RNI No. MPENG/2017/70793
Volume 5, No. 1

ISSN 2581-3773
April 2021

Luminous

[A Journal of Multi-Disciplinary Research]

St. Paul Institute of Professional Studies

Affiliated to Devi Ahilya Vishwavidyalaya, Indore

7/1, Boundary Road, Near Lalaram Nagar, Indore - 452 001 (M.P.) India
Tel. : +91-731- 2499911, 2490114. Mobile : +91-96694-01666
E-mail : info@spipsindore.ac.in Visit us at : www.spipsindore.ac.in

Our Heritage

Established in July 2010, **St. Paul Institute of Professional Studies (SPIPS)** is a Self-financed Christian Minority Institute, approved as such by the Government of India. The Institute is named after the great Christian Scholar and Missionary, St. Paul, who firmly believed in the power of the Word and wisdom to enlighten and unify the whole humanity. It is owned and managed by the Catholic Diocese of Indore. Along with academic excellence, **SPIPS** wishes to uphold and impart moral and spiritual values to its students. The integral development of the personality of the students is the prime objective of the Institute which it hopes to achieve through effective teaching and various co-curricular as well as extra-curricular activities. **SPIPS** aims at promoting national integration by bringing together students belonging to different linguistic, religious and ethnic backgrounds. **SPIPS** attaches great value to nurturing the potentialities of its students and to enhancing their employability. **SPIPS** is committed to providing an environment which will enable the students to carefully nurture their skills and talents, so that their capabilities shine forth in all its splendour. Thus, **SPIPS** with its motto **"Let Your Light Shine!"** aims to form global citizens with professionalism and efficiency, character and commitment, who will take our nation and the world to greater heights.

Editorial

Respected reader, with much delight, I present the fifth issue of Luminous Journal to you. As you know this academic year 2020-21 has been a very challenging one for all of us and the whole world. We have been through tough and crisis situation. But we all with utmost positivity and all our efforts are fighting with the hardship. Based on the principle of 'Charaiveti Charaiveti', Luminous Journal has also completed its journey of its fifth year in this pandemic time. The wholehearted support of the authors, research scholars, students, readers to make the journal and the content very worthwhile in this journey.

Our current issue has also raised the voice and ideas of the researchers open the 'Learnings and Opportunities during Crisis Situation' in businesses, education, society, family and for an individual. The concerns of young researchers regarding Corporate Governance, Cyber Security, Consumer Behaviour, Marketing, Information Security, Distance learning and education, Socio-political Climate, Entrepreneurship, Gender Issues, Science etc. has been shown through their research articles in the current issue.

The journal was commenced with a revelation that the thoughts in the form of research articles may aid some value to the society and the community at a large. So far as, I am indeed very contented that we are capable to do the same. This journey is just a milestone for us and we have to move more miles ahead and to promulgate our motto of

'LET YOUR LIGHT SHINE'.

At the last, I would like to offer my acknowledgement to all the contributors, members of the editorial board, our chief-patron, patron, staff of printing press, designing team and to the publisher of the journal for their constant encouragement and inspiration.

Details regarding Ownership and other Related Subjects for 'Luminous'

Declaration Form - 4

(See Rule 3)

1)	Place of Publication:	St. Paul Institute of Professional Studies 7/1, Boundary Road, Near Lalaram Nagar, Indore - 452 001 (M.P.) INDIA
2)	Periodicity of Publication:	Yearly
3)	Name of Printer: Whether Citizen of India: Address:	Fr. Simon Raj Yes 7/1, Boundary Road, Near Lalaram Nagar, Indore - 452 001 (M.P.) INDIA
4)	Name of Publisher: Whether Citizen of India: Address:	Fr. Simon Raj Yes 7/1, Boundary Road, Near Lalaram Nagar, Indore - 452 001 (M.P.) INDIA
5)	Name of Editor: Whether Citizen of India: Address:	Dr. Ravi Vyas Yes 7/1, Boundary Road, Near Lalaram Nagar, Indore - 452 001 (M.P.) INDIA
6)	Particulars of Firm or Society or Association which owns the Publication:	**St. Paul Institute of Professional Studies**

I, **Fr. Simon Raj** declare that I am the Printer and Publisher of the Luminous Publication and the particulars in respect of Luminous given above are true to the best of my knowledge and belief.

Place: Indore (M.P.)
Date: 19 April 2021, Monday

Signature
Fr. Simon Raj
(Printer & Publisher)

CONTENTS

A Comparative Study of Filtering Techniques in Digital Images

Asst. Prof. Anantharaj Manoj, Mr. Prashant Jain, Mr. Paritosh Tirupude

Abstract

Although various solutions are available for de-noising them, a detail study of the research is required in order to design a filter which will fulfill the desire aspects along with handling most of the image filtering issues. In this paper we want to present some of the most commonly used noise filtering techniques namely: Median filter, Gaussian filter, Kuan filter, Morphological filter, Homomorphic Filter, Bilateral Filter and wavelet filter. Median filter is used for reducing the amount of intensity variation from one pixel to another pixel. Gaussian filter is a smoothing filter in the 2D convolution operation that is used to remove noise and blur from image. Kuan filtering technique transforms multiplicative noise model into additive noise model. Morphological filter is defined as increasing idempotent operators and their laws of composition are proved. Homomorphic Filter normalizes the brightness across an image and increases contrast. Bilateral Filter is a non-linear edge preserving and noise reducing smoothing filter for images. Wavelet transform can be applied to image de-noising and it has been extremely successful. Salt and pepper noise, Speckle noise and Gaussian noise are introduced to clean images and filtered using the filtering techniques mentioned above. The performance of the filtering techniques is evaluated based on signal to noise ratio. It is found that Wavelet based filter gives the best result amongst the chosen filtering techniques.

Keywords: Median Filter, Gaussian filter, Wavelet transform, Bilateral filtering, Homomorphic Filtering.

Introduction

Digital Images play an important role in all areas of our day-to-day applications. Image processing is a field that continues to grow, with new applications being developed at an ever increasing pace. The images that are collected from various image sensors by noisy images because imperfect devices and problem with data acquisition process introducing interference. Some of the reasons which causes noises are poor sensors, defects in optical lenses, motion of the object, wrong focus, atmospheric turbulence, temperature of the environment and poor light levels. Moreover, transmission errors and compression introduces noise. So the data can degrade in terms of quality [1]. Thus, it is necessary to denoising the data, before images data is analyzed. Denoising technique is useful to get efficient output from corrupted data. It still remains a challenge for researchers. This paper presents a review of some noise models and various existing image denoising techniques. Image Denoising is an important technology in image analysis and the first step to be taken before images are analyzed [2].

Literature Study

Filtering is a technique for modifying or enhancing an image. Spatial domain operation or filtering (the processed value for the current pixel processed value for the current pixel depends on both itself and surrounding pixels). Hence Filtering is a neighborhood operation, in which the value of any given pixel in the output image is determined by applying some algorithm to the values of the pixels in the neighborhood of the corresponding input pixel. A pixel's neighborhood is some set of pixels, defined by their locations relative to that pixel. The some of the Techniques of Filtering Techniques are as follows:

Median Filter: Each imaging system suffers with a common problem of "Noise". Unwanted data which may reduce the contrast deteriorating the shape or size of objects in the image and blurring of edges or dilution of details in the image may be term as noise [4]. It may be due to one or more of the following reasons:

1. Shortcomings of image acquisition devices
2. Image developing mechanism
3. Due to environment
4. Physical nature of the system

Basic principle of median filter:

The median filter is a sliding-window spatial filter. The median filter is normally used to reduce noise in an image, somewhat like the mean filter. However, it often does a better job than the mean filter of preserving useful detail in the image. This class of filter belongs to the class of edge preserving smoothing filters which are non-linear filters [5]. This means that for two images A(x) and B(x)

$$median[A(X) + B(X)]\ 6 = median[A(X)] + median[B(X)] \qquad \textbf{(2.1)}$$

Advantages of Median filter:

1. No need to generate new pixel value.
2. Easy to implement.
3. Since the median is less sensitive than the mean to extreme values (outliers), those extreme values are more effectively removed.

Disadvantages of median filter:

1. Median filter is not good for all types of noise, it is very good only for removing salt and Pepper noise.

Gaussian filter: Gaussian filtering is used to blur images and remove noise and detail. In one dimension, Gaussian

function is:

$$G(x) = \frac{1}{\sqrt{2\pi\sigma^2}} e^{-\frac{x^2}{2\sigma^2}} \qquad \textbf{(2.2)}$$

Application of Gaussian filter

1. It defines a probability distribution for noise or data.
2. It is used in mathematics.
3. It is a smoothing operator.

Algorithm of Gaussian Filter

The filter can be understood as taking a pixel as the average value of its surrounding pixels. From value perspective, it's a smoothing. On graphic, it's a blur effect. The centre point will lose its detail. If the value range is very large, the blur effect is very strong. Normal distribution is an acceptable weight distribution model. On graphic, normal distribution is a Bell-shaped curve, the closer to the centre, the bigger the value.

Advantages of Gaussian filter

1. Gaussian smoothing is very effective for removing Gaussian noise
2. The weights give higher significance to pixels near the edge.
3. Computationally efficient.
4. Rotationally symmetric.

Disadvantages of Gaussian filter

1. It takes much time.
2. It reduces details.

Wavelet transform for de-noising:

The application of the wavelet transform to image de-noising has been extremely successful. Nowadays, it has been used in image processing, data compression, and signal processing. Here we will discuss how threshold is applied to de-noise an image in wavelet domain. In conventional Fourier transform, we use sinusoids for basic functions. It can only provide the frequency information. Temporal information is lost in this transformation process. In some applications, we need to know the frequency and temporal information at the same time, such as a musical score, we want to know not only the notes (frequencies) we want to play but also when to play them. Unlike conventional Fourier transform, wavelet transforms are based on small waves, called wavelets. It can be shown that we can both have frequency and temporal information by this kind of transform using wavelets.

Wavelet transform:

Wavelets are families of functions $_{s,t}(x)$ generated from a single base wavelet (x) by dilations and translations[6].

$$_{s,t}(x) = \frac{1}{\sqrt{s}}\psi\left(\frac{x-t}{s}\right) \qquad s \neq 0 \tag{2.3}$$

Where s is the dilation (scale) parameter and t is the translation parameter. Wavelets must have mean zero, and the useful ones have localized support in both spatial and Fourier domains. There are orthogonal and non-orthogonal wavelet sets that span $L^2(R)$. It is very close to the derivative of a Gaussian function. The set of $_{m,n}(x)$ spans $L^2(R)$ when $s = 2^n$; $t = n$.

$$\psi_{m,n}(x) = 2^{\frac{-m}{2}}\psi(2^{-m}(x-n)) \tag{2.4}$$

Where m is the scale index (m = 0,1,2,. . .), and n is the translation (spatial) index (n = . . . , -2, -1,0, 1,2,. . .). The discrete wavelet transform W(m, n) of a 1-D function f(x) is defined as the projection of the function onto the wavelet set $_{m,n}(x)$.

$$W(m, n) = \int_{-\infty}^{\infty} f(x)\,\psi_{m,n}(x)\,dx \tag{2.5}$$

Since the set of $_{m,\ n}(x)$ spans the space containing *f(x)*, the reconstruction of function *f(x)* from its wavelet transform *W(m, n)* is possible. The wavelet coefficients measure how closely correlated the wavelet is with each section of the signal.

$$F(x) = \sum_m \sum_n \psi'_{m,n}(x) W(m,n) \tag{2.6}$$

Where $\psi_{m,n}(x)$ is the normalized dual basis of $_{m,n}(x)$ for the wavelet expansion we use here ≈. The wavelet transform *W(m, n)* gives a scale-space decomposition of signals and, with simple modifications, images. It decomposes the signal into different resolution scales, with m indexing the scale and n indexing position in the original signal space. In practice, we are concerned with a finite length, discrete (sampled), 1-D data set *f(k)*; k = 1, 2, ...N and we need appropriate discrete and finite versions of the calculations involved in the wavelet decomposition [9]. In particular, there is a fixed limit to the resolution and, therefore, a lower bound on the scale index m, which we may take as m = 1 without loss of generality. It is useful to model this resolution limit by representing the data *f(k)* as samples of a smoothed, or low-passed, version of a continuous signal.

$$f(k) = \int_{-\infty}^{\infty} f(x)\varnothing'(x-k) \tag{2.7}$$

With respect to a smoothing or scaling function a. Based on this representation of the data, one may compute the wavelet coefficients in (3) by means of a purely discrete algorithm, as detailed in [9]. Beyond these considerations, there is also an effective upper limit on the scale m imposed by the finite length of the signal. Consequently, the non-orthogonal, discrete, dyadic wavelet coefficients *W(m, n)* are computed on a 2-D space of m = 1, 2, ..., M-1 and n = 1, 2, ..., N where M = $\log_2$ with the remaining information contained in the coarse scale averages.

$$S(M,n) = 2^{-M} \int_{-\infty}^{\infty} f(x)\varnothing\left(2^{-M}(x-n)\right)dx \tag{2.8}$$

This information determines the signal *f(x)*:

$$f(x) = \sum_{m=1}^{M-1}\sum_{n=1}^{N} \Psi'_{m,n}(x) W(m,n) + \sum_{n=1}^{N} \varnothing\left(2^{-M}(x-n)\right) S(M,n) \tag{2.9}$$

The M.N coefficients obviously form an over complete representation of the signal. For a data set of N = 256 points, M is equal to 8, i.e., there are eight wavelet scales. At each scale, there are 256 data points corresponding to the signal detail projected at that scale.[7]

Wavelet based image compression by decomposition:

1. The wavelet transforms decompose an image into a set of different resolution sub images corresponding to the various frequency bands.
2. The analysis filter consists of high pass filter and low pass filter.
3. The low pass filter (average operation) extracts the coarse information.
4. While High pass filter (differencing operation) extracts detail information.

Comparison of hard and soft thresholding:

1. It is known that soft thresholding provides smoother results in comparison with the hard thresholding.
2. More visually pleasant images, because it is continuous.
3. Hard threshold, however, provides better edge preservation in comparison with the soft one.
4. Sometimes it might be good to apply the soft threshold to few detail levels, and the hard to the rest.

Bilateral filtering:

The idea underlying bilateral filtering is to do in the range of an image what traditional filters do in its domain. Two pixels can be close to one another, that is, occupy nearby spatial location, or they can be similar to one another, that is, have nearby values, possibly in a perceptually meaningful fashion. Closeness refers to vicinity in the domain, similarity to vicinity in the range. Traditional filtering is domain filtering, and enforces closeness by weighing pixel values with coefficients that fall of with distance. Similarly, we define range filtering, which averages image values with weights that decay with dissimilarity. Range filters are nonlinear because their weights depend on image intensity or colour. Computationally, they are no more complex than standard non-separable filters. Most importantly, they preserve edges.

Image Smoothing with Gaussian Convolution:

Blurring is perhaps the simplest way to smooth an image; each output image pixel value is a weighted sum of its neighbors in the input image. The core component is the convolution by a kernel which is the basic operation in linear shift-invariant image filtering. At each output pixel position, it estimates the local average of intensities, and corresponds to low-pass filtering. An image filtered by Gaussian Convolution is given by:

$$GC[I]_p = \sum_{q \in s} G_\sigma(\|p - q\|) I_q \qquad \textbf{(2.10)}$$

Where G_σ denotes the 2D Gaussian kernel.

$$G_\sigma(x) = \frac{1}{2\pi\sigma^2} exp(\frac{-x^2}{2\sigma^2}) \qquad \textbf{(2.11)}$$

Gaussian filtering is a weighted average of the intensity of the adjacent positions with a weight decreasing with the spatial distance to the centre position p. The weight for pixel q is defined by the Gaussian $G_\sigma(||p - q||)$, where σ is a parameter defining the neighborhood size. The strength of this influence depends only on the spatial distance between the pixels and not their values. For instance, a bright pixel has a strong influence over an adjacent dark pixel although these two-pixel values are quite different. As a result, image edges are blurred because pixels across discontinuities are averaged together.

Edge-preserving Filtering with the Bilateral Filter:

The bilateral filter is also defined as a weighted average of nearby pixels, in a manner very similar to Gaussian convolution. The difference is that the bilateral filter takes into account the difference in value with the neighbors to preserve edges while smoothing. The key idea of the bilateral filter is that for a pixel to influence another pixel, it should not only occupy a nearby location but also have a similar value. The bilateral filter, denoted by *BF [ ]*, is

BF

$$[I]_p = \frac{1}{W_p} \sum_{q \in s} G_{\sigma_s}(\| p - q \|) G_{\sigma_s}(\mid I_p - I_q \mid) I_q \qquad \textbf{(2.12)}$$

Where normalization factor W_p ensures pixel weights sum to 1.0:

$$\boldsymbol{W_p = \sum_{q \in s} G_{\sigma_s} (\| p - q \|) G_{\sigma_s}(\mid I_p - I_q \mid)} \qquad \textbf{(2.13)}$$

Parameters:

The bilateral filter is controlled by two parameters: σ_s and σ_r.

1. As the range parameter σ_r increases, the bilateral filter gradually approximates Gaussian convolution more closely because the range Gaussian $G_{\sigma s}$ widens and flattens, i.e., is nearly constant over the intensity interval of the image.
2. Increasing the spatial parameter σ_s smooth's larger features. An important characteristic of bilateral filtering is that the weights are multiplied: if either of the weights is close to zero, no smoothing.

Homomorphic Filtering: If the image model is based on illumination-reflectance, then frequency domain procedures are not as easy to perform. The main reason is that illumination and reflectance components of the model are not separable. To be able to improve appearance of an image by simultaneous brightness range compression and contrast enhancement it is necessary to separate the two components. As you recall, an image can be modelled mathematically in terms of illumination and reflectance as follow:

$$\boldsymbol{F(x. y) = I(x, y) * R(x, y)} \qquad \textbf{(2.14)}$$

Where * is the multiplicative noise High Pass is one such technique for removing the multiplicative noise.

Before applying high pass filtering we generally take the logarithmic values of the both the sides. i.e.

$$ln(F(x;\ y)) \ = \ ln(I(x;\ y) \ * \ R(x;\ y)) \tag{2.15}$$

Now we very well know from the logarithmic properties that if we take log of both the sides then we can express log(intensity) as the sum of log(illumination) and log(reflectance) i.e.

$$ln(F(x;\ y)) \ = \ ln(I(x;\ y)) \ + \ ln(R(x;\ y)) \tag{2.16}$$

The Fourier transformed signal is processed by means of a filter function H(u,v) and the resulting function is inverse Fourier transformed. Finally, inverse exponential operation yields an enhanced image. This enhancement approach is termed as homomorphic filtering.

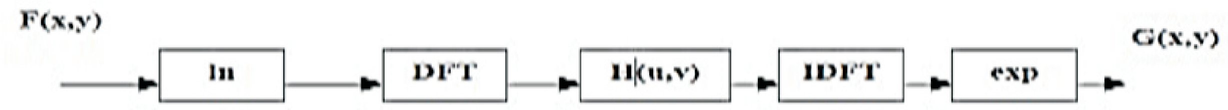


Figure: Operation of Homomorphic filtering

Operation steps of Homomorphic filtering:

1. We will first convert the image to float.
2. Convert the image next to the log domain
3. Apply the High pass filtering in either the spatial domain or the frequency domain
4. Apply inverse filter and retain the real part of the result
5. Apply the exponential function to invert the log transform
6. See the homomorphic filtered image using if show() function

Conclusion

This paper is to present a comparative study of digital image denoising approaches. As images plays a vital role in this digital era, image denoising is an important pre-processing task to produce better results on image processing and analyzing. Every technique regarding denoising has its own characteristics; merits and limitations are discussed in this paper. The denoising algorithms performance were measured using quantitative performance measures such as peak signal-to-noise ratio, minimum mean square error as well as in terms of visual quality of the images. The study of existing denoising techniques for digital images shows that wavelet filters outperform the other standard spatial domain filters. Spatial domain filters operate by smoothing over a fixed window and it produces artifacts around the object and sometimes causes over smoothing thus causing blurring of image. Therefore, wavelet transform is best suited for performance because of its prominent properties such as multiscale, multiresolution and sparsity nature. The wavelet domain filter is superior filter because of its edge and feature-sensitive selectivity in passing certain high-frequency data. The complete overview of this paper takes the researcher to next level of choosing the appropriate technique for their application.

References

- *C. Gonzalez and R.E. Woods, Digital Image Processing. 2nd ed. Englewood Cliffs, NJ: PrenticeHall; 2002 .*
- *Rajni, Anutam, "Image Denoising Techniques –An Overview," International Journal of Computer, Vol. 86, No.16, January 2014.*
- *Ch.Hima Bindu, K.Sumathi, "Denoising of Images With Filtering and Thresholding " International conference on research in Engineering Computers & Technology, PP:142-146, ISBN:5978- 81- 908388-7-0, sep, 8-10, 2016, Thiruchy, Tamilnadu, INDIA.*
- *Pawan Patidar, Manoj Gupta, Sumit Srivastava, Ashok Kumar Nagawat," Image De-noising by Various Filters for Different Noise", International Journal of Computer Applications, November 2010, Vol.9, No.4 ,0975-887.*
- *Govindaraj.V, Sengottaiyan.G, "Survey of Image Denoising using Different Filters", International Journal of Science, Engineering and Technology Research (IJSETR), February 2013 ,Vol.2, Issue- 2*
- *S .Arivazhagan, S.Deivalakshmi, K.Kannan, "Performance Analysis of Image Denoising System for different levels of Wavelet decomposition", International Journal of Imaging Science and Engineering (IJISE), July 2007, Vol.1, No.3.*
- *Sachin D Ruikar, Dharampal D Doye, "Wavelet based image denoising technique", International Journal of Advanced Computer Science and Applications, March 2011, Vol.2, No.3.*
- *E.Jebamalar Leavline, S.Sutha, D.Asir Antony Gnana Singh, "Wavelet Domain Shrinkage Methods for Noise Removal in Images: A Compendium", International Journal of Computer Applications, November 2011, Vol. 33, No. 10.*
- *Pankaj Hedaoo and Swati S Godbole, "WAVELET THRESHOLDING APPROACH FOR IMAGE DENOISING ",International Journal of Network Security & Its Applications (IJNSA), Vol.3, No.4, July 2011.*

A non-empirical study on importance of Open-Source Software's in Software Development

Asso. Prof. Bhavana Sangamnerkar, Ms. Princy Jain, Ms. Riya Goyal

Abstract

Open Source Softwares has changed the way the software is developed. Open-source projects, products, or initiatives embody and celebrate principles of open exchange, collaborative participation, speedy prototyping, transparency, meritocracy, and network-orientated improvement. This paper affords a trendy antiquity and rationalization of open supply software program. In the constructing of virtual libraries, the usage of OSS is a great manner to take keep of the important thing software program improvement era, which include the critical development on open source software program structure, the consolidation of a couple of open supply software program structures and different technology, In the software of OSS, interest ought to be paid to elements together with relative look at of license, the guideline of thumb of license usage, the significance of standardization in addition to approaches of handling the prison risks. Open-source licensing inspires innovation via collaboration. Without it, a few of the technology we take as a right nowadays might in no way have industrialized, or might be inaccessible in the back of patent law. The open supply motion is the cause that era has evolved at this sort of speedy pace for the beyond few decades. This allows corporations freedom from "vendor lock-in," in which they should depend upon a single vendor for updates on their product. In this paper we define the motives why we believe a reliance on the usage of OSS and its various file formats in scientific publication. There is increasing focus and interest withinside the scientific community about the advantages provided with the aid of using free and open-source software program.

