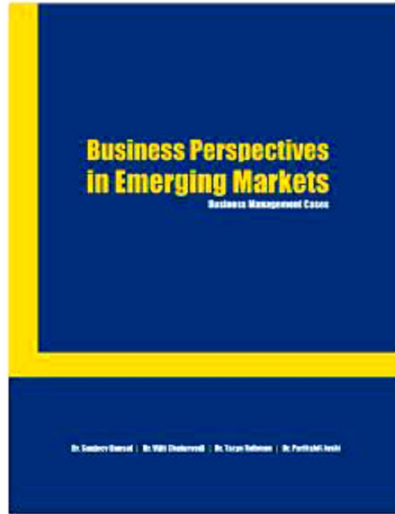
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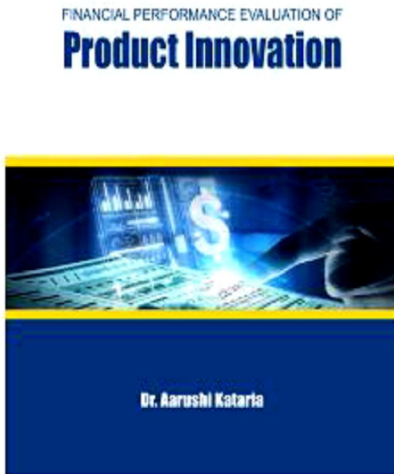
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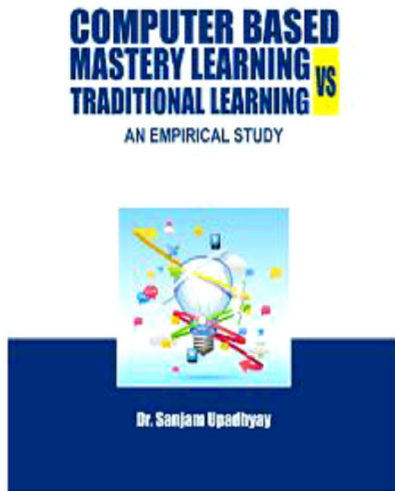
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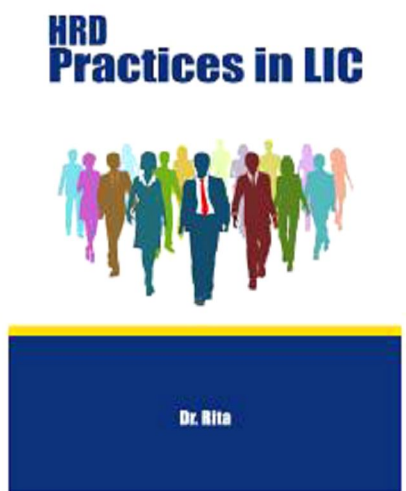
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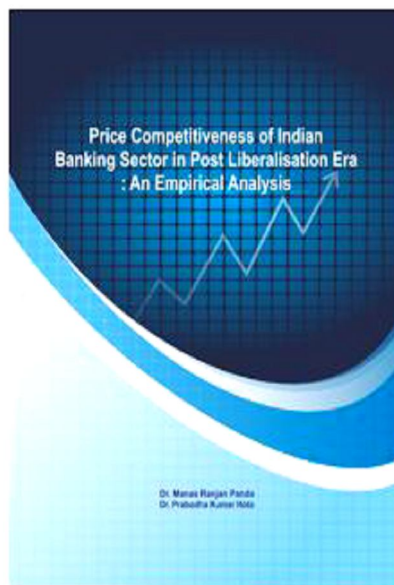
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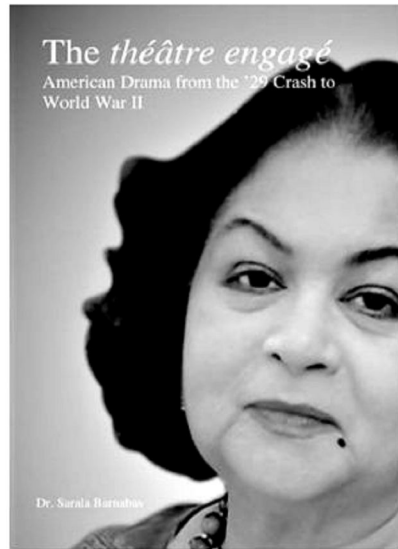
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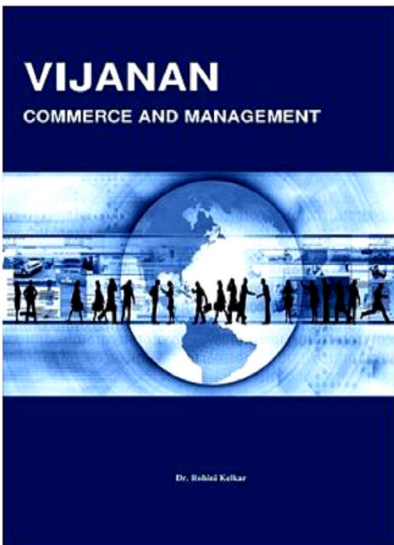