Keywords: Open-Source; Open Access, Digital Publishing, Free Software Program, Unfastened

Open-Source Software

Open-source software program (OSS) is a computer software program it really is scattered with its supply code accessible for alteration. That way it normally consists of a license for programmers to alter the software program in any manner they choose: They can fix bugs, amplify functions, or adapt the software program to suit their very own needs. "Source code" is the fragment of software program that most computer users do not ever see; it is the code computer programmers can manipulate to modify how a chunk of software program—a "program" or "software"—works.

Working of Open-Source Software

Open-source software program (OSS) is any computer software program it really is disbursed with its supply code to be had for amendment. That way it normally consists of a license for programmers to alternate the software program in any manner they choose: They can fix bugs, improve functions, or adapt the software program to suit their very own needs.

Open-Source Software Criteria

The Open-Source Initiative (OSI), a international non-profit based in 1998, acts as a main authority on OSS. Its definition of open-source software program consists of ten criteria, referring to subjects together with:

1. Software redistribution
2. Source code availability and integrity
3. Distribution and properties of licenses
4. Derived works
5. & Anti-discrimination.
6. Licenses

Different licenses permit programmers to alter the software program with numerous situations attached. According to the Black Duck Knowledge base, a database of a few million open-source projects, five of the maximum famous licenses are:

1. MIT License
2. GNU General Public License (GPL) 2.0
3. Apache License 2.0
4. GNU General Public License (GPL) 3.0

BSD License 2.0 (3-clause, New or Revised)

Importance of Present System

When we convert the supply code, OSS calls for the inclusion of what we altered in addition to our methods. The software program created after code adjustments might also additionally or might not be made to be had for unfastened. we can categorise OSS as follows:

Commercial Software: When a project provides a solution to a big problem, demand for that project grows. And as that project scales, a revenue-generating business is established to support its growth.

Typically, these revenue-generating businesses are started by the founders of the original project to provide enterprise support to large organizations adopting the software.

While it may seem counterintuitive that a business would be willing to pay for software that is otherwise free, it's typically enterprises that request this type of service.

Enterprises want assurances. They want security flaws fixed, dedicated assistance, and software longevity. They are not willing to implement open-source software that has persistent vulnerabilities, that complicates development, or that may become obsolete.

And they understand that a regular stream of revenue to these projects can help provide these assurances. This model of "commercial support" is one of the most established methods of monetization, though there are many others.

Free Software : Although the phrases are regularly used interchangeably, OSS is barely extraordinary from unfastened software program. Both cope with the capacity to down load and alter software program without restrict or charge. However, unfastened software program—a idea evolved withinside the Eighties with the aid of using an MIT System technology researcher, Richard Stallman—is described with the aid of using 4 situations, as mentioned with the aid of using the non-profit Free Software Foundation. These "4 freedoms" emphasize the capacity of users to apply and experience software program as they see fit.

Advantages of Open-Source Software

1. Its fine may be without difficulty and significantly progressed whilst its supply code is handed around, tested, and glued.
2. It gives a valuable gaining knowledge of possibility for programmers. They can follow abilities to the maximum famous applications to be had nowadays.
3. It may be greater stable than proprietary software program due to the fact insects are diagnosed and glued quick.
4. Since it's far withinside the public domain, and continuously problem to updates, there may be little hazard it could come to be unavailable or quick outmoded—an critical plus for long-time period tasks.

Challenges in open-source

Cloud giants gain immensely from the opposite famous initiatives hosted on GitHub — and as a result, independent, open-source software program carriers have become an increasing number of guarded as cloud carriers gain the advantages in their contributions.

In recent years, cloud providers have copied the source code of popular projects, made minimum changes (if any), rebranded the software program, and presented it to clients as a proprietary provider.

Open-source software program offerings the use of permissive licenses, such as the MIT and Apache 2.0 licenses, have been specifically vulnerable.

To fight those threats, a lot of those popular services are adopting new licenses that limit abuse from commercial service providers however permit for persisted virality.

In August 2018, Redis Labs, a famous database management systems corporation, introduced the Commons Clause to its permissive license, Apache 2.0. Redis itself remained open-source, however certain components of the corporation could stay off-limits to individuals who monetized its services without contributing.

Conclusion

Open-supply software program is an opportunity to proprietary software program. Participating in an OSS task may be a pathway to constructing a profession in software program improvement, permitting programmers to hone their abilities with the aid of using running on the largest software program applications withinside the world. Facebook, Google, and LinkedIn all launch OSS, so builders can proportion knowledge, innovate answers, and make a contribution to stable, purposeful products. In certain cases, a few elements of the software program might also additionally continue to be absolutely open-source, while a few might also additionally turn out to be proprietary. In addition, those open-source and proprietary elements may be combined collectively in the equal code base.

Independent and corporate developers turn out to be stressed as to which services can and can't be modified. Developers don't want to breach the phrases of a license as it lacks clarity.

Whatever the outcome, the open-source landscape is changing.

Cloud providers, especially, are having to distinguish themselves in the face of growing competition and open-source software program gives low-hanging fruit.

If a third-party open-source software service is popular amongst a cloud provider's client base, it's far wise for the cloud provider to copy that service. Better yet, reflect each line of supply code from that third-party service, provide it with an innovative name, and make it proprietary.

That's precisely what's going on today. And at scale software program offerings will retain to face the tough decision: continue to be loyal to the open-source network or restrict abuse from cloud providers?

There's no amicable solution at this time, however recent actions point to the latter.

Open-source software services will retain to experiment with new license sorts to strike the proper balance between open and closed in an attempt to fulfil client's without restricting destiny monetization opportunities.

References

- *Tchantchaleishvili, V.; Schmitto, J. Preparing a scientific manuscript in Linux: Today's possibilities and limitations. BMC Res. Notes 2011, 4, 434.*
- *International Journal of Clinical Practice—Journal Information. Available online: https://www.blackwellpublishing.com/ijcp_enhanced/submit.asp (accessed on 4 November 2012).*
- *Kesan, J.; Shah, R. Open Standards in Electronic Governance: Promises and Pitfalls. In Proceedings of the 2nd International Conference on Theory and Practice of Electronic Governance, ICEGOV '08, Cairo, Egypt, 1–4 December 2008; pp. 179–182.*
- *Stallman, R. We Can Put an End to Word Attachments. Available online: https://www.gnu.org/philosophy/no-word-attachments.html (accessed on 4 November 2012).*
- *Griffin, B. An Introduction to Viruses and Malicious Code, Part One: Overview Symantec Connect Community. Available online: http://www.symantec.com/connect/articles/introduction-viruses-and malicious-code-part-one-overview (accessed on 4 November 2012)*
- *Tchantchaleishvili, V.; Schmitto, J. Preparing a scientific manuscript in Linux: Today's possibilities and limitations. BMC Res. Notes 2011, 4, 434.*
- *International Journal of Clinical Practice—Journal Information. Available online: https://www.blackwellpublishing.com/ijcp_enhanced/submit.asp (accessed on 4 November 2012).*

- *Kesan, J.; Shah, R. Open Standards in Electronic Governance: Promises and Pitfalls. In Proceedings of the 2nd International Conference on Theory and Practice of Electronic Governance, ICEGOV '08, Cairo, Egypt, 1–4 December 2008; pp. 179–182.*
- *Stallman, R. We Can Put an End to Word Attachments. Available online:*
- *https://www.gnu.org/philosophy/no-word-attachments.html (accessed on 4 November 2012).*
- *Griffin, B. An Introduction to Viruses and Malicious Code, Part One: Overview | Symantec Connect Community. Available online: http://www.symantec.com/connect/articles/introduction-*
- *viruses-and-malicious-code-part-one-overview (accessed on 4 November 2012)*
- *https://www.cbinsights.com/research/report/future-open-source/*
- *International Journal of Clinical Practice—Journal Information. Available online: https://www.blackwellpublishing.com/ijcp_enhanced/submit.asp (accessed on 4 November 2012).*
- *Lakhani, K.C., and R.G. Wolf. 2005. Why hackers do what they do: Understanding motivation and effort in free/open source software projects. In Perspectives on free and open source software, ed. J.*
- *Feller, B. Fitzgerald, S. Hissam, and K.R. Lakhani, 3–21. Cambridge, MA: MIT press.4. Stallman, R. We Can Put an End to Word Attachments. Available online: https://www.gnu.org/philosophy/no-word-attachments.html (accessed on 4 November 2012).*
- *Griffin, B. An Introduction to Viruses and Malicious Code, Part One: Overview | Symantec Connect Community.*

Analytical Study on Settlement Position of Higher Education Loan Provided by Commercial Banks in Indore City

Dr. Aarti Patel, Mr. Sachin Kumar Prajapati, Ms. Nupur Solanki

Abstract

Education is the headway of training aimed at the all-round development of individuals, providing with necessary tools to participate in day-to-day activities of the world. Higher education gives a person an opportunity to succeed in today's global economy. There is no doubt about the importance of education these days. Be it school education or college education, it serves as a stepping stool for students to achieve their dreams. Whether it is college education or post-graduation, don't let high tuition fees hamper their growth. Getting an education loan is an easy way to finance your dreams. A student loan can help students get into the University of their Choice. The Government's push on education means beneficiary can avail education loan subsidy, and beneficiary also gets tax benefits for interest paid under Section 80E of the Income Tax Act.

In this paper, disbursement and repayment for the last six years was measured to find out the gap between these two variables. The data was based on the secondary sources.

Keywords: Education Loan, Higher Education Finance, Finance for Education in Foreign, etc.

Introduction

India is fast emerging as one of the biggest knowledge economies of the world. It has one of the largest pools of talent with excellent educational background, qualifying them for numerous higher educational programs in India and abroad. The cost of education is rising. The opportunities are abundant; and the avenues to attain a student's career goals are immense; hence, Indian students want to grab these opportunities and make use of it to their advantage. For achieving their objectives, they are ready to stretch beyond their capacities and means. When their personal financial resources do not provide them with sufficient support, they go for external finance. This is where the role of financial institutions assumes great importance. The Government of India is also lending an active support, by relaxing the norms for granting educational loans to students and pushing the public sector banks to extend loans.

Education Loan in India

The scope of Higher education has widened both in India and abroad covering new courses in diversified areas. Doing a higher education course could give the meritorious students an edge in the job market. The number of colleges increased from 496 in 1947-48 to 54,819 in 2019-20. While the number of universities grown from mere 20 to 884 during the same period. Similarly, the enrolment of students for higher education has seen tremendous increase over the period. During 1947-48 only 2 lakh students had enrolled for higher education which increased to 698.54 lakh in 2019-20, which indicates a rapid growth and increased demand for higher education in India. Thus, importance of higher education is increasing day by day, but due to a gradual reduction in government subsidies, higher education is getting more and more costly.

Govt. policies are framed to ensure that this basic need of the population is met through appropriate public and private sector initiatives. Indian Bank Association (IBA) had prepared a Model Education Loan Scheme in the year 2001 which was advised to the banks for implementations by Reserve Bank of India. Education loan Scheme of RBI comes under Scheme of Priority Sector lending. It aims to provide need-based finance to meritorious students.

Review of Literature

This study of Shiva Prasad (2017) seeks to recognize factors that persuade impact of education loans on the students. Such analysis would be useful for lending financial institutions like banks to create loan products that would increase impact on the students and helps banks to create value for the students. The research showed that the length of participation in loan and amount of loan have great impact on loan borrowers. This study would also help banks to move up the value chain by providing focused service to needy students.

Various commercial banks are providing Higher Education loans in Indore but for this research study following banks have been selected two banks i.e. one from Public sector and one from Private Sector:

Public Banks: 1. Bank of Baroda (BOB)

Private Banks: 1. Axis Bank

A Comparative Study of Disbursement and Repayment Position of Education Loan of Selected Bank of Baroda & Axis Bank in Indore (During 2015-16 To 2019-20)

In Indore, all the commercial banks provide the education loan for studying in India as well as for studying abroad. Here the researcher has tried to examine the status of repayment position of education loan. A comparative study has made on disbursed amount of education loan and the repayment position, dues etc. So that a clear understanding would be gained in suggesting the ways to banks for recollecting the outstanding dues.

The position of disbursed amount and repayment amount of education loan from 2015-16 to 2019-20 of two selected banks (BANK OF BARODA & AXIS BANK) in Indore has been given in the table below:

Table 1.1: Disbursed Amount and Reimbursement Amount of Education Loan in Bank of Baroda (Rs. In Crores)

S. No.	FY	Disbursed Education Loan	Education Loan Repayment	Difference (Disbursed Amount-Repayment)
01	2015-16	1770	1457	243
02	2016-17	1867	1650	217
03	2017-18	1952	1685	267
04	2018-19	2198	2004	194
05	2019-20	2244	2052	192
Total	**----------**	**9961**	**8848**	**1113**

Source: BANK OF BARODA Regional Office, Indore

Table 1.2: Disbursed Amount and Reimbursement Amount of Education Loan in Axis Bank

(Rs. In Crores)

S. No.	FY	Disbursed Education Loan	Education Loan Repayment	Difference (Disbursed Amount-Repayment)
01	2015-16	457.98	423	34.98
02	2016-17	526	512	14
03	2017-18	758.58	745	13.58
04	2018-19	878	859	19
05	2019-20	969.9	938	31.9
Total	**----------**	**3590.46**	**3477**	**113.46**

Source: AXIS BANK, Regional Office, Indore

Conclusion

The growing level of education loans indicates that the scheme is getting very popular amongst the poor in terms of money but higher education aspirants in India and abroad. The assesses can also make plan to have Education loan for their children and do the tax planning by taking benefit of exemption u/s 80 (E) for education loan. There is strong need to recommend the policy makers to work on the weaknesses of the scheme and some efforts would be made in this regard by authorised bodies accordingly.

Findings

1. The study found that from 2015-16 to 2019-20, Bank of Baroda has Disbursed total amount 9961 crores for studying in India and for studying abroad. Also, the rate of growth in percentage is also increased. Further it disclosed that in the last five years Rs.8848 crores were repaid in lieu of the education loan. The only difference between Disbursed and reimbursed is Rs. 1113 crores. Still the table shows that reimbursement is in growing stage i.e. 89.56%.
2. The study found that from 2019-20 to 2019-20, AXIS Bank has Disbursed total amount 4857.46 crores for studying in India and for studying abroad. Also, the rate of growth in percentage is also increased. Further it disclosed that in the last six years Rs.4575 crores was repaid in lieu of the education loan. The only difference between Disbursed and reimbursed is Rs. 282.46 crores. Still the table shows that reimbursement is in growing stage i.e. 94.19%.
3. The gap between Disbursed and Repayment was higher in Public sector bank i.e. BANK OF BARODA than in Private Sector bank i.e. AXIS BANK i.e. (94.19%-89.56% = 4.63%) This happens generally in most of the public sector banks due to lack of effective repayment strategy.

Future Potential

This study was a significant endeavour in promoting a good environment in the field of educational financing. The study has been valuable to the students and commercial banks for the timely disbursement of adequate finance to the needy but deserving students so that they can attain their higher education dream in this globally competitive environment. Time to time the analysis of govt. schemes made for the welfare of the public, is necessary as per the need of the hour.

Suggestions and Recommendations

1. Student loans are mechanisms envisaged to shift the burden to the beneficiaries of education. Under this scheme individual students are expected to meet the cost of higher education. One advantage of the student loan scheme is that it is provided to those students who take advantage of higher education and is recovered from the same group of students.
2. There is a collateral clause with all the educational loans from banks in India provided the education loan exceeds a value of 4 lakhs. This figure can vary from bank to bank but it is generally a norm. Make sure to ask the bank about collateral requirements and have it ready before the disbursal of loan.
3. The bank has to conduct awareness programs /Education loan fares to educate the customers about loan products and services. This is most important.

References

- *Dewan, A. &. R. Goel (2015) "Student loan in financing Higher Education in India, Student Loans in Developing Countries", Published by Springer, Vol 23, No.4, pp.389-404.*
- *Astha Bhanot (2014) Students Awareness about Finance Provided by Banks/ Government Schemes for Higher Education. Astha Bhanot Global Journal of Multidisciplinary Studies Available online at www.gjms.co.in Volume 3, Issue - 8, July, pp.39-48.*
- *Sharma (2015) "Student loan by commercial banks: away to reduce state government financial support to higher education in India", The Journal of Developing Areas. Volume 38 & number 2, pp175-77.*
- *Chakraborty K.C, (2011), "Challenges and Opportunities in a Trillion Dollar Economy", Address by Deputy Governor, RBI at ASSOCHAM's National Banking Conclave on June 17, 2011 at New Delhi, retrieved 6th November 2012 from http://www.rbi.org.in/scripts/BS_SpeechesView.aspx?id=577.*
- *R. and K. Basavaraj (2013) Cost of Higher Education: An Evaluation of Unit Cost of University Education in Indian Universities, Special Reference to Andhra University, PhD, Thesis, submitted to Andhra University, Bangalore.*
- *Selvaraj (2011). Financing Higher Education". Concept Publishing Company, New Delhi.*

Analyzing Groceries Shopping Preferences during Covid-19 Pandemic

Dr. Vivek Kaushik, Ms. Deergha Jajodia, Ms. Ayushi Sahu

Abstract

This is the era where technology has become the answer for everything. Everyday e-commerce has some new creation and innovation and one of them is online grocery shopping. The covid-19 pandemic has brought lots of changing in the purchasing preferences of costumers. This research is done to know what parameters have made customers shift to online grocery platforms. The covid-19 pandemic has changed the mindset of people and safety and health has become the top most priority of human beings and online purchasing helps in fulfilling it. Online purchasing reduces the requirement of people to go out of their houses and also, they offer various benefits to people. The benefits like convenience which is appreciated by many people then time saving, various discounts, availability of numerous brands, return policy, etc. Our study has also conducted a survey through questionnaires which helped us in knowing what factors of online grocery shopping are liked by the customers the most.

Keywords: Grocery shopping, Online Groceries, Consumer Preferences, Online purchasing

Introduction

In coming 10-15 years, the Indian economy is expected to be one of the top three economic powers in the world, and quite a lot of this growth would be on the back of domestic consumption of goods and services. E-commerce is emerging as a great help in smaller towns in India to access quality products and services similar to what people in the larger cities have access to.

In 2016, India was the fifth largest market in Asia Pacific for online grocery retailing. But the biggest challenge faced by online grocers is the preference of kirana stores in India. This is not only limited in rural India, it is also prevalent in urban India. Because most of the benefits provided by online grocery retailers is already provided by kirana stores as well.

But COVID-19 has changed the way the world thinks, and personal hygiene and social distancing have emerged as top priorities. The pandemic has actually led to a scenario where consumers are looking to shop for basic necessities and groceries online. The coming months are also seen as a better opportunity since customers still want to minimize exposure in public places, in spite of sanitization and precautions taken. This also means that Indian e-commerce industry is likely to grow at 30% compounded annual growth rate over the next 5 years.

Since the outbreak of Covid-19 in Wuhan (China) in early January 2020, the strain of the novel coronavirus spread rapidly across worldwide and beyond to affect 200 countries with its tragic consequences. The pandemic had a great impact on the retail sector of the economy, changes in consumer behaviors associated with this pandemic are having a detrimental impact on the sector already, to the point that upto 1000's of high street retailoutlets have been forecast to close in the country alone as a result of this pandemic.

Objectives

- To know the preferences of people towards online grocery shopping during covid-19 pandemic.
- To know factors affecting the buying decisions of consumers for online grocery shopping.
- To analyze the sustainability of online grocery shopping post covid-19 pandemic.

Literature Review

Sharma, C. (2015) in her research work analyze how online shopping is helping working women as it is more convenient to shop anytime, they want and major factor that attracts them toward online shopping is the user-friendly websites created by e-commerce business and the feasibility and satisfaction they offer by free delivery, return policy, cash on delivery and it saves a lot of expenses, time and energy as one doesn't have to be in a queue waiting for hours.

Chaudhary, H. (2015) in his research "analyzing the paradigm shift of consumer behavior towards e-commerce during pandemic lockdown" discussed how local kirana stores owner are moving towards online platform, because the frequency of online shopping is increasing. Study reveals that no matter what the age or income is everyone finds more satisfaction in buying stuff online. E-commerce is the future and if one wants to reach to maximum number of people they have to build their presence online.

Pham K., et al (2020), in their research for a study on the covid-19 awareness affecting the consumer, perceived benefits of online shopping in Vietnam talks about 5 variables: Awareness of Utility, Awareness Easy to Use, Awareness of Marketing Policy, Awareness of Price and Cost, and Affection of Society and how it affects the sales, various companies invested in the knowledge about the consumer needs so they can provide them quality service.

Celik, B., Dane, S. (2020) research on the effects of covid-19 pandemic outbreak on food consumption preferences and their causes and they founded out that offline sales of groceries experienced a great decline while the online transactions for groceries rose. The pandemic increased the anxiety and panic and made people choose a healthy and quality lifestyle.

Nagendra, C. (2020) in his research "An Exploratory Study on Consumer Attitude Towards Online Grocery" shopping gave a detailed overview on how the factors such as website design, security of the transaction, customer support and time-saving play a significant role in the choices that customers make when it comes to online shopping.

Kulkarni, R., Barge, P. (2020) in their research study of "Effect of Covid-19 on Shift in Consumer Preference with Respect to Shipping Mode for Groceries" revealed that younger generations are more inclined towards online shopping as it gives them options such as sorting on the bases of prices, preferences of different brands and comfort as this is what they are looking for.

Vyas, A. and Bissa, G. (2020) conducted research on "A Study on Customer Preference towards Online Shopping with Special Reference to Bikaner City" finds that 24*7 facility and exciting discounts catch the eye of the consumer. They do face some troubles but it's very rare coz the companies leave no stone unturned when comes to customer care support.

Theodoros, J. and Segovia, M. (2020) in their research paper "Grocery Shopping Preferences during the COVID-19 Pandemic" mentioned that change in consumer behavior is more driven by the feeling of fear that people have towards the virus, different purchasing methods were followed at the time of pandemic be it in-store pickup, curbside pickup, home delivery, time window, etc. and all these made them stand out from other brands.

Annadale, P. and Mude, G (2020) in their research of "Online Grocery Industry in India: Identifying Key Themes and Future Directions through a Literature Review" talks about the smooth distribution process that companies follow and are trying to reduce the risk perception customers face and the doubt they have about sharing their personal information. These attitudes are affected by various needs like practical, financial, psychological, etc.

Rationale of the Study

This research is essential as market is dynamic and one has to follow the trends, need of market and keep competitors in mind if they want to sustain in this competitive & demanding market. This study highlights the changes that the covid-19 pandemic has brought in the life of people, and how their preferences changed as lockdown was imposed in whole country for few months. This research will also be helpful in future as it will enlighten the e-commerce businesses about the things that customers looks for when they shop online and the data available in questionnaire will help them know the current statistics of Indore, so that all the companies can work accordingly.

Research Methodology

Research Design: An exploratory and descriptive research is being conducted to identify the variables and to know the factors which are responsible for the change in consumer behavior at the time of pandemic. The research includes survey from the people of Indore from various locality, so we can get the idea regarding consumers changing preferences and to what extend this shift will affect their future shopping behaviour.

Study Area: The researcher has selected Indore district as the study area. Indore city is known as the commercial hub as well as the educational hub. It is also one of the fastest developing city of Madhya Pradesh.

Data Collection: The research instrument used in the study is questionnaire and personal interview method, which consists of open ended and close ended questions. Respondent have given their preferences by choosing option(s) that revels their profiling, preferences and choice related to the questions and factors.

Sampling Technique

For effective coverage, random sampling method was used to select the participating respondents.

Universe/Sampling Size: The sample size of the study is 106 respondents as they are selected randomly from Indore city, some are professionals, students or entrepreneurs, their income, age, preferences, culture difference which brings diversity to this survey, selected from different areas of Indore city.

Statistical Tool: Statistical Tools: Examining the validity of each measure along with descriptive statistics the exploratory factor analysis was done to find out important variables effecting consumer's decision, using SPSS 20.0.

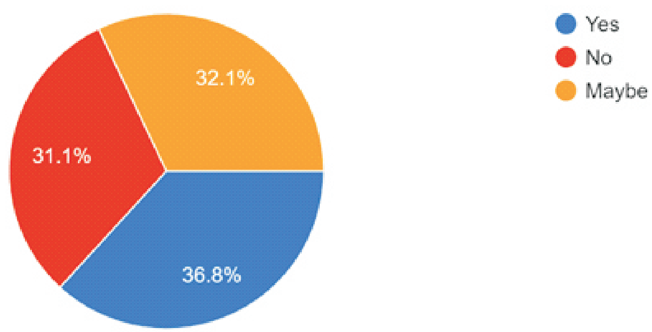
Analysis and Interpretation

Our youth, seems to be adapting well with the changes that covid-19 pandemic has brought with it, around 61% consumers of online shopping were students, from the working class most of the people have their income less than 25000 or between 25000-50000. So it shows that the factor such as more money you have, the more you shop is invalid here, because no matter what your income or occupation is online shopping has become a blessing in disguise.

The trust that local retail shops has created among their customers, can't be overlooked, as it is depicted by the survey we did, 22.6% found online shopping to be more reliable during the time of pandemic, rest 77.4% found local wholesale markets, retails shops and retail outlets more reliable it can be because of the human effect that they provide which make them the most reliable sources even at times of pandemic.

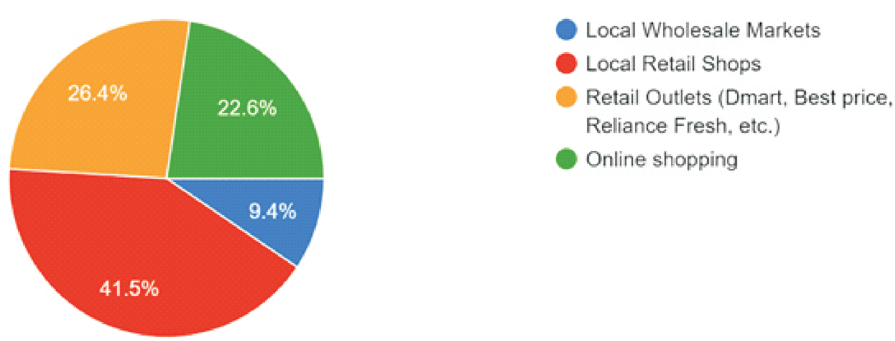
Would you say buying groceries online can be better than buying from other available options?

106 responses



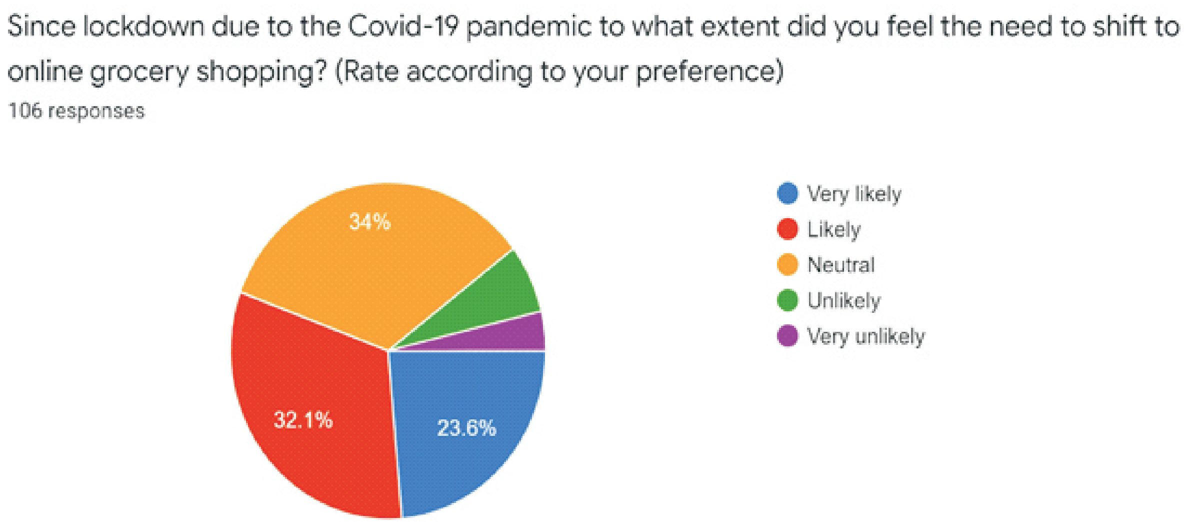
Which one of the following is the most reliable source for you to purchase the required groceries during a pandemic?

106 responses

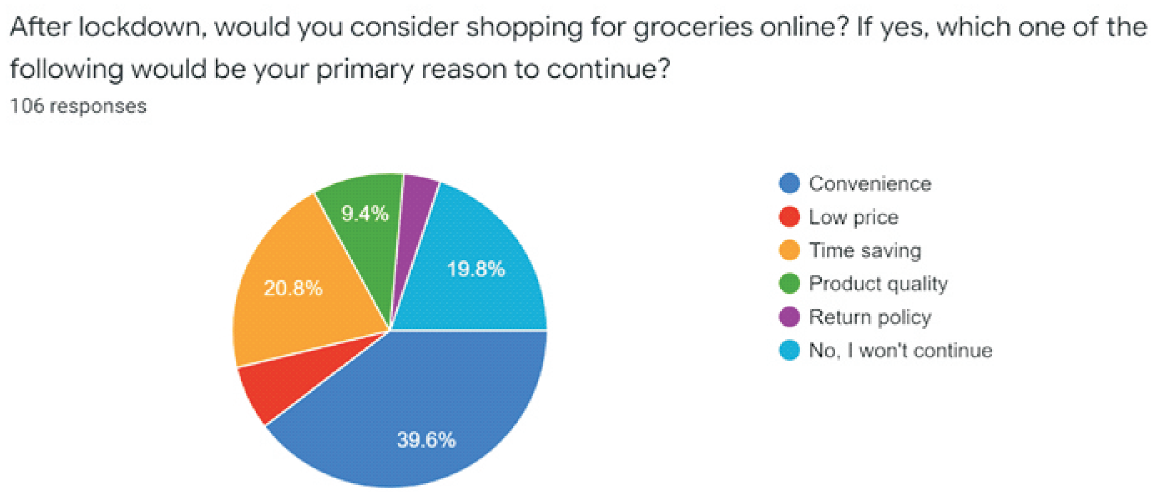


Even though earlier 70% people preferred online shopping, but in this case when asked that is it better than buying from other available options? Majority did of them did say yes, but people also responded with maybe or sometimes no that means even though online shopping is convenient, it has not been able to completely replace the offline options available in the market.

The idea is of shifting to online grocery shopping is neutral among the customers if we go with the majority, but if we look at the other way around and compare the likely and very likely part we found that people did felt the need to shift to online platform because that was the most safest option available, and in most parts of the country the only option because the lockdown was imposed as the covid-19 cases was surging.



To the question how many times you did online grocery shopping, for the same 42.5% did online grocery shopping more than twice since the lockdown.



According to the responses, approximately 20% people stated that after lockdown they might not consider online grocery shopping but the rest 80% have an different take on it and when we dig further to find the reason behind choosing online shopping over offline we found that convenience, low pricing, time saving, product quality and return policy played a major role in satisfying their customers at the time of pandemic, that's why there are consumers still preferring online shopping.

Finding and Discussion

The research and analysis of the paper tells that the covid-19 pandemic has brought many changes in the choice preferences and the way people used to shop because in this current scenario safety and precautions are the top most concern. Most of the population has become well-versed and dependent on the online shopping platforms for day-to-day items. Pandemic has brought changes in the professional life of people, WFH has been a trend and very common for most of the houses.

Research showed that age do play a role in preference of online shopping because youngsters and middle age people are very familiar with gadgets but the pandemic has made all the people even aged to shift to online grocery shopping. It also showed that income does not play any major role in this. Majority feel that buying groceries from online platform is much better while few people feel neutral about this. Due to pandemic many people felt the need to shift online because of safety issues and also it reduced their requirement to go out of the house. Factors like convenience, proper safety, time saving, different offers, return policy, etc. played a major role for the shift. The research showed that even after lockdown people will continue to shop online because of its convenience factor.

Conclusion

The objectives behind the research is to know the preferences of people towards online grocery shopping during covid-19 pandemic, its sustainability and to alsoknow the factors affecting the buying decisions of consumers towards online shopping. The research has found that it's not just one thing that made consumer change their preferences and move them to online grocery shopping rather it amalgamation of many factors that played a huge role in this shift from user friendly websites to best customer support service, the company has provided it all and the consumer responded to it positively. With increase in covid-19 cases the demand and the need to shop online rose up tremendously as people were scared to step outside and shop offline, safety is what they were looking for, and e-commerce delivered it to them, and not just that various offers such as discounts, free coupons, free home-delivery, added more value in terms of services. There is no doubt as to how much the e-commerce market has changed due to the lockdown and it will surely bloom more in future because the consumers find it reliable, time saving and more convenient as compared to waiting in queues for hours.

References

- *Annadate, P., & Mude, G. (2020). Online Grocery Industry in India: Identifying Key Themes and Future Directions through a Literature Review. IIMK 2020 4th vol. conference, https://iimk.ac.in/research/markconf20/Proceedings/299.pdf*
- *Grashuis, J., Skevas, T., & Segovia, M. S. (2020). Grocery shopping preferences during the COVID-19 pandemic. Sustainability, 12(13), 5369.*
- *Vyas, A. and Bissa,. G. (2020). A Study on Customer Preference towards Online Shopping with Special Reference to Bikaner City. InternationalJournalofEngineeringTechnologyScienceandResearch, 4(9), http://www.ijetsr.com/images/short_pdf/1505221373_675-681-ieted220_ijetsr.pdf*
- *Kulkarni, S. R., & Barge, P. (2020). Effect of COVID-19 on the Shift in Consumer Preferences with Respect to Shopping Modes (Offline/Online) for Groceries: An Exploratory Study. International Journal of Management, 11(10).*
- *Nagendra, C. (2020). An Exploratory Study on Consumer Attitude Towards Online Grocery Shopping. Ramaiah University of Applied Sciences, Bangalore, http://www.msruas.ac.in/pdf_files/Publications/MCJournals/August2016/Paper2.pdf*
- *Celik, B., & Dane, S. (2020). The effects of COVID-19 pandemic outbreak on food consumption preferences and their causes. Journal of Research in Medical and Dental Science, 8(3), 169-173.*
- *Pham, V. K., Do Thi, T. H., & Ha Le, T. H. (2020). A study on the COVID-19 awareness affecting the consumer perceived benefits of online shopping in Vietnam. Cogent Business & Management, 7(1), 1846882.*
- *Chaudhary, H. (2020). Analyzing the paradigm shift of consumer behavior towards E-Commerce during pandemic lockdown. Available at SSRN 3664668.*
- *Sharma, H., &Lowalekar, V. Impact of Pandemic (2020) Disorders on Indian Consumers' Perception: Importance, Thinking and Consumption of Grocery Products. International Journal of Applied*

Marketing and Management, 5(1&2), 28-36

- *Sharma, C. (2015). Consumer Perception Towards Online Grocery Stores. Indian Journal of Research, 4(4)*
- *Moon, J., Choe, Y., & Song, H. (2021). Determinants of Consumers' Online/Offline Shopping Behaviours during the COVID-19 Pandemic. International journal of environmental research and public health, 18(4), 1593.*
- *https://yourstory.com/2020/07/covid-19-significance-ecommerce-india-online-shopping*
- *https://indianexpress.com/article/explained/explained-how-the-covid-19-pandemic-has-changed-consumer-behaviour-6510354/*
- *https://www.emerald.com/insight/content/doi/10.1108/03090560910976447/full/html*

Assessing Consumer Likelihood of Health Gadgets and Health Apps

Asst. Prof. Stafard Anthony, Ms. Rani Bakore, Ms. Avisha Jain

Abstract

In today's world the technological advancement is alluring many users across the globe for various applications may in healthcare, defense, management and teaching. The efficiency of user application is now totally depended over the gadget and apps. This secondary data research paper focus on the assessing the consumer likelihood of health gadgets and apps and understanding their importance in health sector and personal health management. This study specifically highlights the benefits of health gadgets and apps in the health care field and concludes that the use of health gadgets and apps for heath care monitoring is a revolutionary change.

Keywords: Gadgets, Apps, Likelihood, health management

Introduction

Technological interventions in health care services through e- health options, mobile health solutions and wearable technology have allowed the users to manage their own health and monitor it periodically. Mobile technology development in India plays an important role in enhancing people's access to health services, clinical treatment and health awareness. Although smartphone and mobile apps are a consumer preference in today's scenario, wearable devices are joining the consumer health to help users track and control their own actions timely remote medical assistance. Recently, due to the spread of information technology to health care services, an analysis of users ' acceptance of technology against health and wearable technology is essential, because technological progress in health creates an imbalance between social and cultural diversity, backed by language barriers and economic variability. Evaluating consumer likelihood is vital as the user intent and behavioural change is very diverse and change person by person. This research is responsible to study the consumer likelihood for health gadgets and apps .It is a robust framework which has two predefined factors for evaluating consumer technology acceptance i.e. Perceived ease of Use (PEU) and Perceived Usefulness (PU) and various external factors which construct the consumer behavioural intent for acceptance of technology.

Review of Literature

Consumer Likelihood

In Oxford “likelihood” has been defined as “the state or fact of something's being likely” Customer likelihood is the outcome of the intent, but often the information and the message is too confusing, ambiguous and complex in nature. There are many variables which influence the customer purchase decisions but the most identified is the “the ease of making decisions”. Simplicity here covers the trustworthy information conveyed to the customer and the ease of analyzing the available purchase options. (Spenner, P & Freeman, K 2012) Customer likelihood also depends upon the satisfaction gained at each point of interaction in a purchase process (Rawson, A et.al. 2013) In a report by Forrester, the key drivers for enhancing customer experience and likelihood are continuous development and customer loyalty. (Schmidt, M 2014) From the article in Harvard Business Review (HBR), Emotional motivators also plays important role in building the customer likelihood for advanced technology. The emotional connection with mobile applications is framed out into four phases- (i) disconnected (ii) Highly satisfied (iii) Perceived differentiation (iv) Fully connected. phases- (i) disconnected (ii) Highly satisfied (iii) Perceived differentiation (iv) Fully connected. Customer segmentation, customer engagements and user experience influence the emotional drivers to set up a unique behavioral intention (Magids, S, Zorfas, A &Lemon, D, 2015).

Health Gadgets

As per the Merriam Webster dictionary, gadget are defined as “small mechanical or electronic device with a practical use but often thought of as a novelty”, in oxford gadgets means- “A small mechanical or electronic device or tool, especially an ingenious or novel one”. Initially for gadgets consumer inclination was developed by introducing them as an accessory. Users were more interested to access their personalized gadget seeking their individual requirement prime. Then in the second phase the gadgets took form of the alluring textiles and fabrics integrating various other gadgets and electronics devices. Third phase was shifting gadgets from near body electronics concept to over body concept. Now it was the phase of wearable gadgets. Lastly by 2025 gadgets will take the form of body implants where its sync with organs and human safety will be essential. Health gadgets provide various benefits to the users whether it is doctors or the individual users. It allows them to capture, monitor and analyze the real the data which in practical sense often remain un-captured in the absence of gadgets. The real time quotient here defines each moment and daily life activities. Hence the patient need not require fixing an appointment and undergoing nervousness and stress. Such efficient monitoring and tracking also catalyze the line of treatment provided by the physicians and doctors with improved diagnosis and disease management. Gadget boost up the complete health care delivery services. (Forester, 2014) Enabling multi-tasking through hands-free information or communication also assists these professionals by increasing work efficiency. (BCC Research, 2014). Today, the majority of wearable's are fitness-focused, and so most smart clothing provides benefits such as fitness metrics and detailed analysis of workouts. However, consumers also see smart clothing playing a role, beyond fitness tracking. Wearable technology could support the creation of an entire user-generated, non-verbal language. With a single swipe, consumers could send a loved one a message they can feel through unique light, sound, and vibration patterns on their wearable device. The Apple Watch's Digital Touch feature and other wearable's like Smartstones' Touch already enable consumers to send similar sensory messages today. (Ericson, 2016)

Mobile Health Applications

Mobile phones are used to enhance and improve the health care quality and delivery (Leamaire, J, 2011). Awareness through mobile application allows remote access to health services, personal interaction and a faster transfer rate (Singh, A. & Khanna, A., 2014). Health's apps allows interactive platform for students to seek complete information about a specific disease or complication and avail required remedial action. Poor condition of health of Indian can affect the future health care structure (Pandya, M & Bhatt, D, 2014). Extending mobile health facilities will allow to enhance the health care facilities for both urban and rural India as affordable cost for health care services is driving notion for higher income groups while reachability and access for primary care plays major role for m-Health in lower income groups (Miguel, J 2011). In recent years, the emergence of mobile health apps in health care management has helped to overcome geographical and organizational barriers to improve health care delivery (Silva, B. Et.al. 2015). Mobile health applications can be used to deliver medicine reminder and diagnostic information which improve the line of treatment efficiency and adherence to input of medication for patients with chronic disease.(Yu, X. Et.al. 2018)(Mira , JJ. et.al. 2011). Benefits attached with development in mobile health applications in India - (i) Enhanced health care service delivery (ii) rendering efficient health care services in emergency (iii) better management of doctors' appointments (iv) timely availability of ambulance (v) routing of proper medicine and pharmacist (vi) Proactive and preventive measures with proper awareness and early diagnosis of symptoms (vii) Patient and doctors interaction at any time and any place (viii) Chronic disease management (Jain, A & Anthony, S. 2016). As we see that telecom sector is rapidly growing in India with high adoption rate of Smartphone along with large amount of funding and resources sanctioned by the current government under Digital India program provides a big opportunity for establishing mobile health applications in an organized manner.

Conclusion

Summarizing the health gadgets and apps in India it seems that the consumers are undergoing shift in the device and gadget use wherein users are adopting various types of new gadgets & apps and electronic devices for self health monitoring and managing their fitness level on a daily basis in real time way. The gadgets and apps manufacturers are continuously developing products with close match to user needs and setting up an approach for boosting their fitness regime and inducing self motivation. Health gadgets and apps serves as an affordable, easy to use, understand alternative for the users on the application part. In current scenario, when pandemic Corona Virus has affected the World the market of health gadgets and apps is also getting affected because of saturation in the e-commerce business and lockdown situation across the globe. Though the business and purchase is affected but it is temporary in nature as the benefits if health gadgets and apps is enabling user to do self body monitoring in better way like breathing rate , heat rate and pulse count. Through such body dynamics monitoring user can proactively fight against COVID -19 virus.

References

- *Healthcare industry , website: https*
- *mHealth, Retrieved from website: https://en.wikipedia.org/wiki/MHealth*
- *O'Donnell O. (2007) Access to health care in developing countries: breaking down demand side barriers. Publication 23: 2820–34.*
- *Davenport, T et.al. (2011). Know What Your Customers Want before They Do. Retrieved from*

https://hbr.org/2011/12/know-what-your-customers-want-before-they-do

- *Fraser, H et.al. (2011). IBM report: The future of connected health devices - Liberating the Information Seeker*
- *Lee, H, Kim,T & Choi, J (2012)-A Study on the Factors Affecting Smart Phone Application Acceptance*
- *Spenner, P & Freeman, K. (2012). To Keep Your Customers, Keep It Simple. Retrieved from https://hbr.org/2012/05/to-keep-your-customers-keep-it-simple*
- *Intra Health International (2013). The Manthan Project , website: http://www.intrahealth.org/page/the-planning-for-improving-maternal-and-neonatal-health-in-northern-india-project*
- *Rawson, A et.al. (2013). The Truth About Customer Experience. Retrieved from https://hbr.org/2013/09/the-truth-about-customer-experience*
- *Barnes, K et.al. (2014). Pwc Report: Health wearable's: Early days*
- *Boulos, M et.al. (2014). Mobile medical and health apps: state of the art, concerns, regulatory control and certification*
- *Darrell, W. (May 2014). How Mobile Devices are Transforming Healthcare*
- *Ventola, C. (2014). Mobile Devices and Apps for Health Care Professionals: Uses and Benefits*
- *Kehoe, P. (2016). 2016 State of Application Security: Top Health Care Apps in Critical Condition*
- *Misra, S. (2015). New report finds more than 165,000 mobile health apps now available, takes close look at characteristics & use.*
- *Magids, S, Zorfas, A & Leemon, D (November , 2015)-The New Science of Customer Emotions, The Harvard Business Review, website: https://hbr.org/2015/11/the-new-science-of-customer-emotions#*
- *(September 23, 2015)-Digital India pushes government IT spending to $6.88 billion in 2015, Retrieved from website:http://www.firstpost.com/business/digital-india-pushes-government-it-spending-to-6-88-billion-in-2015-2443156.html*
- *Tyagi, A (July 26, 2015)-eHealth: Digital India's Way to Better Health Services, Retrieved from website: http://theindianiris.com/ehealth-digital-indias-way-to-better-health-services*
- *Vijaylakshmi, S. et.al. (2015). Consumer Buying Behaviour for Electronic Products A Study of select items*
- *Anthony, S & Jain, A (2016)-m-Health SERVICES AND MOBILE APPLICATIONS- CURRENT PRACTICES AND REALIATIES WITH SPECIAL REFERENCE TO INDIA.*
- *Dyer, T et.al. (2016) The acceptability of healthcare: from satisfaction to trust*
- *Grameen Foundation (January 1, 2016) NATIONWIDE LAUNCH OF MOBILE HEALTH PROGRAM IN RURAL INDIA SIGNALS NEW ERA OF MHEALTH FOR EMERGING ECONOMIES, http://www.grameenfoundation.org/press-releases/nationwide-launch-mobile-health-program-rural-india-signals-new-era-mhealth-emerging*

Corporate Governance in the context of Indian Corporate World

Dr. Ravi Vyas, Ms. Urvashi Singh, Ms. Anushka Parmar

Abstract

Corporate governance is the system by which companies are directed and controlled. Boards of directors are responsible for the governance of their companies. The shareholders' role in governance is to appoint the directors and the auditors and to satisfy themselves that an appropriate governance structure is in place. The responsibilities of the board include setting the company's strategic aims, providing the leadership to put them into effect, supervising the management of the business and reporting to shareholders on their stewardship. But this good system of governance is on stake of failure if there is a poor ethical leadership, lack of integrity, mismanagement, fraud, corruption, and violation of corporate governance rules are the main contributors towards bankruptcy and financial failures. Most corporate governance programs make things worse, create a stable basis for more corruption and are doomed to fail. Here what comes to safeguard Corporate Governance System is Values in the Board of Directors, Management and Employees. Values amalgamate in businesses keeps them on the path of Corporate Governance and keeps highly competitive world humane. In this article, the authors put an effort for the importance of corporate governance in Indian Companies and elaborate its benefits that can boost business and economic success of the country.