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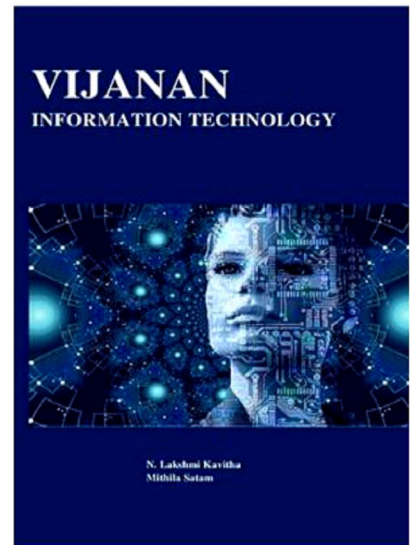
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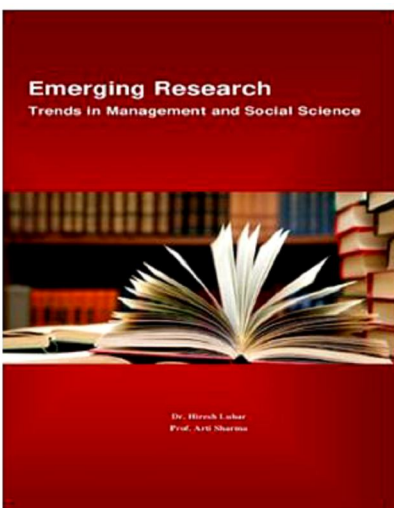
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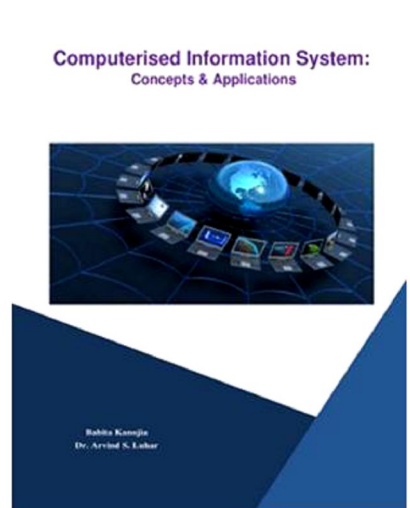
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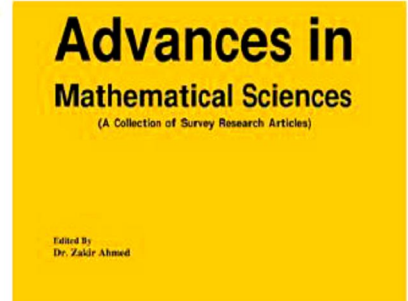
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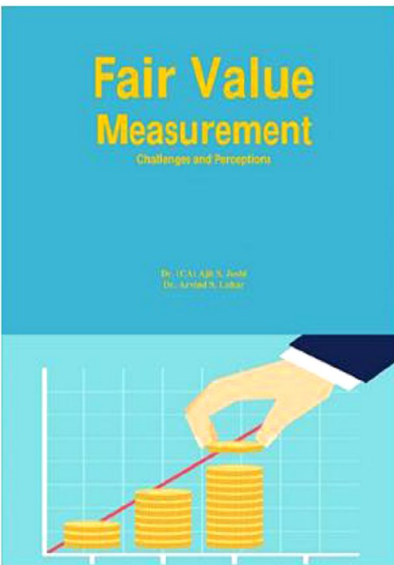
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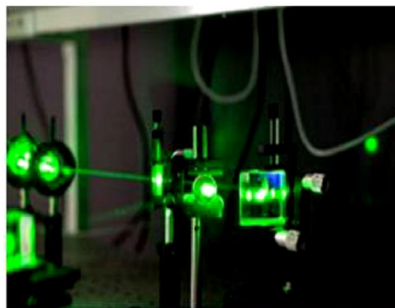