Keywords: Corporate Governance, Corporate Ethics, Value System, Indian Companies, etc.

Introduction

Corporate governance is a set of rules, practices and processes used to direct and control a company. It involves balancing the interests of a company's stakeholders such as management, shareholders, suppliers, customers, financiers, government and the community. Moreover, it is essential for the success and sustainability of the business over a period of time. When the set of rules and processes which form the governance mechanism of a firm are ineffective or fail, it can have disastrous consequences for a business. Several large organisations such Enron, Satyam, Cadbury, Wal-Mart & Xerox were severely impacted due to corporate governance failures.

Failure of Corporate Governance

It doesn't happen instantaneous and there are several warning signs which a firm must take note of in order to avoid such failures. Some of the governance issues faced by the firms which eventually lead to corporate governance failures are –

1. Ineffective governance mechanisms, for example, lack of board committees or committees consisting of few or a single member.
2. Non-independent board and audit committee members, for example where a CEO fulfilled multiple roles in various committees
3. Management, who deliberately undermines the role of the various governance structures by circumventing the internal controls and making misrepresentations to auditors and the Board.

4. Inadequately qualified members, for example, audit committee members not having appropriate accounting and financial qualifications or experience to analyse key business transactions, family members holding board positions without appropriate knowledge or qualifications.
5. Ignorance by regulators, auditors, analysts etc of the financial results and red flags.

Principles of Corporate Governance

Corporate governance has evolved around certain key principles, which form the base of rules and guidelines set for the corporate.

a. **Transparency:** Disclosure of the relevant information about corporate in timely and accurate manner is necessary. It helps stakeholder to know their rights and day to day activity of the corporate.

b. **Accountability:** It ensures the liability of the person who takes decision for the interest of the others. Hence persons like managers, chairmen, directors and other officers should be accountable to other stakeholders of the corporate.

c. **Independence:** Independence of top manager is important for smooth functioning of the corporate. Board of Director must work without the interference of any interested party in the corporate.

Corporate Governance Framework in India

The Indian framework on Corporate Governance has been vastly in sync with the international standards. Broadly, it can be described in the following:

a. **The Companies Act 2013:** It provisions concerning Independent Directors, Board Constitution, General meetings, Board meetings, Board processes, Related Party Transactions, Audit Committees, etc.

b. **Securities and Exchange Board of India:** SEBI has issued various guidelines ensure the protection of investors and have mandated the companies to adhere to the best practices mentioned in the guidelines.

c. **The Institute of Chartered Accountants of India:** From time-to-time Accounting Standards issued by the ICAI to conduct and organise business in ethical way. The disclosure of financial statements is also made mandatory by the ICAI backed by the Companies Act 2013, Sec. 129.

d. Standard Listing Agreement of Stock Exchanges applies to the companies whose shares are listed on various stock exchanges.

e. **The Institute of Company Secretaries of India:** Secretarial Standards Issued by the ICSI on 'Meetings of the board of Directors', General Meetings', etc. The companies Act 2013 empowers this autonomous body to provide standards which each and every company is required to adhere to so that they are not punished under the Companies Act itself.

Issues in Corporate Governance in India

Although there exist many issues in the field of Corporate Governance especially in India, an effort has been made to highlight only the major ones here:

1. **Performance of the Board:** The requirement of at least one-woman director is necessary, and also the balance of executive and non-executive directors are not maintained. Evaluation is not performed from time to time and transparency is lost somewhere. The performance is not result oriented. These requirements are not always met with.
2. **Independent Directors:** Independent directors are appointed for a reason which does not seem to be fulfilled in the current scenario. Even after SEBI guidelines being issued to the corporates, for the appointment of an audit committee or giving of a comprehensive definition of the independent directors, the actual situation appears to be worse.
3. **Accountability to Stakeholders:** The accountability is not restricted to that of the shareholders or the company, it is for the society at large and also the environment. The directors are not to keep in mind their own interests but also the interests of the community.
4. **Risk Management:** The risk management techniques are to be mandatorily be undertaken by the directors as per the Company Laws and they have to mention in their report to shareholders as well. This is not being done in the sincerest manners required for the job.
5. **Privacy and Data Protection:** This is an important governance issue. Cybersecurity has evolved to be the most important aspect of modern governance. Good governance can only be achieved once the directors and other leaders in the company are well known about the hazards in this field.
6. **Corporate Social Responsibility (CSR):** Being among the few countries to legislate on CSR, it is mandatory for companies to invest minimum 2% of the profits in the last 3 years for CSR activities. Otherwise, proper reasons should be mentioned in the reports in case of failure. The companies seem to be reluctant towards making such investments.

The need for Corporate Governance in India

In the last one and a half decade, corporate fraud and governance failure is occurring frequently which is why we require good corporate governance in the country. India provides proper norms and laws aligned with international requirements to govern a corporate. Some of the important reasons are discussed below which raised the need for corporate governance in India.

1. **Protection of Shareholder's Right:** A corporate has a lot of shareholders with different attitudes towards corporate affairs, corporate governance protects the shareholder democracy by implementing it through its code of conduct.
2. **Transparency in Deals:** Large corporate investors are becoming a challenge to the management of the company because they are influencing the decision of the company. Corporate governance set the code to deal with such situations.
3. **Budling confidence in Investors:** Corporate governance is necessary to build public confidence in the

corporation which was shaken due to numerous corporate frauds in recent years. It is important for reviving the confidence of investors.

4. **Execution of Social Responsibility:** Society having greater expectations from corporate, they expect that corporates take care of the environment, pollution, quality of goods and services, sustainable development etc. code to conduct corporate is important to fulfil all these expectations. Takeovers of the corporate entity created lots of problems in the past. It affects the right of various stakeholders in the company. This factor also pushes the need of corporate governance in the country.
5. **Building International Status:** Globalization made the communication and transport between countries easy and frequent, so many Indian companies are listed with international stock exchange which also triggers the need for corporate governance in India.
6. **To follow Code of Conduct:** The huge flow of international capital in Indian companies are also affecting the management of Indian Corporates which require a code of corporate conduct.

Suggestions

In line with the issues mentioned above, there is a greater onus upon the directors of the companies to adapt to the standards and best practices provided in various laws and guidelines. Other than the laws and norms prescribed by various institutions from time to time, the companies are also expected to act responsibly towards the society as a whole because the corporates are so huge in the current times, that they affect each and every individual citizen of the country equally. The burden on the companies is already reduced as they are made to follow a set of guidelines and they are not required to make any amends to that. It is also required that the stakeholders also participate in the decision-making processes to make it a contributory job altogether.

Conclusion

The more the level of corporate governance, the stronger is the company in the eyes of the shareholders of the company. The independent and the active directors are the ones who infuse and contribute towards displaying the corporate as that of having a positive outlook. When it comes to investment, the investors also seek to find the companies with stronger corporate governance in them. The corporate governance requirements in India deliberate the companies to audit their working culture and give the shareholders community a more positive outlook as their actions have moral and legal implications. The new norms after the Companies Act 2013 came into the picture, are very balanced and innovative. They have helped reformed the growth of Indian companies as per international standards. Shareholders are involved in the decision making of the companies and various safeguards have been put in order so that the interests of the shareholders and the society as a whole is not side-lined. Corporate Governance imbibes the much-required transparency in the corporates. Therefore, it pushes India ahead in the race of emerging economies of the world.

References

- *Alison Maitland, "The value of virtue in a transparent world," Business Standard, Mumbai, 2009*
- *Arun Jethmalani, "Value for money," Business Standard, Mumbai, 1998*
- *Bhahu Pande, "Wooing Mr. Moneybags," Business Standard (Strategist), Mumbai, 2008*
- *Debashis Basu, "False Value," Economic Times, Mumbai, 2006*
- *Jayant Rama Verma, Corporate Governance in India: Disciplining the dominant shareholder Management Review, 1997*
- *Jayashree S, What Every MBA Should Know About HRM, Himalaya Publishing House, Mumbai, 2005*
- *Nandini Sengupta, "When disclosure is a capital idea", Economic Times" Mumbai, 2010*
- *Puneet Jain, "The Real Bulwark," Economic Times, Mumbai, 2015*
- *Rajendra Singh, Boardroom in the 21st century: Issues & Challenges, 1999*
- *S. Sadri and S Jayashree, Business Ethics and Corporate Governance [Towards Organisational Excellence], 2006*
- *S. D. Israni , "Corporate Governance - The party is over! Its time for real performance, Mumbai 2001.*
- *The Economist, "The Number Game", Economic Times, (reprint) Mumbai, 1999*
- *Vision - The Journal of Business Perspective, 2005*

Cyber Security and Cyber Infrastructure

Asst. Prof. Teena Negi and Mr. Arjun Mishra

Abstract

The broad objective of this study is an attack, threat and vulnerabilities of cyber infrastructure, which include hardware and software systems, networks, enterprise networks, intranets, and its use of the cyber intrusions. To achieve this objective, the paper attempts to explain the importance g in network intrusions and cyber-theft. It also discusses in vivid detail, the reasons for the quick dilation of cybercrime. The paper also includes a complete description and definition of cyber security, the role it plays in network intrusion and cyber recognize theft, a discussion of the reasons for the rise in cybercrime and their impact. In closing the authors recommend some preventive measures and possible solutions to the attack, threats and vulnerabilities of cyber security. The paper concludes that while technology has a role to play in reducing the impact of cyber-attacks, the vulnerability resides with human behaviour and psychological predispositions. While literature supports the dangers of psychological susceptibilities in cyber-attacks investment in organizational education campaigns offer optimism that cyber-attacks can be reduced.

Keywords: Cyber-Warfare, Vulnerability, Cyber-attack, Cyber Threat

Introduction

World is going on the digitalization or cash less transaction so multifold. Even the government and defense organization have experienced significant cyber losses and disruptions. The crime environment in cyber space is totally different from the real space that is why there are many hurdles to enforce the cybercrime law as real space law in any society. For Example, age in real space is a self-authenticating factors compare to cyberspace in which age is not similarly self-authenticating. A child under age of 18 can easily hide his age in Cyber space and can access the restricted resources where as in real space it would be difficult for him to do so. Cyber security involves protecting the information by preventing, detecting and responding to cyber-attacks. The penetration of computer in society is a welcome step towards modernization but needs to be better equipped to keen competition with challenges associated with technology. New hacking techniques are used to penetrate in the network and the security vulnerabilities which are not often discovered arise difficulty for the security professionals in order to find hackers. The defense mechanism mainly concerns with the understanding of their own network, nature of the attacker, inspire of the attacker, method of attack, security weakness of the network to mitigate future attacks.

Threats Associated

Cyber security threats encompass a wide range of potentially illegal activities on internet. Cyber security threats against utility assets have been recognized for decades. The terrorist attacks so give the attention has been paid to the security of critical infrastructures. Insecure computer systems may lead to fatal disruptions, disclosure of sensitive information, and frauds. Cyber threats result from exploitation of cyber system vulnerabilities by users with unauthorized access. There is crimes that target computer networks or services directly like malware, viruses or denial of service attack and crimes facilitated by networks or devices, the primary target of which is independent of the network or device like fraud, identity theft, phishing scams, cyber stalking.

1. Cyber Theft This is the most common cyber-attack that committed in cyberspace. This kind of offence is normally referred as hacking in the generic sense. It basically involves using the internet through steal information or assets. It also called the illegal access, by using the malicious script to break or crack the computer system or network security without user knowledge or consent, for tampering the critical data and. It is the gravest cybercrimes among the others. Most of the banks, Microsoft, Yahoo and Amazon are victim of such cyber-attack. Cyber thieves use tactics like plagiarism, hacking, piracy, espionage, DNS cache poisoning, and identity theft. Most of the security web sites has described the various cyber threats.

2. Cyber Vandalism Damaging or exploiting the data rather than stealing or misusing them is called cyber vandalism. It means effect on network services are disrupted or stopped. This deprives the authorized users for accessing the information contained on the network. This cybercrime is like a time bomb, can be set to bring itself into action at a specified time and damage the target system. This creation and dissemination of harmful software which do irreparable damage to computer systems, deliberately entering malicious code like viruses, into a network to monitor, follow, disrupt, stop, or perform any other action without the permission of the owner of the network are severe kind of cybercrimes.

3. Web Jacking Web jacking is the forceful control of a web server through gaining access and control over the web site of another. Hackers might be manipulating the information on the site.

4. Stealing cards information Stealing of credit or debit card information by stealing into the ecommerce server and misuse this information.

5. Cyber Terrorism Deliberately, usually politically motivated violence committed against civilians through the use of, or with the help of internet.

Cyber Attacks

Cyber-attack is a big issue in the cyber world that needs to be focus because of the effect on the critical infrastructure and data. The growth of technology is accompanied by cyber security threats or “cyber-attacks” which threaten users security when using such technologies. Cyber threats and attacks are difficult to identify and prevention. So, users are not accepting the new technology due to the frequently cyber-attacks less security of data. A cyber-attack is when someone gain or attempts to gain unauthorized access to a computer maliciously.

Un-targeted Attacks

In attackers indiscriminately target as users and services possible. They find the vulnerabilities of the service or network. Attacker can take the advantage of technologies like:

a. **Phishing:** Phishing means fake people sending the emails to numbers of users and asking the personal information like baking, credit card. They encouraging the visits of fake website and give the good offers.

The customers click on the links on the email to enter their information, and so they remain unaware that the fraud has occurred.

b. **Water holing:** Publish the fake, as well as dummy website or compromising a legitimate one in order to exploit visiting user's information.

c. **Ransom ware:** It includes spread disk encrypting extortion malware.

d. **Scanning:** Attacking wide swathes of the Internet at random.

Targeted attacks

Targeted attacks in attackers, attack on the targeted users in the cyber world. Spear-phishing Sending links of malicious software and advertisement via emails to targeted individuals that could contain for downloads malicious software. Deploying a botnet. It is delivering a DDOS (Distributed Denial of Service) attack Subverting the supply chain. To attack on network or software being delivered to the organization in general attackers will, in the first instance use tools and techniques to probe your systems for an exploiting vulnerability of the service.

Vulnerability

Vulnerabilities are weaknesses in a system or its design that allow an intruder to execute commands, access unauthorized data, and/or conduct denial-of service attacks. Vulnerabilities can be found in variety of areas in the systems. They can be weaknesses in system hardware or software, weaknesses in policies and procedures used in the systems and weaknesses of the system users themselves. Vulnerability was identified due to hardware compatibility and interoperability and also the effort it take to be fixed. Software vulnerabilities can be found in operating systems, application software, and control software like communication protocols and devices drives. There are a number of factors that lead to software design flaws, including human factors and software complexity. Technical vulnerabilities usually happen due to human weaknesses. There is no system is automatically immune from cyber threats, the consequences of ignoring the risks from complacency, negligence, and incompetence are clear. In 2015, an unprecedented number of vulnerabilities were identified as zero-day exploits that have been weaponized, and web attack exploit kits are adapting and evolving them more quickly than ever. As more devices are connected, vulnerabilities will be exploited.

Results and Analysis

Secure the System There are basic three methods to secure the system from outsider threat and attack. Prevention: If you were to secure your network, prevention would be using the firewall, security software and end user use the antivirus software. You are doing everything possible to keep the threat out. Detection: You want to be sure you detect when such failures happen. Everyday update the security software as well as hardware. Reaction: Detecting the failure has little value if you do not have the ability to respond. If anything, it's happen so your security software warn.

Conclusion

Cyber security incidents involving attacks, research supports the most effective defense is a computer literate user. To consider is those most vulnerable which are identified in this research as new employees within an organization, as specifically, with the attacker seeking personal identifiable information from those engaged. Further supported in this research are the psychological variables that contribute to user and network vulnerability. This paper concludes that while technology has a role to play in reducing the impact of cyber-attacks, threat and vulnerability resides with human behaviour, human impulses and psychological predispositions that can be influenced through education. cyber-attacks can be reduced, but an absolute solution to overcome such cyber security threats has yet to be put-forward. In the future work of the cyber-attack, threat and vulnerability reduce in the network implement the cyber security model.

References

- *Razzaq, Abdul, et al. "Cyber security: Threats, reasons, challenges, methodologies and state of the art solutions for industrial applications. "Autonomous Decentralized Systems (ISADS), 2013 IEEE Eleventh International Symposium on. IEEE, 2013.*
- *Byres, Eric, and Justin Lowe. "The myths and facts behind cyber security risks for industrial control systems." Proceedings of the VDE Kongress. Vol. 116. 2004.*
- *"Common Cyber Attacks: Reducing the Impact Gov.uk" https://www.gov.uk/...data/.../ Common_Cyber_Attacks-Reducing_The_Impact.pd 4. "Cybersecurity: Challenges from A Systems, Complexity, Knowledge Management and Business Intelligence Perspective" Issues in Information Systems Volume 16, Issue III, pp. 191-198, 2015*

Effect of Covid-19 on FMCG Sector in India

Dr. Goldie Zaki, Mr. Karan Rajwani, Ms. Khushi Sharma

Abstract

Covid-19 as a pandemic has adversely affected different sectors of Indian economy and FMCG sector is no exception. The FMCG sector including confectionary, hygiene products, beverages, grains, cosmetics etc. has undermined due to pandemic. This paper entails the effect of Covid-19 on FMCG sector in India along with studying about the government initiative that are helping the sector overcome the damage caused due to pandemic. The retail market in India is estimated to reach US$ 1.1 trillion by 2020 from US$ 840 billion in 2017, with modern trade expected to grow at 20 25% per annum, which is likely to boost revenue of FMCG companies. Thus, this paper attempts to analyze how the ill-effects of coronavirus can be combated with the help of initiatives taken by the government and innovative strategies by the FMCG sector and the sector can cope with the coronavirus pandemic.

Keywords: Covid-19, FMCG Sector, Market Size, Government Initiatives

Introduction

Corona pandemic has affected all industries such as the FMCG, FMCD, insurance, finance, etc. The COVID-19 has contributed to a worldwide recession in FMCG business as a consequence of the onset of the global pandemic. The FMCG industry in India is divided into the demographics of rural and urban India. The urban market contributes 60% of the consumption revenue of the FMCG market in India. Rural India accounts for more than 40% of consumption in major FMCG categories such as personal care, fabric care, and hot beverages. In urban areas, home and personal care category- including skin care, household care, and feminine hygiene- will continue to grow at attractive rates. Within the foods segment, it is estimated that processed foods, bakery, and dairy are long-term growth categories in both rural and urban areas.

Rationale of the study

The effect of Covid-19 on FMCG sector is dreadful like on any other country, but there is a need to see how this sector can financially overcome this problem and resume its growth rate. Thus, this paper emphasizes on how the ill-effects of coronavirus can be combated with the help of initiatives taken by the government and innovative strategies by the FMCG sector. Thus, an insight into the aspects that has impact on FMCG sector and the recovery strategies that would assist in overcoming the economic challenges of the pandemic is the rationale of this study.

Objectives of the study:

1. To study the impact of coronavirus on FMCG sector in India
2. To study the positive effect of government initiatives.

Research Methodology

The study uses secondary data for the analysis of the FMCG Sector. The secondary data is collected from websites, blogs, magazines and newspapers in India. The outcome of the study is based on secondary data/literature review of various websites, journals, articles, books.

Review of Literature

(Sube Singh, Ramesh Kumar, Rohit Panchal and Manoj Kumar Tiwari) July 2020 Impact of COVID-19 on logistics systems and disruptions in food supply chain. In this study, a simulation model of the public distribution system (PDS) network is developed with three different scenarios to demonstrate disruptions in the food supply chain. This paper also highlights the importance of a resilient supply chain during a pandemic. Our proposed simulation model can help in developing a resilient and responsive food supply chain to match the varying demand, and then further assist in providing decision-making support for rerouting the vehicles as per travel restrictions in areas.

(Pravakar Sahoo and Ashwani) September 2020 COVID-19 and Indian Economy: Impact on Growth, Manufacturing, Trade and MSME Sector. India's economy may barely manage to have a positive growth of 0.5 per cent in an optimistic scenario but also faces the possibility of a 3–7 per cent negative growth in worst case scenarios for the calendar year 2020. The impact is severe on trade, manufacturing and MSME sectors. The likely impact (deceleration) of COVID-19 from best case scenario to worst scenario are as follows: manufacturing sector may shrink from 5.5 to 20 per cent, exports from 13.7 to 20.8 per cent, imports from 17.3 to 25 per cent and MSME net value added (NVA) from 2.1 to 5.7 per cent in 2020 over previous year. The economy is heading towards a recession and the situation demands systematic, well targeted and aggressive fiscal-monetary stimulus measures.

(Jan Conway) September 2020 Impact of the corona virus pandemic on the global FMCG market - Statistics & Facts The market for fast-moving consumer goods faces considerable changes: demand for consumer-packaged goods (CPG) has climbed sharply in heavily-affected countries, while growth in household goods spending surged as well. One-way people try to reduce their chances of catching the virus is by decreasing the frequency of going to the grocery store. Some consumers are resorting to stockpiling water and food. Others are using e-commerce to purchase products that they usually would find in a store.

(Yogesh Mahajan) September 2020 Impact of Coronavirus pandemic on fast moving consumer goods (FMCG) sector in India. The paper found that the FMCG sector is highly affected by coronavirus pandemic and employment is affected in India as labourers have moved to their native place due to coronavirus pandemic. The companies' responses to this issue include the introduction of protection procedures, sanitation and sanitization methods, an updated sourcing policy, the incorporation of new vendors, the streamlining of their product portfolio, a more responsive evaluation of supply chain resilience, an analysis of disaster or emergency management plans.

Market Size and Growth of FMCG Sector in India

The FMCG sector is one of the largest sectors of the Indian economy. According to an FMCG industry overview, revenues of the FMCG sector reached $ 52.75 bn in FY18, and was estimated to reach $ 103.7 bn in 2020. The retail market in India was estimated to reach US$ 1.1 trillion by 2020 from US$ 840 billion in 2017, with modern trade expected to grow at 20 25% per annum, which is likely to boost revenue of FMCG companies. Revenue of FMCG sector reached Rs. 3.4 lakh crore (US$ 52.75 billion) in FY18 and was estimated to reach US$ 103.7 billion in 2020. FMCG market is expected to grow at 9-10% in 2020.

India is the most attractive FMCG market in the world. FMCG market matured in India over the years but still it is highly fragmented. There are around 12-15 million outlets in the country making it a US$ 327 billion market. In past 5 years FMCG market witnessed a growth of 21.4% from 2010 to 2014, which is higher than Indian GDP growth.

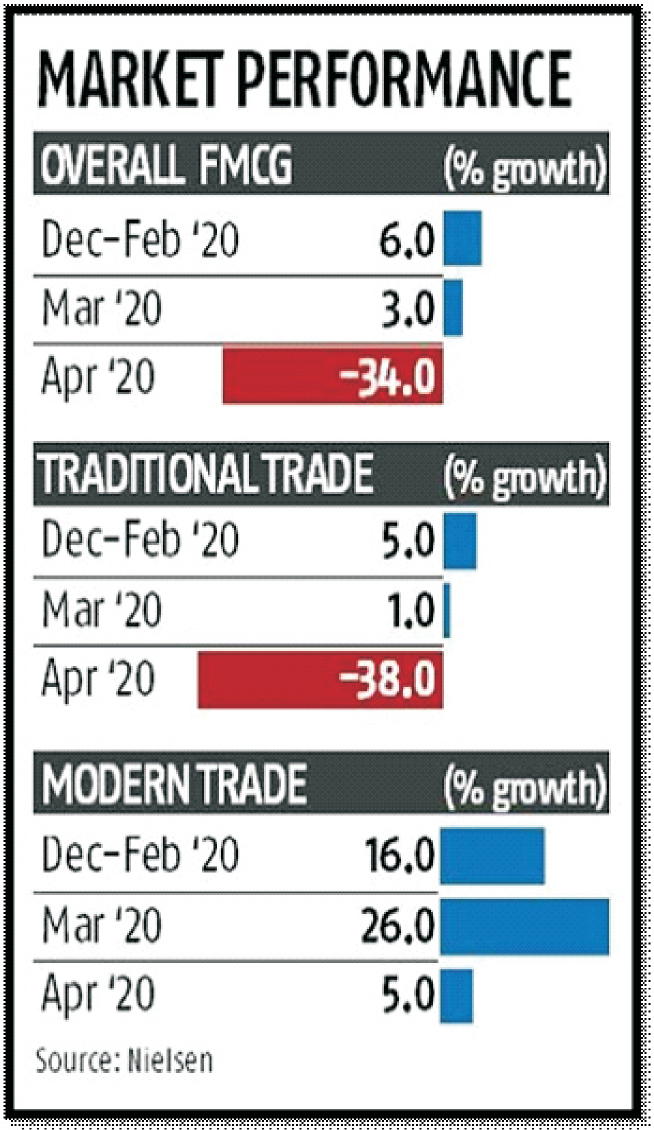
CAGR growth in last 10 years

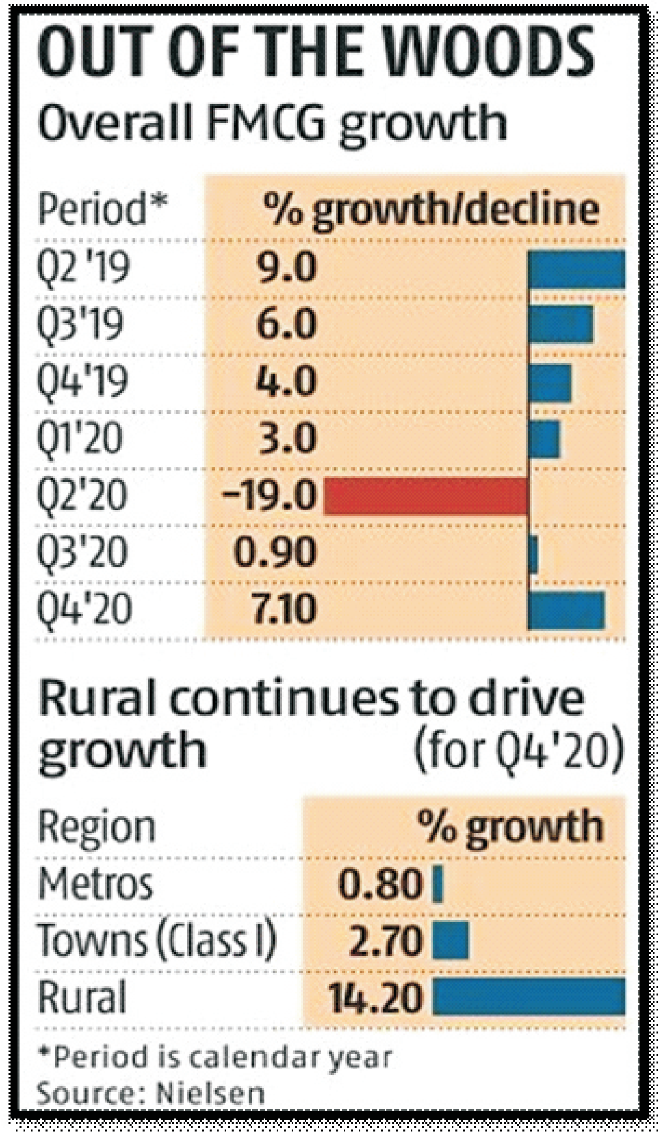
Name of Company	Sales	Net profit
Cadbury	16.6%	53.0%
Colgate	9.9%	4.2%
HLL	19.1%	33.5%
Marico	12.3%	25.7%
Nestle	16.4%	25.3%
P&G Hygiene	9.0%	19.9%
Reckitt & Benckiser	13.3%	2.7%

Source: https://www.coursehero.com

Effect of Covid – 19 on FMCG Sector in India

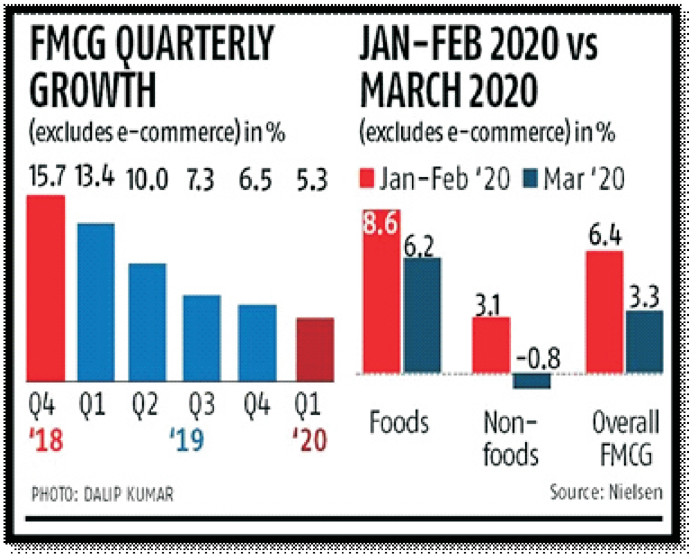
In April 2020, in the middle of the lockdown, the growth forecast for the FMCG sector by almost half to 5-6 per cent for 2020 citing adverse impact of the coronavirus pandemic.

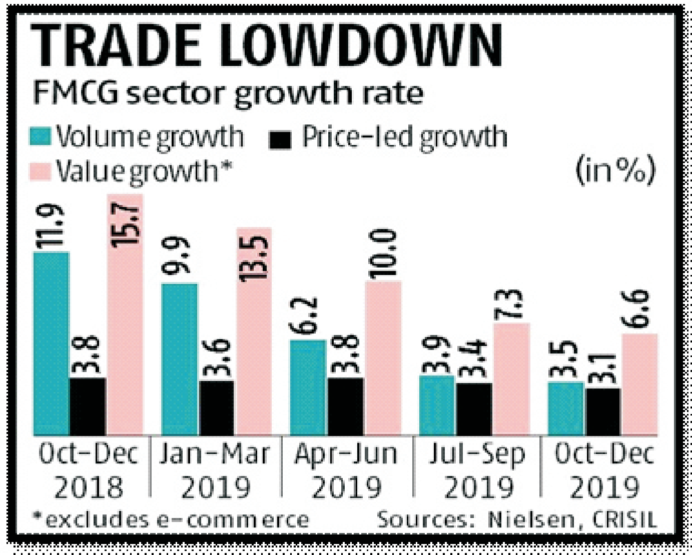




Those FMCG industries selling necessity-driven and essential products, such as fresh food, packaged food and bottled water, are being impacted due to supply chain breakdowns, stockpiling and stockouts. The COVID-19 pandemic has resulted in a slight shift in the paradigm of what we consider to be essentials; hygiene products have entered this category, whereas industries like apparel have shifted to discretionary.

Discretionary products more generally have taken a backseat. Travel, consumer foodservice, luxury, apparel and footwear, consumer electronics, alcoholic drinks and tobacco have been severely impacted, as most companies have halted or scaled down their operations during the lockdown. However, some companies have transformed their facilities to produce products like masks, hand sanitizers, ventilators, etc, that aid the government and community in fighting the pandemic. Our on-ground team of analysts in India tracking these industries has summarised the impact of COVID-19 on India's top FMCG industries and services.





Government Initiatives

Some of the major initiatives taken by the Government to promote the FMCG sector in India are as follows:

1. The Government of India has approved 100% FDI in the cash and carry segment and in single-brand retail along with 51% FDI in multi-brand retail.

2. The Government has drafted a new Consumer Protection Bill with special emphasis on setting up an extensive mechanism to ensure simple, speedy, accessible, affordable and timely delivery of justice to consumers.

3. The Goods and Services Tax (GST) is beneficial for the FMCG industry as many of the FMCG products such as soap, toothpaste and hair oil now come under the 18% tax bracket against the previous rate of 23-24%.

4. GST on food products and hygiene products have been reduced to 0-5% and 12-18% respectively.

5. GST is expected to transform logistics in the FMCG sector into a modern and efficient model as all major corporations are remodeling their operations into larger logistics and warehousing.

Road Ahead

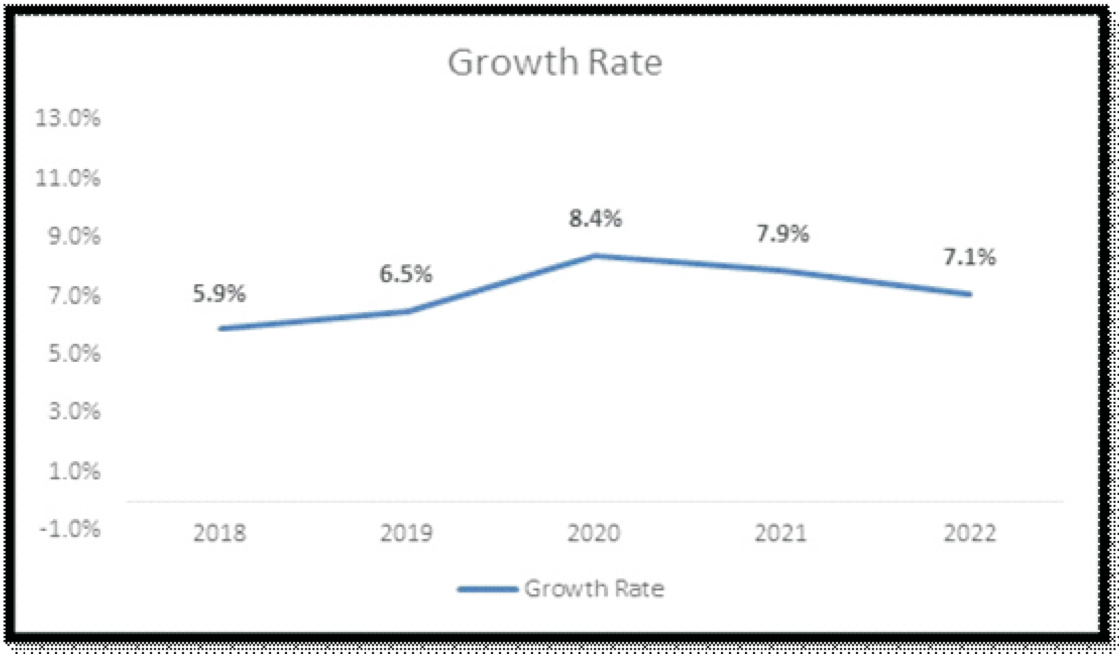
1. Rural consumption has increased, led by a combination of increasing income and higher aspiration levels. There is an increased demand for branded products in rural India. The rural FMCG market in India is expected to grow to US$ 220 billion by 2025 from US$ 23.6 billion in FY18.

2. Another major factor propelling the demand for food services in India is the growing youth population, primarily in urban regions. India has a large base of young consumers who form majority of the workforce, and due to time constraints, barely get time for cooking.

3. Online portals are expected to play a key role for companies trying to enter the hinterlands. Internet has contributed in a big way, facilitating a cheaper and more convenient mode to increase a company's reach.

It is estimated that 40% of all FMCG consumption in India will be made online by 2020. The online FMCG market is forecast to reach US$ 45 billion in 2020 from US$ 20 billion in 2017.

4. It is estimated that India will gain US$ 15 billion a year by implementing GST. GST and demonetization are expected to drive demand, both in the rural and urban areas, and economic growth in a structured manner in the long term and improved performance of companies within the sector.



Sources: MRFR Analysis

Conclusion

As consumption in India grows at an unprecedented rate, the FMCG industry remains a key sector for investors. Acknowledging these trends in the FMCG industry profile, the Government of India has undertaken various initiatives to promote the sector. It is evident that the loss due to the pandemic is grave. It has adversely affected all the sectors and FMCG is no exception. Nevertheless, it is necessary to struggle against the situation and be resilient. The road ahead is challenging and there are many hurdles that need to be tackled and handled effectively. The contemporary business environment too has become increasingly uncertain. But the recovery strategies would assist in overcoming the economic challenges of the pandemic. The January-March quarter herald a strong comeback for the country's Rs 4.3-trillion fast-moving consumer goods (FMCG) industry in the calendar year 2021 is a very promising news.

References

- *Jakhotiya, G. (2020). Impact of COVID-19 on Indian economy and the road ahead.*
- *https://doi.org/10.37896/JXAT12.06/1976*
- *https://www.marketresearchfuture.com/covid-19-analysis/covid-19-impact-fmcg-market-9549*

- *https://blog.smallcase.com/impact-of-covid-19-on-the-fmcg-sector-in-india/*
- *https://www.india.gov.in/topics/finance-taxes/economy*
- *https://dea.gov.in/monthly-economic-report-table*
- *https://dippproductiondata.gov.in/*
- *https://www.indiabudget.gov.in/economicsurvey/doc/vol1chapter/echap06_vol1.pdf*
- *https://www.indiabudget.gov.in/economicsurvey/doc/vol1chapter/echap10_Vol1.pdf*
- *https://m.rbi.org.in/Scripts/WSSViewDetail.aspx?TYPE=Section&PARAM1=2*
- *https://unemploymentinindia.cmie.com/*
- *https://data.gov.in/keywords/unemployment*
- *https://www.rbi.org.in/scripts/SDDS_ViewDetails.aspx?Id=5&IndexTitle=Balance%20of%20Payment*
- *https://economictimes.indiatimes.com/news/economy/policy/the-steps-india-has-taken-so-far-to-contain-economic-fallout-of-covid-19/articleshow/75285944.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst*
- *https://economictimes.indiatimes.com/news/economy/foreign-trade/india-looks-to-lure-more-than-1000-american-companies-out-of-china/articleshow/75595400.cms?from=mdr*
- *https://www.thebalance.com/top-economic-indicators-for-global-investors-1979208*
- *https://tradingeconomics.com/india/indicators*
- *https://www.skymetweather.com/*
- *https://www.thebalance.com/top-economic-indicators-for-global-investors-1979208*
- *https://tradingeconomics.com/india/indicators*
- *https://www.ibef.org/industry/fmcg.aspx*
- *https://www.investindia.gov.in/team-india-blogs/fmcg-industry-overview*
- *https://www.equitymaster.com/detail.asp?date=2/22/2003&story=5&title=The-evolution-of-Indian-FMCG-market*
- *https://njmnmims.medium.com/fmcg-the-indian-journey-*
- *https://corporatefinanceinstitute.com/resources/knowledge/other/fast-moving-consumer-goods-fmcg/*
- *https://www.mordorintelligence.com/industry-reports/fmcg-industry-in-india*
- *https://www.linkedin.com/pulse/4-kick-ass-reasons-work-fmcg-industry-muhaimin-ahmad*
- *https://indiancompanies.in/indias-top-fmcg-companies/·*
- *https://scholar.google.co.in/scholar?q=research+paper+on+impact+of+covid+19+on+fmcg+sector&hl=en&as_sdt=0&as_vis=1&oi=scholart#d=gs_qabs&u=%23p%3DImpVtfuIASAJ*
- *https://www.researchgate.net/publication/344139429*

- *https://www.researchgate.net/publication/341266520·*
- *https://scholar.google.co.in/scholar?start=10&q=research+paper+on+impact+of+covid+19+on+fmcg+sector*
- *https://www.researchgate.net/publication/344139429_Impact_of_Coronavirus_pandemic_on_fast_moving_consumer_goods_FMCG_sector_in_India*

English Language Acquisition: A Clinical Study

Dr. Swati Singh, Mr. Parakh Lalwani, Ms. Bhagyashree Chauhan

Abstract

Language acquisition is a very important part of whole development. Survey says that more than 19,500 languages are spoken in India. Out of which Hindi is the most common language and English, on the other hand is used as a second language in India for many who speak more than one language. It helps to bind the many segments of our society together. There are different ways of language learning: Phonology and morphology play a very significant role in which. Linguists nowadays assume that a large body of general knowledge concerning the structure of language in general is genetically encoded. There is a vast study on language learning. This paper addresses the detailed a study of factors and elements which influence the process of English Language learning.

Keywords: Language acquisition, English, Hindi, linguistics, etc.

"Learning is a treasure that will follow its owner everywhere"

A Chinese proverb says a language plays an essential role in our lives as it helps in communication. It broadens one's mind, develops emotional skills, improves the quality of life by providing job opportunities. Linguists have come up with a lot of theories about the process of language acquisition by which humans acquire the capacity to perceive and comprehend language. Along with ability to create and use words and sentences to communicate. It involves structures, rules and representation.

The capacity to use language successfully requires one to acquire a range of tools including phonology, morphology, syntax, semantics and an extensive vocabulary. Language can be vocalized as in speech or manual as in sign. Evidence suggests that every individual has three recursive *relativization, complementation* and *coordination*. In India second language refers to learning of another language besides the native language. For children learning their native language, linguistic competence develops in stages, from babbling to one word to two word, then telegraphic speech. Babbling is now considered the earliest form of language acquisition because infants produce sounds based on what language input they receive. One-word sentences are generally monosyllabic and two-word stage, there are no syntactic or morphological markers, no inflections for plural or past tense and pronouns are rare but the intonation contour extends over the whole utterance.

Ways of Acquisitions

Phonology: A child's error in pronunciation is not random but rule-governed. Typical phonological rules include: consonant cluster simplification, devoicing of final consonants (dog becomes dok), voicing of initial consonants (truck becomes druck).

Morphology: An overgeneralization of constructed rules is shown when children treat irregular verbs and nouns as regular. Instead of held as the past tense of hold, children use holded because the regular verbs add an -ed ending to form the past tense.

Second Language Acquisition Teaching Methods

Grammar-translation: A child memorizes words, syntactic rules and uses them to translate from native to target language and vice versa; most commonly used method in schools because it does not require teacher to be fluent; however, least effective method of teaching.

Direct method: The native language is not used at all in the classroom and the student must learn the new language without formal instruction, based on theories of first language acquisition.

Audio-lingual: Heavy use of dialogues and audio, based on the assumption that language learning is acquired mainly through imitation, repetition, and reinforcement; influenced by psychology.

Natural Approach: Emphasis on vocabulary and not grammar; focus on meaning, not form; use of authentic materials instead of textbook.

Total Physical Response: Students play active role as listener and performer, must respond to imperative drills with physical action.

Community Language Learning: Materials are developed as course progresses and teacher understands what students need and want to learn; learning involves the whole person and language is seen as more than just communication.

Community Language Teaching: It incorporates all components of language and helps students with various learning styles; use of communication-based activities with authentic materials, needs of learner are taken into consideration when planning topics and objectives.

Skill areas

Four skill areas - Listening, Speaking, Reading and Writing need to be addressed consistently and continually. Native speakers do not learn the skill areas separately nor do they use them separately. Generally, the ability to acquire a language with native speaker competence diminishes severely around puberty because shortly before puberty the lateralisation of the brain, takes place and this may lead to general inflexibility and secondly with puberty various hormonal changes take place in the body. This may also lead to inflexibility which means that language acquisition cannot proceed to the conclusion it reaches in early childhood.

Different elements of Language Learning

Error: The use of weak verb forms for strong ones or the over application of the s-plural to all nouns tend to right themselves with time when the child appreciates that many word classes contain a degree of irregularity.

Competence: is the abstract ability to speak a language, i.e. knowledge of a language independent of its use.

Performance: is actual use of language. Its features do not necessarily reflect characteristics of performance. For example: when one is nervous, tired, drunk one may have difficulties speaking coherently. This, however, does not mean that one cannot speak one's native language.

Conditions of acquisition

Natural: This is characterised by continuous exposure to language data. This data is not ordered, i.e. the learner is exposed to the performance of adult speakers of the language he/she is acquiring. There is little if any feedback to the acquirer with regard to this intake.

Controlled: In exceptional cases acquisition can be both natural and controlled, i.e. where one obtains formal instruction and lives in an environment where the target language is spoken. Controlled acquisition is further characterised by an ordered exposure to the data of the language.

Guided Language Acquisition

This is an intermediary type between the two just discussed and is characterised by prescriptive corrections on the part of the child's contact persons, i.e. mother, father, etc. Corrections show the transfer of adult grammars to children whereas natural language acquisition shows the gradual approximation of the child's grammar to the adult's. Self-correction is most common factor.

How is language transmitted?

Language is obviously passed on from parents to their children. But on closer inspection one notices that it is the performance of the previous generation which is used as the basis for the competence of the next. To put it simply, children do not have access to the competence of their parents.

1. Linguistic input from parents
2. Abstraction of structures by children
3. Internalisation

The above model is the only one which can account for why children can later produce sentences which they have never heard before: the child stores the sentence structures of his/her native language and has a lexicon of words as well.

Therefore, llanguage acquisition for any generation of children consists of achieving mastery in four main areas, i.e. acquiring:

1. A set of syntactic rules which specify how sentences are built up out of phrases and phrases out of words.
2. A set of morphological rules which specify how words are built up out of morphemes, i.e. grammatical units smaller than the word.
3. A set of phonological rules which specify how words, phrases and sentences are pronounced.
4. A set of semantic rules which specify how words, phrases and sentences are interpreted, i.e. what their meaning is.

Competence: According to Chomsky in his *Aspects of the theory of syntax (1965)* this is the abstract ability of an individual to speak the language which he/she has learned as native language in his/her childhood. The competence of a speaker is unaffected by such factors as nervousness, temporary loss of memory, speech errors, etc. These latter phenomena are entirely within the domain of *performance* which refers to the process of applying one's competence in the act of speaking. Bear in mind that competence also refers to the ability to judge if a sentence is grammatically well-formed; it is an unconscious ability.

Performance: The actual production of language as opposed to the knowledge about the structure of one's native language which a speaker has internalised during childhood.