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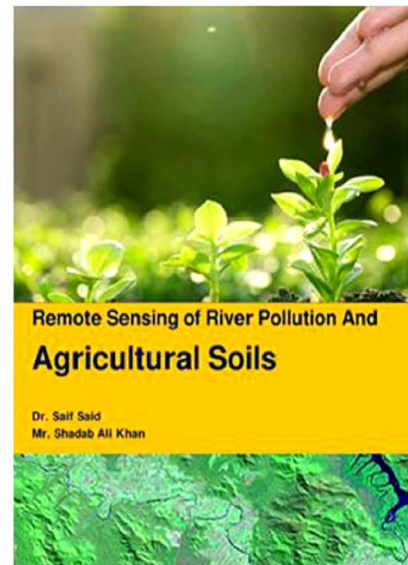
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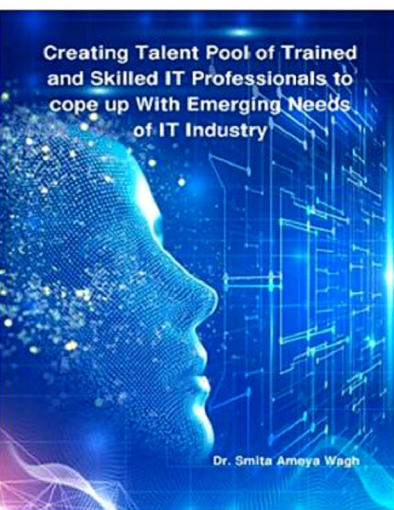
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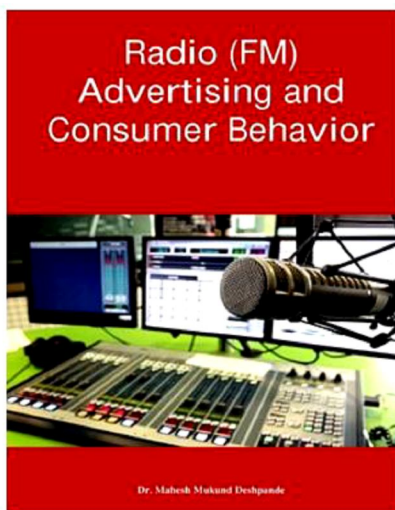
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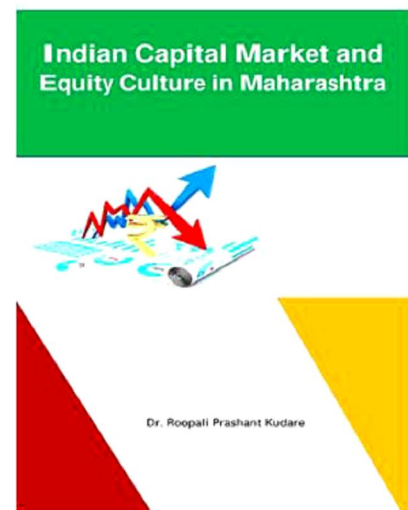
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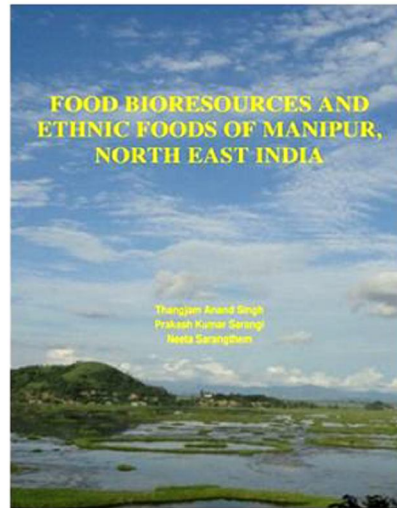
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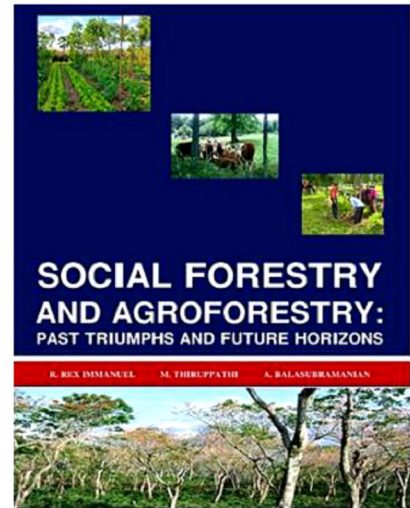