Stages of language acquisition

Children always begin acquiring semantics by overextending meaning, for instance by using the word *dog* for all animals if the first animal or by calling all males *papa*. Increasing distinctions in language may well be linked to increasing cognitive development: the more discriminating the child's perception and understanding of the world, the more he/she will strive to reflect this in language.

a. 0 - 0.3 Organic sounds, crying, cooing

b. 0.4 - 0.5 Beginning of the babbling phase

c. 0.10 - 1 The first comprehensible words. After this follow one-word, two-word and many-word sentences. The only word stages is known as the holophrastic stage; Telegraphic speech refers to speech with only nouns and verbs.

d. 2.6 Inflection occurs, negation, interrogative and imperative sentences

e. 3.0 A vocabulary of about 1000 words

f. 5.0 The main syntactic rules have been acquired

These divisions of the early period of first language acquisition are approximate and vary from individual to individual.

Conclusion

The process of English Language acquisition is the process whereby children learn their second language. Linguists assume that a large body of general knowledge concerning the structure of language in general is genetically encoded. There are fairly definite stages which a child goes through during early English language acquisition. These form a progression from the babbling stage to that of the multi-word sentence. In the early stages children exhibit a phenomenon known as over extension in which they use words with too great a scope. This illustrates a principle of early language acquisition: children move from the general to the particular, refining their knowledge of their language. Furthermore, one can claim that those elements and features which appear earliest are *natural* and *unmarked* in a statistical sense across the world's languages. A strict distinction exists between *first* and *second* language acquisition inasmuch as the latter is acquired after puberty. Second language acquisition is usually *guided* as opposed to that of the first language which is *natural*. The knowledge which children build up is very largely *unconscious*. Language acquisition is *paralleled* by other linguistic situations, notably by that of creolisation where speakers with little or no linguistic input manage to create a new language is a very short period. Furthermore, it may be that features of early language acquisition - such as *metanalysis* in the history of English - are carried over into adulthood and become *permanent* in a given language. There are different models of second language acquisition which reflect the manner in which learners gain knowledge of the new language, either in a similar manner to their native language - the *identity hypothesis* - or against the background of this -the *interference hypothesis.*

References

- *Aggarwal, N. (2013). Teaching English using multilinguality in the classroom: The teacher's role as a learner. In Powell-Davies, P., Gunashekar, P. (Eds.), English language teacher education in a diverse environment (pp. 58–63).*
- *Agnihotri, R. K. (1995). Multilingualism as a classroom resource. In Heugh, K., Sieruhn, A., Pluddemann, P. (Eds.), Multilingual education for South Africa (pp. 3–7). Heinmann.*
- *Agnihotri, R. K. (2008). Multilinguality for India. Seminar, Web Edition 590, Unfinished Agendas.*
- *Agnihotri, R. K. (2010). Multilinguality and the teaching of English in India. English and Foreign Languages Journal, 1(1), 1–14.*
- *Agnihotri, R. K. (2014). Multilinguality, education and harmony. International Journal of Multilingualism, 11(3), 364–379.*
- *Bedadur, N. V. (2013). An experiment in multilingual pedagogy for English language teacher professional development. In Powell-Davies, P., Gunashekar, P. (Eds.), English language teacher education in a diverse environment (pp. 64–71). British Council*
- *Chomsky, N. (1965). Aspects of the theory of syntax. MIT Press.*
- *Chomsky, N. (1995). Bare phrase structure. In Campos, H., Kempchinsky, P. (Eds.), Evolution and revolution in linguistic theory (pp. 51–107). Georgetown University Press.*
- *Cummins, J. (1979). Cognitive/academic language proficiency, linguistic interdependence, the optimum age question and some other matters (Working Papers on Bilingualism No. 19, pp. 121–129). The Ontario Institute for Studies in Education.*
- *Cummins, J. (1984). Bilingualism and special education: Issues in assessment and pedagogy. Multilingual Matters.*
- *Cummins, J. (1999). BICS and CALP: Clarifying the distinction. University of Toronto.*
- *Cummins, J. (2007). BICS and CALP: Empirical and theoretical status of the distinction. In Street, B., Hornberger, N. H. (Eds.), Encyclopaedia of language and education (Vol. 2(2), pp. 71–83). Springer.*
- *García, O. (2009). Education, multilingualism and translanguaging in the 21st century. In Mohanty, A., Panda, M., Phillipson, R., Skutnabb-Kangas, T. (Eds.), Multilingual education for social justice: Globalising the local (pp. 140–158). Orient Blackswan.*

Impact of Affiliate Marketing on Consumer Buying Behavior

Asst. Prof. Madhavi Tarani and Ms. Simran Maheshwari

Abstract

This Paper is about the Affiliate Marketing& how does consumer gets affected by this kind of Marketing. General Study has been made about what affiliate Marketing is all about? How you can earn Passive Income while being at home. How one can choose Affiliate Marketing Program? Most importantly how these affiliates are successful in converting the prospect into consumer? This Paper would cover all this point based on Secondary Data Study Only.

Keywords: Affiliates, Affiliate Marketing, Prospects, Consumer Buying Behaviour, Social Media

Introduction

Affiliate marketing is considered as really a good way to earn a commission by promoting other people/companies' products. We can promote the product we like & even we want other people to use it, by recommending the same through blogs, social media websites etc. Affiliate marketing at its very core is about relationships, a relationship between three Parties, viz., Advertiser, Publisher & Consumer. Affiliate marketing integrates with 3 parties viz. Advertiser, Publisher, and Consumer. Advertisers can be selling of any companies products like Air Conditioner, Printer, services for how to start business online etc. Publisher is the one who promotes advertiser's products or services through its website or blog. Consumer is the king of the market and very significant part of this cycle who attract the advertisement and then go for sales (click) from publisher's website to advertiser's website and after sales get confirmed, publisher get commission credited in his account for every sale he made.

Affiliate marketing is one of the online sales tactics that allows a product owner increase sales by letting others target the same audience—“affiliates”—to earn a small part of profit by recommending the product to others. At the same time, affiliates earn money on product sales without creating products of their own.

In nutshell, affiliate marketing involves suggesting a product or service by sharing it on a social media platforms, blogs or website. With the affiliates' unique link, associated with recommendation, if someone makes purchase then with every purchase, he earns a commission. This is performance-based opportunity can become an important part of your business by giving an opportunity that provide you a healthy income.

Literature Review

According to **Edelman and Brandi (2014)** adware, cookie stuffing, typo-squatting and loyalty software are few frauds that affiliate may indulge in. Research discussed the in-house affiliates, specialist affiliate and the affiliate network are various affiliate management structures which provides needed technical infrastructure. The research shows that via Internet sellers advertise more efficiently

Gupta and Vyas (2014) identified factors affecting the use of m-commerce in India. Study establishes m-commerce as user friendly, secure and easy to access even in low connection area. The authors have also explained the drawbacks of m-commerce i.e. lack of internet connectivity, language barrier, lack of awareness and less number of mobile phone users can have an adverse effect on the business.

Prabhu and Satpathy (2015) analyzed the suitability of affiliate marketing in Indian context & measured its growth possibilities in future. Research explained the complete process of affiliate along with how various affiliate programs are followed by E-commerce websites. The research concluded that affiliate marketing has very good potential for growth. Study was continued on in different four parts: Online Job site, Online Retail Companies, Tour & travel Industry & Matrimonial websites.

Sharma (2015) explained the significance of Internet Marketing in e-commerce. With the help of the various e-commerce revenue models like CPI, CPM, CPA & CPL. The research examined various e-commerce website like Flipkart, Snapdeal, Shop clues, Homeshop18, Fashion and you and Deals and you. He concluded that to improve company revenue, Internet Marketing really plays a vital role.

Yasin et al. (2015) tried to analyze the importance of digital marketing for marketers as well as customers. Study showed that even for a startup or a local business, there is a way to market their product via Internet.

Objectives & Method of Study

1. To study about affiliate marketing and it's working

2. To study the impact of affiliate marketing on consumer behavior.

3. To study how consumers are attracted through price discount/offers in online marketing via affiliates.

The research involves the exploratory research and is focused on newspapers, journals & other secondary data collected from the reliable sources. Collected secondary data was extensively used for the study. The research is qualitative in nature and, due to the lack of quantitative data, the same is the limitation of the Research.

How does affiliate marketing function?

An affiliate marketing program goes through five simple steps:

1. Discover & join an affiliate program

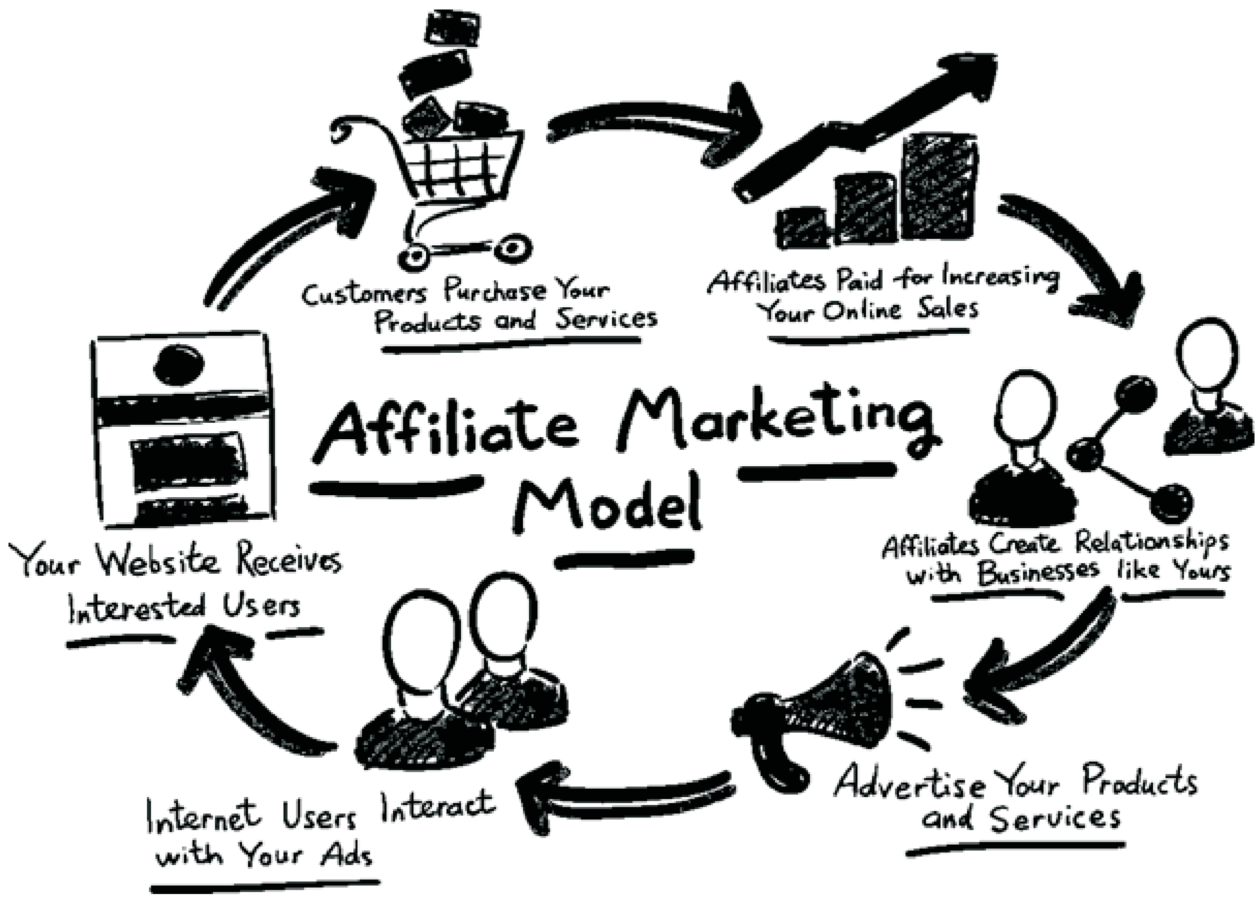
2. Selecting which offers to promote

3. Getting a unique affiliate link for each offer

4. Share those links on your social media platforms, website or blogs.

5. Collect a commission anytime someone uses your links to make a purchase

Commission rates may be different, depending on the company and the offer. It can vary from 5-50%. Some affiliate marketing programs .provide a flat rate per sale instead of a percentage.



Plus Points of the Affiliate Marketing model

Affiliate marketing offers several advantages to affiliates, one of which is its ease. Your part of the equation simply involves handling the “marketing” side—educating customers. You need not to worry about the difficult tasks, like developing, supporting, or fulfilling the offer.

Affiliate marketing is not about taking high risk. Since u need not to pay anything to join affiliate programs, you can easily earn money with set affiliate product or service without any upfront investment. Affiliate marketing also can earn you relatively passive income through commission—the ideal money-making scenario. Though initially your time investment is needed to create traffic sources, your affiliate links can constantly deliver you a steady income.

Finally, once settled your affiliate marketing can get you the potential to significantly increase your earnings without taking extra help. You can go for new products to your current audience and build campaigns for additional products while your existing work continues to earn revenue in the background.

Before getting over excited, it will be good to know that great affiliate marketing is built on trust. While there are lots of products or services to promote, it's best to only highlight those you personally use or would recommend. Even when a product interests you or fits within a present hobby becoming an ultimate marketer for that product demands a lot of work.

How Affiliate Marketing affects consumer buying behavior?

Trending and Trolling are the terms defining social media activities in today's scenario. (Naomi Craker, 2016), (Sanjay R. Kairam, 2013), (Arkaitz Zubiaga, 2011).Social media platforms such as Facebook, Twitter, Instagram, Linkedin etc. were designed to connect particular generation of population and exchanging views on similar interest areas and socializing virtually but with advent of E-marketing activities social media has become most preferred platform for digital marketers to generate buzz about their new products, create value addition in existing products, build brand reputation, solve customer issues, use customer feedback both improve their after sales service and upsell.

Affiliate Marketing as a part of E-marketing always encourage prospects to go through all video/ Text ads, Product Reviews, blog posts, website visit etc. This influence of Affiliate marketing/ E-marketing has not only served as a powerful tool for Brands but also empowered the consumers who can now publicize their frauds, ill-treatment, cheated policy and fake products on the world of Internet and command their consumer rights. Every new day a new Trending activity is going on social media be it related to celebrity, viral information, new product launch, or trolling of an existing trend.

People spend lots of time on social media through social media application on smartphones. This trend of being available on social media and stay updated every second is popular in today's Generation & thus grabs the attention of digital marketers as a potential area to be tapped. Certain E-commerce website and mobile apps have peculiar characteristic features that bind consumers and develop familiarity and trust with them such as Website's Interactive features, its navigability and ease of customization or filtration, structured content showcase, customized or filtrated advertisements related to your last search, offers customized as per your search area, targeted video advertisements, their customer friendly operational policy, return policy, quick response cell and thus they have large trusted customer base. Initially visiting social media platforms daily to have social media interactions were evident but now E-shopping websites, video streaming platforms, blogger sites and trending pages have become habitual among metropolitan consumers. (Nieradka, 2016),

Conclusion

Affiliate marketing is a new way of advertising method and third parties(referral channel) to promote another company's product or service and credit a commission for any sales generated. To translate customers' visibility into brand awareness & sales, Affiliate Marketing is considered as an important contributor in revenue earning. It is a revenue share because of customers' relevant visit and the highly-qualified traffic lead to online businesses. Affiliate marketing is a successful method because of cultivating an audience and developing a good relationship with customers. Affiliate marketing, by majority, is considered as the best option for directing the traffic for informational search queries about a product or brand or industry. Affiliates marketing drive is mainly used to attract the new visitors to website via new users from traffic and paid traffic, the third party earn by providing engaging content and developing a harmonious relationship with their customers. Affiliates marketing earn the trust of their customers and can act as a type of middleman or brand advocate for an online business. If we specifically talk about its impact on consumer buying then it really has a good impact. Consumer may change their mind while surfing or visiting website links provided by affiliates on their blogs, social media sites etc. As per online study, 81% of brands rely on affiliate marketing to grow their business. Now a days, it is really considered as mandatory tool because of the great shift of consumer from offline to online.

References

- *Dwivedi, Ritesh. (2017). Analyzing Impact of Affiliate Marketing on Consumer Behavior with M-Commerce Perspective. SMS Journal of Enterpreneurship and Innovation. 3. 10.21844/smsjei.v3i02.9733.*
- *Suresh V, Vetri Selvi , M Maran K, A.R.Shanmuga Priya (2018). A study on impact of an affiliate marketing in e-business for consumers' perspective. International journal of Engineering & Technology. 10(2), 471-475*
- *Nair, H.I.M.A & Barnes, S.T.U.A.R.T. (2008). Digital marketing: a phenomenon that rules the modern world. Reflections Journal of Management, 6(2016), 1-8.*
- *Prabhu, S & Satpathy, T (2015). Digital marketing: a phenomenon that rules the modern world. Reflections Journal of Management, 8(S4), 278-282.*
- *Bar-ilan, J, Hasan, M & Levene, M. (2006). Methods for comparing rankings of search engine results. Computer Networks, 50, 1448-1463.*
- *Fox, P & Wareham, J. (2007). Controlling your brand: Contractual restrictions placed by Internet retailers on affiliate marketing activities in Spain. 20th Bled eConference, 50, 125-141.*
- *Sharma, S. (2015). Internet Marketing: The Backbone of Ecommerce. International Journal of Emerging Research in Management & Technology, 4(12), 200-202.*
- *Min, L, Dong, Z.Y & Chen, X. (2012). Factors influencing consumption experience of mobile commerce. Internet Research, 22(2), 120-141.*
- *https://www.coursehero.com/file/57980084/What-is-affiliate-marketingdocx/*
- *http://www.garantienerji.com.tr/dropshipping-report/how-is-affiliate-marketing-done-how-to-add-affiliate-marketing-to-my-website/*

Impact of COVID – 19 on Economic Environment

Dr. Chetna Dubey, Mr. Vaibhav Saini, Ms. Toshi Malviya

Abstract

The outbreak of COVID-19 brought social and economic life to a standstill. In this study the focus is on assessing the impact on affected sectors, such as aviation, tourism, retail, capital markets, MSMEs, and oil. International and internal mobility is restricted, and the revenues generated by travel and tourism, which contributes 9.2% of the GDP, will take a major toll on the GDP growth rate. Aviation revenues will come down by USD 1.56 billion. In another report entitled 'COVID-19 and the world of work: Impact and policy responses' by International Labor Organization, it was explained that the crisis has already transformed into an economic and labor market shock, impacting not only supply (production of goods and services) but also demand (consumption and investment). International Monetary Fund's (IMF) chief said that, 'World is faced with extraordinary uncertainty about the depth and duration of this crisis, and it was the worst economic fallout since the Great Depression'.

Keywords: GDP, MSME, IMF, etc.

Introduction

The COVID-19 pandemic has probably given the biggest blow to the world economy after the great depression of 1930s. Around 60 per cent of the world population is either under severe or partial lockdown without having medical solution to the coronavirus and economic activity across countries has either stalled or significantly decelerated taking away millions of livelihoods. As a result of the pandemic, the global economy is projected to contract sharply by - 4.9 per cent in 2020, much worse than during the 2008–2009 financial crisis (International Monetary Fund [IMF], 2020).1 India being densely populated country with inadequate medical facilities was left with no option but to follow the policy of lockdown. World economy is heading for a recession and India is no exception. The current pandemic is working its way through a highly globalized world with interconnected production networks and financial markets. The fall out of the COVID-19 on Indian economy is going to be huge because of its own lockdown, which was necessary to contain the spread of coronavirus, and because of India's integration with the rest of the world. Here is an assessment of the likely fall out of lockdown and restrictive policy measures owing to the pandemic on India's gross value added (GVA), manufacturing, trade and micro, small and medium enterprises (MSME) sector. The study has five sections which are as follows: the second section presents the review of literature; the third section covers the research methodology; the fourth section discusses the impact assessment; and the fifth section concludes with policy implications.

Research Methodology

For this research, researcher used mostly secondary data. The secondary data are collected from different sources such as internet, books, articles & public investigations. To analyze collected data, different statistical tools and techniques have been applied for analysis and interpretation of result. Research studies done earlier to assess the economic impact of epidemics have been based on simulation models.

Review of Literature

A study done by Martin Karlsson (2014) to assess the impact of 1918 Spanish flu epidemic on Swedish economy is based on the neoclassical growth model; an extension of the standard difference-in-differences (DID) estimator was employed to exploit the differing flu mortality rates across Swedish regions. The policy brief issued by the Asian Development Bank to assess the economic impact of Avian Flu pandemic on Asian economies has been done through macroeconomic simulations based on Oxford Economic Forecasting (OEF) global model, which incorporates both the demand and supply sides and adjusts to a new equilibrium after a shock (Bloom et al., 2005). The empirical estimates of the economic effects of the Severe acute respiratory syndrome (SARS) epidemic are based on a global model called the G-Cubed (Asia-Pacific) model which was proposed by Lee and McKibbin (2004). Economic effects of epidemics are measured through economic costs deriving from disease-associated medical costs or forgone incomes as a result of the disease-related morbidity and mortality. In a global economy, the economic consequences of an epidemic in one country are transferred to other countries because of the integrated supply chains and capital markets. COVID-19 pandemic is caused by novel coronavirus infection, and scientific research is going on to study the impact of this infection on the human body and to find a possible cure for the infection. There are many variables in the epidemiological calculations done for this disease which are based on assumptions such as the cause of infection, the infection rate and the ratio of asymptomatic cases to symptomatic cases. In the future, scientific research will unravel the mysteries of this disease and the disease spread. Economic projections or simulations are closely linked to epidemiological forecasting of the disease pattern. We decided not to use simulation models because of the uncertainties related to the disease. In this study, the focus is on assessing the damages caused by COVID-19 in the affected sectors, such as aviation, tourism and the retail, the overall productivity loss and the socio-economic impact of labor hours lost with an analysis of developmental policy and program implications.

“When COVID-19 arrived in India the initial response was led by the central government, but from the outset there was also intense activity at the state level. It was clear that the pandemic itself, as well as its social and economic ramifications, would vary across regions. With the DecovIndia project we wanted to track the evolving policy response to COVID-19 across states in India, and to begin to assess the different impacts across regions over time.

– Dr Louise Tillin, Director of the King's India Institute.”

The Decov India project, led by the King's India Institute, aims to understand how the decentralized ('De') policy response to COVID-19 ('cov') will shape the outcome of the pandemic in India in three domains - health, economy and social security.

Impact on India and the Global Economy

As per the official government guidelines, India is preparing against the COVID-19 outbreak and avoiding specific crisis actions or not understating its importance will have extremely severe implications. All the neighboring countries of India have reported positive COVID-19 cases. To protect against the deadly virus, the Indian government have taken necessary and strict measures, including establishing health check posts between the national borders to test whether people entering the country have the virus. Different countries have introduced rescue efforts and surveillance measures for citizens wishing to return from China. The lesson learned from the SARS outbreak was first that the lack of clarity and information about SARS weakened China's global standing and hampered its economic growth. The outbreak of SARS in China was catastrophic and has led to changes in health care and medical systems. Compared with China, the ability of India to counter a pandemic seems to be much lower. A recent study reported that affected family members had not visit the Wuhan market in China, suggesting that SARS-CoV-2 may spread without manifesting symptoms. Researchers believe that this phenomenon is normal for many viruses. India, with a population of more than 1.34 billion the second largest population in the world will have difficulty treating severe COVID-19 cases because the country has only 49,000 ventilators, which is a minimal amount. If the number of COVID-19 cases increases in the nation, it would be a catastrophe for India. It would be difficult to identify sources of infection and those who came in close contact with them.

This would necessitate multiple strategies to handle the outbreak, including computational modeling as well as statistical and quantitative analyses, to rapidly develop new vaccines and drug treatments. With such a vast population, India's medical system is grossly inadequate. A study has shown that, owing to inadequate medical care systems, nearly 1 million people die every year in India. India is also engaged in trading with its nearby countries, such as Bangladesh, Bhutan, Pakistan, Myanmar, China, and Nepal. During the financial year 2017–18 (FY2017–18), Indian regional trade amounted to nearly $12 billion, accounting for only 1.56% of its total global trade value of $769 billion. The outbreak of such viruses and their transmission would significantly affect the Indian economy. The outbreak in China could profoundly affect the Indian economy, especially in the sectors of electronics, pharmaceuticals, and logistics operations, as trade ports with China are currently closed. This was further supported by the statement by Suyash Choudhary, Head Fixed Income, IDFC AMC, stating that GDP might decrease owing to COVID-19.

This shows that COVID-19 has greater impact on the tourism industry. It has been estimated that, for SARS, there was a 57 and 45% decline in yearly rail passenger and road passenger traffic, respectively. Moreover, when compared with the world economy 15 years ago, world economies are currently much more inter-related. It has been estimated that COVID-19 will hurt emerging market currencies and also impact oil prices. From the retail industry's perspective, consumer savings seem to be high. This might have an adverse effect on consumption rates, as all supply chains are likely to be affected, which in turn would have its impact on supply when compared with the demand of various necessary product items. This clearly proves that, based on the estimated losses due to the effect of SARS on tourism (retail sales lost around USD 12–18 billion and USD 30–100 billion was lost at a global macroeconomic level), we cannot estimate the impact of COVID-19 at this point. This will be possible only when the spread of COVID-19 is fully controlled. Until that time, any estimates will be rather ambiguous and imprecise. The OECD Interim economic assessment has provided briefing reports highlighting the role of China in the global supply chain and commodity markets. Japan, South Korea, and Australia are the countries that are most susceptible to adverse effects, as they have close ties with China. It has been estimated that there has been a 20% decline in car sales, which was 10% of the monthly decline in China during January 2020. This shows that even industrial production has been affected by COVID-19. So far, several factors have thus been identified as having a major economic impact: labor mobility, lack of working hours, interruptions in the global supply chain, less consumption, and tourism, and less demand in the commodity market at a global level, which in turn need to be adequately analyzed by industry type. Corporate leaders need to prioritize the supply chain and product line economy trends via demand from the consumer end. Amidst several debates on sustainable economy before the COVID-19 impact, it has now been estimated that India's GDP by the International Monetary Fund has been cut down to 1.9% from 5.8% for the FY21. The financial crisis that has emerged owing to the worldwide lockdown reflects its adverse effect on several industries and the global supply chain, which has resulted in the GDP dropping to 4.2% for FY20, which was previously estimated at 4.8%. Nevertheless, it has been roughly estimated that India and China will be experiencing considerable growth among other major economies.

Global Recession Matching the Great Depression

Data for the first two quarters of this year show output contracted more sharply than in 2008-2009, and in some cases registering the steepest drop on record. Estimates for the year point to a generalized global recession matching the Great Depression of the 1930s, it said.

While 2021 will likely see a rebound, it will be uneven within and across countries and uncertainty will persist, the report said, warning that unemployment will be on an upward trend, more and more companies will be facing the threat of bankruptcy; supply chains will be fragile; confidence will be shaken and demand will be weak.

“Debt levels across the world, in both the public and private sectors, will have risen significantly from the historically high levels registered before the crisis. In this condition, the wrong policy steps — and ignoring the experience of the last decade — could trigger further shocks which would not only derail recovery but could usher in a lost decade,” the report said. It said that the biggest absolute falls in output will be in the developed world, with some countries set to register a double-digit decline over the year. “But the greatest economic and social damage will be in the developing world, where levels of informality are high, commodities and tourism major sources of foreign exchange, and fiscal space has been squeezed under a mountain of debt, between 90 million and 120 million people will be pushed into extreme poverty in the developing world, with close to 300 million facing food insecurity." it said.

The report asserted that a global recovery plan must be both bold and comprehensive, built around a coordinated macroeconomic expansion focused on job creation and higher wages and supported by a big public investment push into cleaner energy, environmental protection, sustainable transport systems and the care economy.

Shook Small Businesses

The latest data firmly establishes India's position among the worst-performing major economies, despite government spending meant to blunt the pandemic's impact. NEW DELHI — China has come roaring back from the devastation of Covid-19, and the United States, Europe and Japan are finding their feet. But the hundreds of millions of laborers and shopkeepers who keep India's economy running still can't find relief.

India's economy shrank 7.5 percent in the three months that ended in September compared with a year earlier, government figures showed on Friday. The data reflects the deepening of India's severest recession since at least 1996, when the country first began publishing its gross domestic product numbers. The new figures firmly ensconced India's position among the world's worst-performing major economies, despite expansive government spending designed to rescue the thousands of small businesses severely battered by its long, hastily imposed lockdown.

The Indian government has committed $50 billion, roughly 2 percent of India's annual economic output, to help small businesses, as well as cash transfers to low-income workers as part of a $266 billion economic package. For the average Indian worker and entrepreneur, it hasn't been enough. An estimated 140 million people lost their jobs after India locked down its economy in March to stop the outbreak, while many others saw their salaries drastically reduced, the Mumbai-based Center for Monitoring Indian Economy said. As the lockdown was eased, many went back to work, but more than six million people who lost jobs haven't found new employment.

In a June survey by the All-India Manufacturers Organization, about one-third of small and medium-sized enterprises indicated that their businesses were beyond saving. The industry group said that such a "mass destruction of business" was unprecedented. But India's economy was facing headwinds well before the pandemic. Between April and December 2019, G.D.P. grew only 4.6 percent.

Segmental Impact

Outlook of select segments within consumer markets:

Food and beverage: (Quick Recovery)

1. Development of the frozen and instant food industry chain is likely to be promoted to ensure supplies during the pandemic.

2. The lockdown situation has led to consumers stocking essential products at home leading to greater demand initially. Further, quick recovery for F&B products is expected after this situation concludes.

3. Consumers' close attention to hygiene and their awareness to improve immunity is expected to surge, prompting escalating consumer demand that can only be met with upgraded materials, techniques, and equipment.

Apparel and Footwear: (Lower Trade)

1. Inventory and distribution challenges amidst the lockdown would imply that most enterprises' survival is likely to be determined by two quarters of destocking and withdrawal of funds, prompting reshuffles and integration.
2. Use of onsite workplaces, party venues, gyms, and other places of gathering is expected to remain limited, leaving companies with a demand only for indoor products.
3. Some brands might need to temporarily shut down or even close stores, providing an opportunity for business restructuring and store network reorganization.

Beauty: (Lower Trade)

1. makeup, “mask makeup,” and contrast make up," influencing the pattern of beauty products.
2. Amid the downturn for offline beauty stores, demand for in home skincare is expected to increase.
3. Supported by increasing use of virtual technologies, online shopping is likely to gradually replace offline shopping, making decentralization imperative for the industry.

Retail: (Changing Behavior)

1. Non-contact demand during the pandemic is expected to boost sales at smaller stores that can host smaller crowds at a time. However, supermarket chains have ensured supply of products at regular prices.
2. Due to the pandemic's impact on consumer behavior and habits, online sales are expected to witness a significant surge, even after the industry recovers.
3. The establishment of online platforms is expected to become indispensable for offline stores, and online offline service integration is expected to increase.

Impact on Liquidity

Low:

1. Pharmaceuticals.
2. Power.

Medium:

1. Gems and Jewelry.
2. Textiles.
3. Automobiles and Components.

4. Consumer durables and Electronics.

Severe:

1. Airlines.

2. Hotels, Malls and Multiplexes.

3. Poultry.

4. Retailers and Restaurants.

GOVERNMENT INTERVENTIONS

Regulatory measures taken to offset impacts (to some extent) of COVID 19 in the consumer industry:

Monetary stimulus:

1. Various state governments have announced relief packages for the population at the bottom of the pyramid by way of direct benefit transfers (DBT) to accounts of the population. Similarly, suitable nationwide assistance will help in offsetting the impact of novel corona virus.

2. The central government has already announced some relief packages including working capital support, loan restructuring and credit terms alteration, stimulus to increase spending power of consumers, etc. State governments need to ensure proper execution of these relief packages through continuous monitoring.

Cut in policy/fiscal rates:

1. The Reserve Bank of India cut its repo rate by 75 basis points (100 basis points = 1 percent). Subsequently various public and private sector banks are following suit which is facilitating greater liquidity in the market, both for companies and consumers.

2. This could lead to an increase in the spending power of consumers and establish more ways of investment for companies.

Rationalization of GST rates:

1. GST stimulus by way of rate concessions or reductions in tax rate of certain categories such as household goods of daily use, sanitation, and medical and healthcare products will help in boosting the demand of these products, and go a long way in reviving consumption growth.

Conclusion

Outbreak of corona virus has pushed the entire world into state of ambiguity. The present depression is a total change the from recessions that we had faced in 2008. This has many consequences such as changed the mind set of people, challenge for the industry, shakeup the world economic order. Everyone is trying to measure this pandemic. It is certain that we are gradually adapting the changes towards our life in a permanent manner. Most companies have increases resilience to work remotely and allowing their employees to work from home. While these many measures were already on the track, they have now going to be new normal very soon. Risks to supply chains are significant and will have long term impact. Hence it is important that we improve the capabilities in order to counter the consequences of unforeseen events. We need quickly restore the profit of business and resume the original state which was destroyed by the risk. One small virus has devastated the world which is beyond imaginable for mankind. The important learning, we have learnt so far is the criticality of overall cost control in business and living our livelihood to the minimum.

References

- *https://www.kcl.ac.uk/news/examining-the-economic-and-social-impact-of-covid-19-on-india*
- *https://www.thehindu.com/news/national/amid-covid-19-impact-indian-economy-forecast- to-contract-59-in-2020-un/article32675047.ece*
- *https://www.nytimes.com/2020/11/27/business/economy/india-economy-covid-19.html?auth=login-google1tap&login=google1tap*
- *Source: "Situational Thinking + Phased Preparation + Motivated Rally" How consumer products & retail enterprises can win the battle against COVID 19, Deloitte.*

Impact of Input Tax Credit Mechanism on Working Capital of Textile Industries

Asst. Prof. Ankur Sodani, Ms. Lavina Mandhani, Ms. Himali Thappa

Abstract

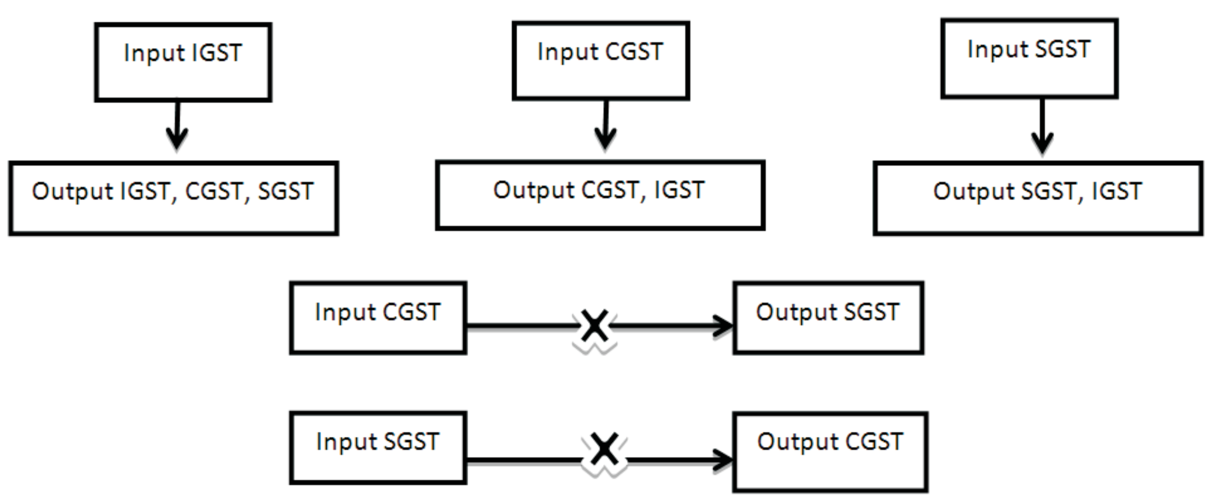
This research paper features the impact of input tax credit mechanism under GST over working capital management of textile industries of country. Complicated structure of GST and different tax rate levied on different textile products increases the demand of working capital finance. Our research tries to investigate the impact of accretion of input tax credit of GST on working capital management of textile industries. Short term credit requirement is considered as most crucial aspect for an enterprise. Post GST this aspect become more imperative because of introduction of new tax rates for textile industries. Not just this, but the provisions of law and curb in availing input tax credit overripe the business operating cycle and credit requirement. Transference from old indirect tax system to GST would undeniably impact the companies having fragile credit profile. Due to delayed input tax credit inflow & outflow of cash & cash equivalent of textile industries were highly impacted which leads to an urge for finding new avenues of short term finance.

Keywords: GST, Working Capital, Textile Industries, Input Tax Credit.

Introduction

"Tax is not a 3-letter word rather; it's the charge we pay for the country we want".

In simple word tax is nothing but money that citizen has to pay to the state, which is used for provision of public goods and services. In India tax is broadly classified into 2 broad categories. First one is direct tax in which tax is imposed directly on the tax payer and paid directly to the government by the persons (artificial or natural) on whom it is imposed. While the second one is indirect tax in which taxpayer is just a carrier and at every stage tax incidence is passed till it finally reaches to the consumer, who actually bears the burden of it. Indirect taxes are levied on expenditure, consumption, privilege, or right.



The basic concept of GST is based on providing the set-off for the tax paid on the inputs used and this is given effect through the concept of input tax credit. This input tax credit means setting off the amount of input tax by a registered firm against the amount of his output tax liability. The GST is based on the value addition to the goods and the related tax liability of the dealer can be arrived at by the supplier by discharging input tax credit from tax collected on supplies during the payment period. Credit would be permitted to be utilized in the following manner:

As per the provision of Rule 88A Input tax credit on account of integrated tax shall first be utilised towards payment of output integrated tax, and the amount remaining, if any, may be utilised towards the payment of output central tax and output state tax or union territory tax, as the case may be, in any order. Provided that the input tax credit on account of central tax, state tax or union tax shall be utilised towards payment of integrated tax, central tax, state tax or union territory tax, as the case may be, only after the input tax credit available on account of integrated tax has first been utilised fully then after input tax credit of central and state has been utilised. Input tax credit can be availed by a registered person in respect of debit notes or invoices, the details of which have not been uploaded by the suppliers under section 37(1), shall not exceed 10% of the eligible credit available in respect of debit notes or invoices the details of which have been uploaded by the suppliers under section 37(1).

Input tax credit on invoices/debit notes which have been uploaded by the suppliers in their GSTR-1s. →	100% Input tax credit can be claimed on such invoices/ debit notes, if all other conditions of availing ITC are fulfilled.
Input tax credit on invoices/debit notes which have not been uploaded by the suppliers in their GSTR-1s. →	10% of the eligible Input tax credit available invoices/ debit notes, uploaded by suppliers in their GSTR-1s can be claimed on such invoices/ debit notes.

Literature Review

Sunil Kumar (2019) Five factors were explored such as legal provision, e-filling, technical barriers, transaction cost and GST mechanism. Among the five accountable constructs legal provision and constructs relating to e-filling are the most accountable reasons causing harassment of the enhanced working capital requirement. There is an undue harassment to the dealers relating to the long pending GST refund and there by enhances working capital requirement for which these units are knocking the doors of the lending institutions. The over demanding working capital requirement due to the GST mechanism had surely made a dent on the industrial liquidity. There is dire need to take the appropriate steps by the government well in time otherwise the future of the MSI industry will be in dark.

Sagar S and Nitin G (2019) The paper bring out some of the issues with implementation of GST and its effect on textile sector. In that research paper some of the negative impact of GST on Textile sector were highlighted such as post supply discounts will not be allowed as deduction from the value if the same is not linked to any invoice in the GST return, major changes in tax rates such as excise duty on synthetic textile inputs such as polyester and viscose also increased to 12%. One of the biggest drawbacks is that in this sector advance booking of goods cannot be done without payment of GST which was not there under VAT structure.

Research Objective

The nucleus of our study is to perceive the effects of GST on working capital management of textile industries of country. A rigorous analysis was conducted to assess the changing requirements of short-term finance post GST and its subsequent impact on profitability of notable textile industries.

1. To study the post GST compliance issues with export-oriented textile industries.

2. To study the causes of delay in input tax credit and its effect working capital of textile industries.

Research Findings

1. In textile sector as a whole there is an adverse effect of a price rise on demand which will be neutralized by a positive income effect if the GST rate applicable to all textile segments is not at higher level. But demand in the case of three textile segments, namely Khadi and Handloom, Carpets and Cotton Textiles would be adversely affected while there will be a net positive effect of the other sectors. Overall it will lead to substitution effects within the textile sector encouraging greater use of man-made fibre based textile and blends that use relatively more of synthetic fibres.

2. Exporters of textile facing issue in GST refund because Government makes compulsory matching of invoice under the act. Many exporters are facing working capital crunch after a new notification of government in year 2020 where government waive late fees for companies and suppliers to upload certain forms under GST. That leads to several cases where most of the suppliers did not uploaded the invoices or debit notes on time and become the reasons for upholding the input tax credit of many exporters.

3. Compliance cost of business also increases after the transference in indirect tax system i.e. from multiple tax system to Goods and Services Tax. The details of outward supplies of both goods and services are required to be furnished by every registered person in Form GSTR -1 for a particular month between 1st to 10th day of succeeding month. So, every register business needs to file 12 outward supplies return in a year. Practical difficulty for getting input tax credit under this mechanism is, if the details of outward supplies not furnished before due date than GSTR-2 will not generated or reflecting details under GSTR -2. Even if a register dealer furnishes the details of all output supplies made, inward supplies received and input tax credit claimed, tax liability ascertained and taxes paid under GSTR -3 will not get claim unless counterparty file GSTR -1.

4. Textile industries are struggling a lot after the transference of GST because there in a delay in Input tax credit which forces business to borrow short term financial instrument and that instrument become more costly after the implementation of GST because 18% GST is levied on the loan services which were 15% before GST.
5. As per The Central Board of Indirect Taxes and Customs (CBIC) release dated November 29, the quantum of IGST refund claims as filed through shipping bills during July 1st to 31st October 2017, was approximately Rs 6,500 crore and the quantum of refund of unutilised credit on inputs or input services filed on GSTN portal, was about Rs 30 crore. The trade data for exports to ascertain that firms with immense working capital needs were hit more by the lack of tax refunds than the sectors with a low capital requirement.

Limitations of Study

1. A sample size cannot always a correct indicator of the whole population.
2. Research is confined to 3 financial years i.e. 2017-18, 2018-19 and 2019-2020 only.
3. It is based only on textile and its associated sectors.
4. This paper is based on secondary data which was collected through GST portal of Government of India, various research paper, articles from business magazines.

Conclusion

Our recent research on the topic "Impact of Input Tax Credit Mechanism under GST over the Working Capital Management of Textile Industries" has provided us a more complete understanding on the subject matter. There are many challenges which emerge against the textile firms because of delay in input tax credit due to change in tax law with special reference to export oriented units. Another observation which we highlighted in our paper based on our findings that input tax credit on account of integrated tax shall first be utilised towards payment of output integrated tax, and the amount remaining, if any, may be utilised towards the payment of output central tax and output state tax or union territory tax. As per this provision a huge portion of the working capital is locked up in the form of input-tax credit receivable and a maximum portion of it becomes irrecoverable.

Researchers also observed that due to delayed input tax credit inflow & outflow of cash & cash equivalent of textile industries were highly impacted which leads to an urge for finding new avenues of short term finance but after the implementation of GST 18% tax rate is levied on the loan processing services which were 15% before GST.

In this modern era, it is very significant to have funds to operate the business of the textile. It is necessary for business to keep sufficient amount of working capital to run the business of textile companies efficiently. Through this study we try to find that how difficult it is for the firms to cope up with the changing requirements of external business environment

References

- *Kumar. S. (2019). Modelling the Agglomerated GST Refund and its Adverse Impact on Working Capital Requirement. SJCC Management Research Review, Vol - 9(1)(June 2019), 14.*
- *Bala, M. (2018). GST In India and its Impact on Indian Economy. Paper presented at the GST - Impact on Indian Economy Conference, Hindu Girls College, Jagadhari (Haryana), India. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3555294*
- *Geevetha R. (2018). Impact of GST on the Working Capital in the Textile Industry of Tiruppur. Journal of Emerging Technologies and Innovative Research, Volume 5(Issue 11).*
- *Jothi. Dr.K and Geethalakshmi. A, "liquidity and profitability position of select automobile companies in India", 2016, international journal of advance research in computer science and management studies, ISSN:2321-7782 (Online), vol.4, issue.1, pp.262-268.*
- *Ghorpade, S. S. B. D. N. (2019). Study on Impact of GST on Textile Industry. I.B.M.R. Wakad's Journal of Management Research, 1(6), 5.*
- *Journals of Institute of Chartered Accountant of India.*
- *Nirmal Jain - "Working Capital Management" B.B.A 5th Sem.*
- *Sahitya Bhawan Publication – "Advance Statistics" B.com (Hons.) 2nd Year.*
- *https://textilevaluechain.in/2019/05/18/cloth-production-in-india-sector-analysis/*
- *www.gstindia.com/basics-of-gst-implementation-in-india*
- *www.taxmann.com/bookstore/academic/working-capital management.*
- *www.bajajfinserv.in/impact-of-gst-on-personal-loan*

Learning amidst COVID-19 Pandemic: Students Outlook

Asst. Prof. Irene Thomas, Mr. Kundal Kohli, Mr. Kushagra Gehlot

Abstract

The World Health Organization has declared Covid-19 as a pandemic that has posed a contemporary threat to humanity. This pandemic has successfully forced global shutdown of several activities, including educational activities, and this has resulted in tremendous crisis-response migration of universities with online learning serving as the educational platform. This study aimed to know the effectiveness of learning and to investigate the challenges and opportunities of online learning during the outbreak of COVID-19 through the perspective of students. The main focus was on the higher education students in various colleges of Indore. This study employed a quantitative design as the data were collected through an online survey technique. This research study examines the attitudes of Pakistani higher education students towards compulsory digital and distance learning university courses amid Coronavirus (COVID-19). Higher Education students were surveyed to find their perspectives about online education in Indore (M.P.). The findings of the study highlighted that online learning cannot produce desired results in underdeveloped countries like India, where a vast majority of students are unable to access the internet due to technical as well as monetary issues. The lack of face-to-face interaction with the instructor, response time and absence of traditional classroom socialization were among some other issues highlighted by higher education students.