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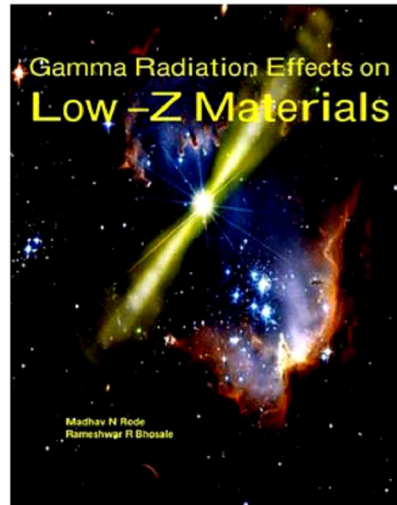
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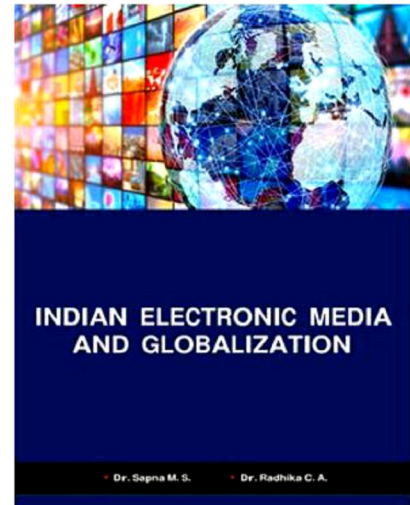
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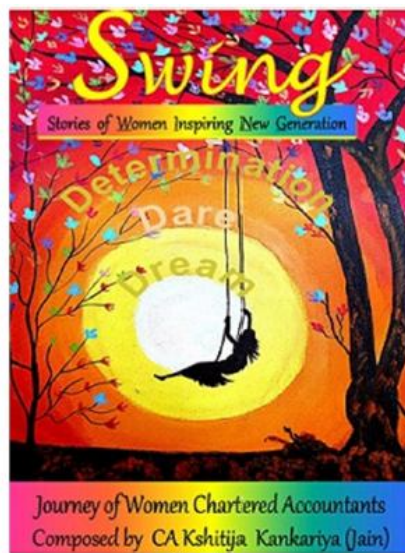
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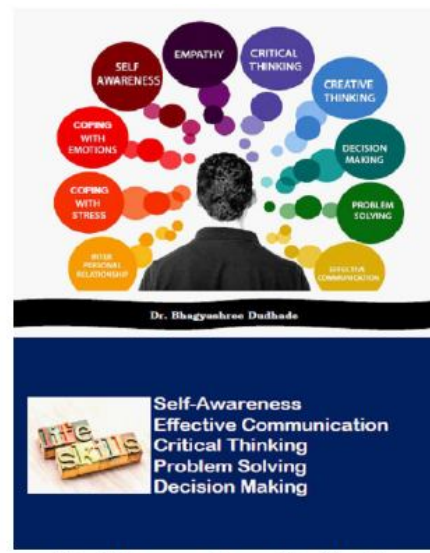
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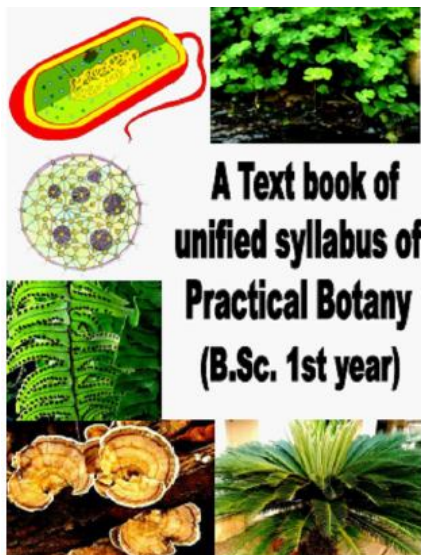
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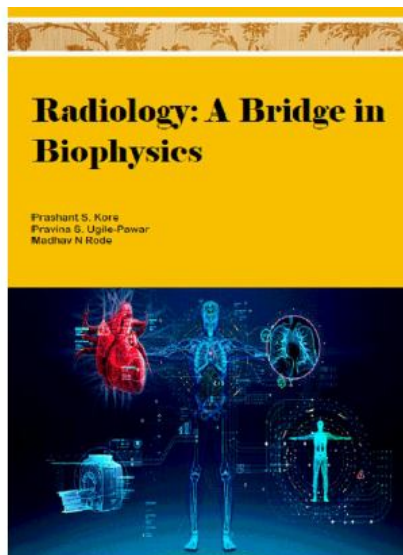
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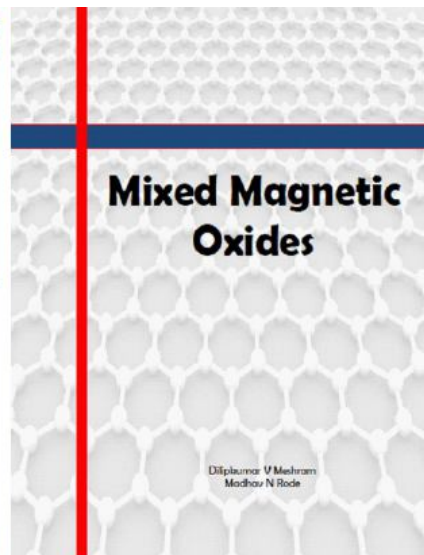
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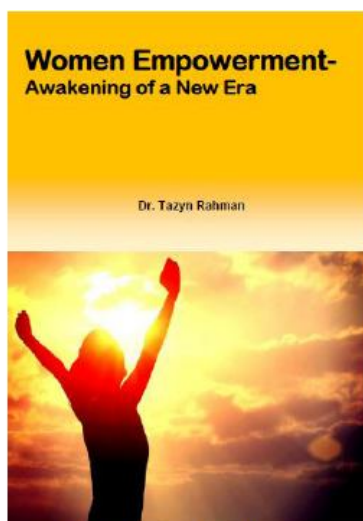
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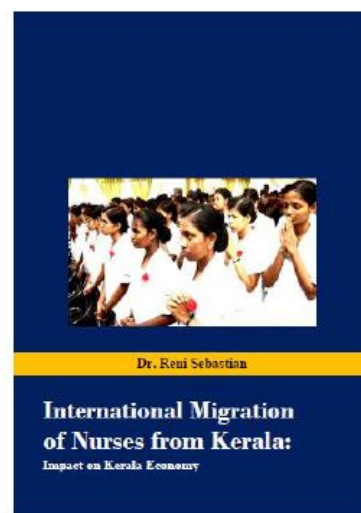
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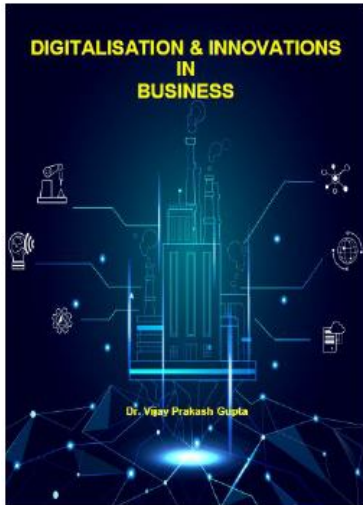
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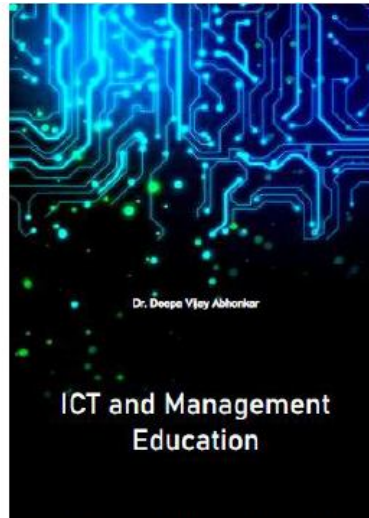
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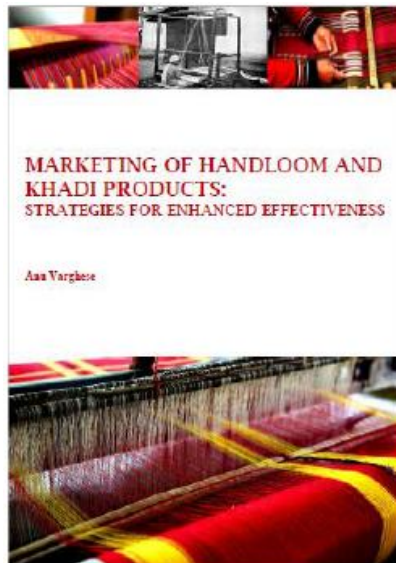
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