Keywords: COVID-19, Learning, Higher Education, Online Teaching, Challenges, Opportunities

Introduction

The World Health Organization (WHO) declared COVID-19 as a global public health emergency of international concern on 30th January 2020 as well as a pandemic on 11th March 2020 (Cucinotta & Vanelli, 2020).) Certainly, like many other aspects of everyday life, COVID-19 has had a serious impact on students, instructors, and educational organizations around the globe (Mailizar, Almanthari, Maulina, & Bruce, 2020). The pandemic caused schools, colleges and universities across the globe to shut down their campuses so that students could follow social distancing measures (Toquero, 2020). That being said, moving smoothly from an environment of conventional education to distance and virtual learning could not happen overnight. This rapid transformation is linked to various obstacles and challenges at this point (Crawford, Butler-Henderson, Rudolph, & Glowatz, 2020). But because nobody knows when this pandemic will disappear fully, educational institutions across the globe decided to use the already available technical resources to create online learning material for students of all academic fields (Kaur, 2020).

This was not the first time when conventional education activities were suspended. SARS coronavirus also negatively impacted conventional education activities of a large number of countries around the globe and not just SARS- CoV but H1N1 Flu outbreak also negatively impacted education activities in 2009 (Cauchemez et al., 2014). Similarly, Covid-19 compelled academic experts to reconsider the traditional way of face-to-face learning and they started considering distance learning as a feasible option. to fill the classroom, thus reducing the risk of infection for students before conventional activities are resumed (Kaur, 2020).

Online courses are provided by hundreds of institutions but two problems exist. First, from a macro viewpoint, very little is established regarding the effects and efficacy of online education (McPherson & Bacow, 2015). Second, the capacity to successfully teach digitally is likely to differ M. Adnan & K. Anwar / Journal of Pedagogical Sociology and Psychology, 2(1), 45-51 46 based on the wide range of learning goals that guide our instructional and educational priorities (Liguori & Winkler, 2020). Online learning can be effective in digitally advanced countries (Basilaia & Kvavadze (2020) which is why in India it is ineffective. However, in India, a significant deal of learning and teaching, as well as administrative activities of academic institutions are handled manually. Lack of access to fast, affordable and reliable internet connections hinders the process of online learning especially for those who are living in rural as well as marginalized communities of India (Sharma and Gupta, 2008).

Students who access the internet through smartphones are unable to take advantage of online learning because a significant amount of online content is not accessible via smartphones. The unexpected change to online learning became a measure of organizational agility (Wu, 2020), with several academic institutions primarily focused on the transfer of educational content to the digital world and not specifically on online teaching and delivery methods. Nonetheless, it was a reminder of the lack of resources in academic institutions and the social marginalization of students, where insufficient access and availability of the internet and the lack of latest technology affected organizational responsiveness and students' capacity to participate in digital learning (Zhong, 2020). Lack of proper interaction with instructors is another major concern associated with online learning. Additionally, concerns regarding any content of the online course are usually discussed with the relevant course instructor by e-mail, which requires response time (Zhong, 2020). Virtual classes cannot be of interest to students who are tactile learners. Conventional classroom socialization is another major missing in online learning. Students only communicate with their fellows digitally and never see fellow students in person, and thus the real-time sharing of ideas, knowledge and information is partially missing from the digital learning world (Britt, 2006). The current circumstances are unique; unlike normal digital learning situations, as some might argue, it is more accurately crisis learning (Pace, Pettit, & Barker, 2020). There is a stronger need for academic organizations to improve their curriculum and the usage of new instructional methods and strategies should be of utmost significance (Toquero, 2020). Educational institutions are also the focal points of social activities and interactions. If educational activities are suspended, many children and young people will miss social interaction-based activities that are necessary for growth and learning. Students should continue to learn, particularly underprivileged children and young adults, both of whom are impacted by school's suspension, so this is a huge issue to be tackled. While short term closure of academic institutions as a consequence of emergencies is not recent, the global scope and pace of present-day educational instability are sadly unparalleled and, if sustained, may inflict psychological distress and misery at various levels (McCarthy, 2020). Just after the closure of educational institutions across the country, all licensed higher education institutions in India were told to use e-learning and management systems to conduct online classes (Ali, 2020). Majority of educational institutions were forced to suspend their online classes for a limited time due to the unavailability of learning and management systems. Only a few higher-ranked universities of the country were able to start their online classes immediately. Majority of research on e-learning challenges and opportunities adoption has been conducted in a normal situation and context where e-learning was a non-compulsory method to amplify the learning and teaching cycle and interactive technology was utilized by very few national academic institutions. Just like conventional learning, there is satisfactory interaction in distance education among instructors and learners, the content is well-designed and up-to-date, the instructors are committed, and trained with the skills and possess the required knowledge.

However, the present-day situation is entirely different from the normal distance learning programs, where all higher education institutions across India are forced to implement distance learning methodologies regardless of limited resources and funds. M. Adnan & K. Anwar / Journal of Pedagogical Sociology and Psychology, 2(1), 45-51 47 A few recent research studies have explored the challenges and opportunities associated with e-learning during pandemics (Mailizar et al., 2020). Researchers are trying to explore the advantages and challenges of recent e-learning initiatives from the perspective of various stakeholders. The study conducted by Mailizar et al., (2020), suggested that students' voices are important on this issue, therefore, future research should investigate students' opinions regarding online learning to examine the challenges faced by students. More research is needed to explore the challenges of utilizing e-learning that hinders students from achieving their learning goals. Basilaia and Kvavadze (2020) also suggested that the quality of learning online should be investigated in future research studies.

The Objectives

1. To know the effectiveness of learning amidst COVID-19 in Indore (M.P.) from higher education students' perspectives.
2. To highlight the challenges and opportunities of online learning faced by higher education students.

Research Methodology

Sample

The key purpose of this research study was to find the general attitudes of Indian higher education students towards compulsory digital and distance learning university courses amidst Coronavirus (COVID-19). Random sampling method was selected to conduct the survey. The sample of the study included 112 higher education students: 73 female and 39 male participants. The participants included undergraduate students of St. Paul Institute of Professional Studies, Indore (M.P.). All the students participated in the survey were currently attending online courses or included those who finished their last academic year virtually.

Survey

An online survey technique (Google Forms) in the name **Survey for the Effectiveness of Learning amid COVID-19** was used to gather data about the attitudes of Indian higher education students regarding online teaching. A modified version of Bernard, Brauer, Abrami, and Surkes (2004) 38-item questionnaire was used to assess the effectiveness of online

learning. A pilot test of the survey was administered to students of St. Paul Institute of Professional Studies, Indore (M.P.). Appropriate revisions were made based on their comments and suggestions. Necessary modifications were made based on their ideas and feedback.

Data Analysis

The data obtained through an online survey were analysed by frequency of common students' responses and were stated in percentages. Demographic data and a graph were obtained using the 3-point Likert scale that offers *agree* and *disagree* as to the polar points along with a neutral option and is reported in percentage of students' responses. To achieve the reliability, one of the authors did the analysis and the others revised it.

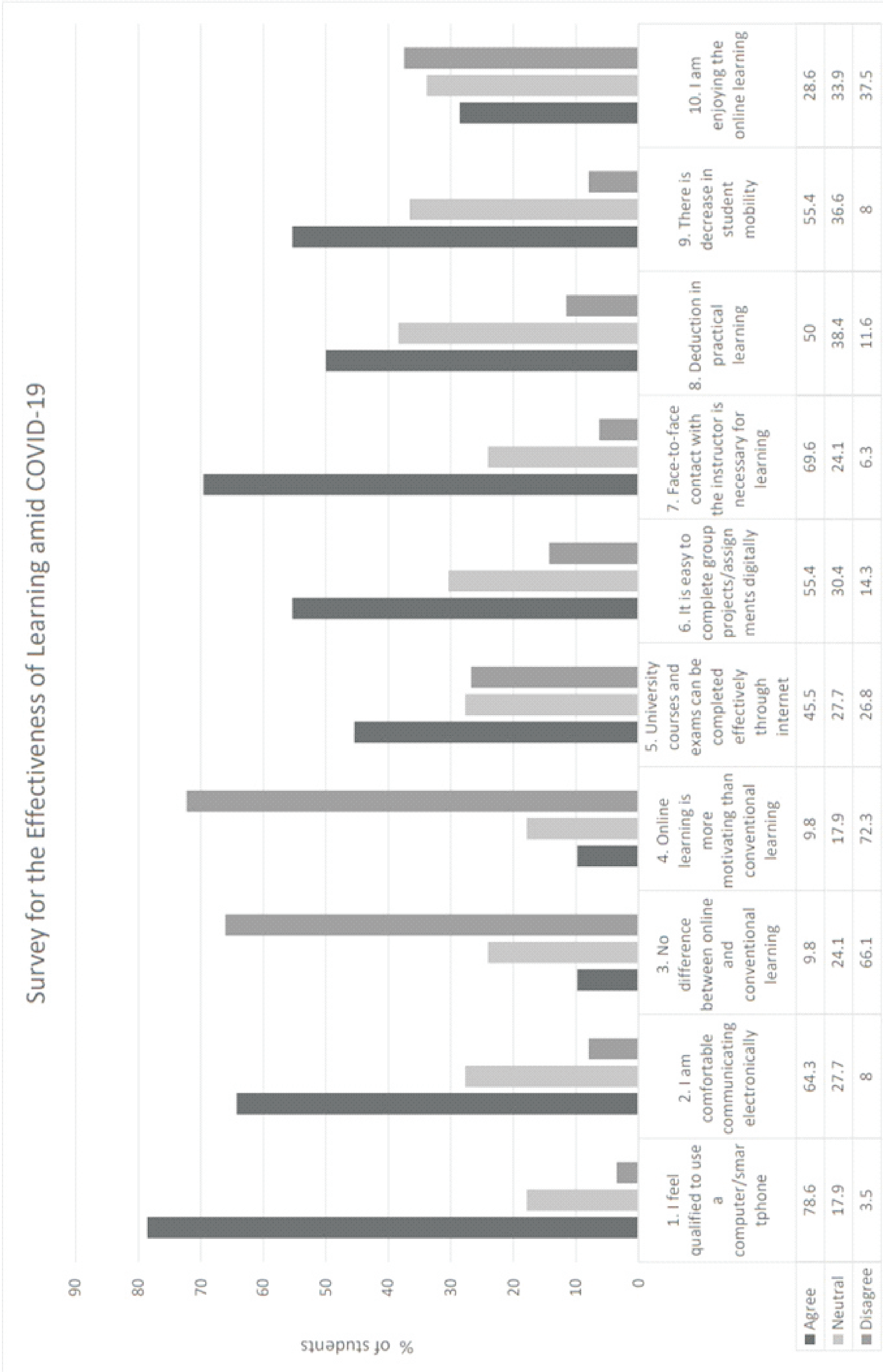
Results

Out of total 112 higher education students, 34.8% (n=39) are males and 65.2% (n=73) are females. Students between the age range of 16-20 were 75% (n=84) of the total students, whereas 25% (n=26) were between the age range of 21-25.

As shown in graph and data table, 78.6% students feel qualified to use a computer, smartphone or any technical device which is pre-requisite to attend the online classes, unfortunately there were also 3.5% students who are not skilful to use them and rest showed neutral response. In examining whether students feel comfortable communicating electronically 64.3% of students reported that they are comfortable communicating digitally, while 8% feel that they are face problems in digital communication.

While responding to the question whether online and conventional learning is same, 66.1% reported that online learning is way different from conventional learning mode, while 24.1% feel that there is little difference between online and conventional learning. Only 9.8% of students feel that online learning is more motivating than conventional learning, while the majority of the students (72.3%) feel voted against the notion that online learning is more motivating than conventional learning.

When exploring the opinion of higher education students about the completion of entire university courses and respective exams through the internet without difficulty, 26.8% students reported that it is not possible to effectively complete entire university courses with exams through online means, while 45.5% reported that it is possible to complete an entire course through distance learning. 14.3% of students reported that they feel difficulties while doing group projects or assignments through distance education, while 55.4% of students feel that group projects and assignments can be completed digitally. While reporting about the effectiveness of face-to-face interaction, 69.6% of students feel that face-to-face contact with an instructor is necessary for learning and distance learning. Half students observed the deduction in their practical learning as compared to the conventional learning while 11.6% supported practical learning through online classes. COVID-19 has had an impact on student mobility, which is reported by 55.4% students while 36.8% showed neutral response. Students are getting bore with the online learning as 35.5% are not enjoying it, whereas 28.6% students said that they are enjoying the new normal.


Survey for the Effectiveness of Learning amid COVID-19
% of students
0
10
20
30
40
50
60
70
80
90
1. I feel qualified to use a computer/smartphone
2. I am comfortable communicating electronically
3. No difference between online and conventional learning
4. Online learning is more motivating than conventional learning
5. University courses and exams can be completed effectively through internet
6. It is easy to complete group projects/assignments digitally
7. Face-to-face contact with the instructor is necessary for learning
8. Deduction in practical learning
9. There is decrease in student mobility
10. I am enjoying the online learning
Agree 78.6 64.3 9.8 9.8 45.5 55.4 69.6 50 55.4 28.6
Neutral 17.9 27.7 24.1 17.9 27.7 30.4 24.1 38.4 36.6 33.9
Disagree 3.5 8 66.1 72.3 26.8 14.3 6.3 11.6 8 37.5

Discussion

Majority of the surveyed higher education students have reservations about online/digital learning. Lack of access to internet facilities, lack of proper interaction and contact with students and instructors and ineffective technology were among the major challenges faced by higher education students of Indore (M.P). The sudden shift from traditional classrooms and face-to-face learning to online learning has resulted in a completely different learning experience for students. Most students do not have access to high speed or reliable internet services and are thus struggling with online learning. The research also indicated additional challenges faced by students like lack of campus socialization, group study issues and instructor's response time. Survey participants also reported that traditional classroom learning was more effective as compared to online learning or distance education. There are some advantages, disadvantages and recommendations which help us to understand students outlook towards covid-19.

Advantages: Students could conveniently access teachers' administrative tasks such as recording of lectures and marking attendance. Both the students and teachers had an opinion that online learning modalities had encouraged student-centeredness during this lockdown situation. The student had become self-directed learners and they learnt asynchronously at any time in a day.

Limitations: students said that through online learning modalities they were unable to teach and learn practical work. They could only teach and assess knowledge component. Due to lack of immediate feedback, teachers were unable to assess students' understanding during online lecturing. The students also reported limited attention span and resource intensive nature of online learning as a limitation. Some teachers also mentioned that during online study, students misbehaved and tried to access online resources during assessments.

Recommendations: students suggested continuous faculty development. They recommended a reduction in cognitive load and increased interactivities during online teaching. Those who have practical subjects like, science psychology, etc suggested ways to start online Case Based Learning. However, some were also of the opinion that there should be revision classes along with psychomotor hands-on teaching after the COVID-19 pandemic is under control. To enhance quality, they suggested buying premium software and other proctoring software to detect cheating and plagiarism.

Conclusion

COVID-19 impacted the conventional learning method of academic institutions across the world. The administrations of schools, colleges and universities opted for online lectures/classes as an alternative way to resume education. Although online learning is proving helpful in safeguarding students' and faculty's health amid COVID-19 pandemic, however, it is not as effective as conventional learning. where a vast majority of students are unable to access the internet due to technical as well as monetary issues. This study addressed the effectiveness of online versus traditional classes especially for students of higher education. As per this study, apart from technical and monetary issues students also reported a few other difficulties like lack of interaction with the instructor, response time and absence of traditional classroom socialization. The lack of on-campus socialization has caused difficulties for students to do group projects in distance learning mode.

References

- *Mukhtar, K., Javed, K., Arooj, M., & Sethi, A. (2020). Advantages, Limitations and Recommendations for online learning during COVID-19 pandemic era. Pakistan journal of medical sciences, 36(COVID19-S4), S27.*
- *Daniel, J. (2020). Education and the COVID-19 pandemic. Prospects, 49(1), 91-96.*
- *Adnan, M., & Anwar, K. (2020). Online Learning amid the COVID-19 Pandemic: Students' Perspectives. Online Submission, 2(1), 45-51.*
- *Almaiah, M. A., Al-Khasawneh, A., & Althunibat, A. (2020). Exploring the critical challenges and factors influencing the E-learning system usage during COVID-19 pandemic. Education and Information Technologies, 25, 5261- 5280.*
- *Adedoyin, O. B., & Soykan, E. (2020). Covid-19 pandemic and online learning: the challenges and opportunities. Interactive Learning Environments, 1-13.*
- *Ali, W. (2020). Online and remote learning in higher education institutes: A necessity in light of COVID-19 pandemic. Higher Education Studies, 10(3), 16- 25.*
- *Rubin, E. J., Harrington, D. P., Hogan, J. W., Gatsonis, C., Baden, L. R., & Hamel, M. B. (2020). The urgency of care during the Covid-19 pandemic— learning as we go.*
- *Reimers, F., Schleicher, A., Saavedra, J., & Tuominen, S. (2020). Supporting the continuation of teaching and learning during the COVID-19 Pandemic. Oecd, 1(1), 1-38.*
- *Li, J., Ghosh, R., & Nachmias, S. (2020). In a time of COVID-19 pandemic, stay healthy, connected, productive, and learning: Words from the editorial team of HRDI.*
- *Wargadinata, W., Maimunah, I., Eva, D., & Rofiq, Z. (2020). Student's responses on learning in the early COVID-19 pandemic. Tadris: Journal of Education and Teacher Training, 5(1), 141-153.*
- *Engzell, P., Frey, A., & Verhagen, M. D. (2020). Learning inequality during the COVID-19 pandemic.*
- *Radha, R., Mahalakshmi, K., Kumar, V. S., & Saravanakumar, A. R. (2020). E- Learning during lockdown of Covid-19 pandemic: A global perspective. International journal of control and automation, 13(4), 1088- 1099.*
- *Allo, M. D. (2020). Is the online learning good in the midst of Covid-19 Pandemic? The case of EFL learners. Jurnal Sinestesia, 10(1), 1-10.*
- *Orlov, G., McKee, D., Berry, J., Boyle, A., DiCiccio, T., Ransom, T., ... & Stoye, J. (2021). Learning during the covid-19 pandemic: it is not who you teach, but how you teach. Economics Letters, 109812.*

- *Gonzalez, T., De La Rubia, M. A., Hincz, K. P., Comas-Lopez, M., Subirats, L., Fort, S., & Sacha, G. M. (2020). Influence of COVID-19 confinement on students' performance in higher education. PloS one, 15(10), e0239490.*
- *Torres Martín, C., Acal, C., El Honrani, M., & Mingorance Estrada, Á. C. (2021). Impact on the Virtual Learning Environment Due to COVID-19. Sustainability, 13(2), 582.*

LGBT: The Third Dimension of our Society

Dr. Meghana Raikar and Ms. Aashisha Joseph

Abstract

Like many of the third world countries India became neo-liberal economy after 1990s but tumultuous phase of change has least been influenced by so called universalistic liberal human values. Social system and institutional set up continue to produce and inculcate patriarchal mind set and Indian society still operates within 'Gender Box'. Disparity does exist in terms of social, economic, political, educational, religious and cultural development. Along with Lesbians, Gays, Bisexual and Transgender, LGBT community includes sexual minorities, trans-sexual, cross dressers, transvestites, gigolos, heterosexuals, heterosexuals, hijaras, kotis, queers and gender non-conformists. Individuals with such an identity are generally not treated as equal in the society or by State. Society based discrimination starts from the family, community, peer group and often gets extended to the cultural, educational and economic systems including employment to public and private enterprises. Transgender receives unequal, unfair and mala-fide treatment in all the existing medical systems in India. State sponsored discrimination is reflected remarkably in the Constitution and Indian Penal Code. It provides enough scope and space to discriminate them through the system of Criminal and Civil Law. Such individuals are treated as pathological, anti-social and anti-people. This notion gets legitimized through provisions of Indian Penal Code (IPC) Section 377, Army, Navy and Police Acts. The time has come for required changes in the Indian Constitution in general and IPC in particular. Equally crucial is to argue that the mind set of people in the society needs to be changed so that gender equality can be assured to millions of LGBT people who are creative, progressive, intelligent and good human beings.

Keywords: Tumultuous, Gigolos, Transvestites, Mala-fide

Introduction

"Openness may not completely disarm prejudice, but it's a good place to start." -Jason Collins

What is third dimension? Is it a necessary evil or a blessing in disguise? Third Dimension is a hidden side of the society that is to be discussed openly in front of the aware citizens of India. LGBT (Lesbian, Gay, Bisexual and Transgender) community is often termed as the dark side of the society but they are rather the bright side of the society. LGBT community completes our society as a whole. It is relevant from the histories of revolution where riots and bloodsheds are the only conclusion, whenever there was a wind of change. Change is the only constant but it took time for this realization to spread in the society.

Description: Defining the acronym (LGBT)-

Lesbian- A woman who is enduring physical, romantic, and/or emotional attraction is to other women. Some lesbians may prefer to identify as gay or as gay women.

Gay- The adjective used to describe people whose enduring physical, romantic, and/or emotional attractions are to people of the same sex. Sometimes lesbian is the preferred term for women.

Bisexual- A person having the capacity to form enduring physical, romantic, and/or emotional attractions to those of the same gender or to those of another gender is called bisexual.

Transgender- An umbrella term for people whose gender identity and/or gender expression differs from what is typically associated with the sex they were assigned at birth.

In 2014, Jason Collins made history by becoming the first male professional athlete to publicly identify himself as gay. After his announcement, a flood of other queer athletes began declaring their sexuality, revealing to the world that some of our greatest sports figures are in fact LGBTQ. This was a milestone for the fight for equality because, as Collins says, being open about sexual orientation is an important step towards ending prejudice. Being a sports figure, he was not accepted as a gay in the society but he resisted and accepted his true persona as a gay. This incident made a huge way for the road to revolution as many transgender, lesbians, and gay started seeing this as an opportunity for finding their true status in the society. There was a hope for attaining individuality in the chaotic society. Many transgender activists like **Zanele Muholi, Barbara Gittings, Sylvia Rivera** and **Marsha P. Johnson** fought for their gay rights and status. They were the world famous figures who were the pioneer of LGBT revolution.

Marsha P. Johnson was a trans-rights activist who played a big role in important moments for the LGBTQ+ movement, such as the Stonewall protests. Marsha P. Johnson was an African-American gay man and drag artist - someone who dresses extravagantly and performs as a woman - from New Jersey, whose activism in the 1960s and 70s had a huge impact on the LGBTQ+ community.

At this time, being gay was classified as a mental illness in the United States. Gay people were regularly threatened and beaten by police, and were shunned by many in society.

Marsha said the "P" stood for "Pay it no mind" - a phrase they used when people commented negatively on their appearance or life choices. Marsha and good friend Sylvia Rivera, who was also an activist, founded *STAR*- Street Transvestite Action Revolutionaries - an organization to support gay and Trans individuals who had been left homeless. Much of Marsha's life was dedicated to helping others, despite suffering several mental health issues. Marsha was nicknamed the "Saint of Christopher Street" (where the Stonewall Inn is located), because of the generosity they had shown towards people in New York's LGBTQ+ community.

Although, she had a great impact on everyone but still she was considered as a thorn in an aesthetic garden of the so called right people. Marsha went missing in 1992 and six days later police found Marsha's body. They said nobody else had been responsible for the death. Twenty years later, in 2012, campaigner Mariah Lopez was successful in getting the New York police department to reopen Marsha's case as a possible murder. After the NYPD (New York Police Department) reopened the case, the police reclassified Johnson's cause of death from "suicide" to undetermined. She was a legendary icon for everyone but still went through the pain which was unwanted and unknown. Marsha has always been a mystery and inspiration for the LGBT community. Her life journey showed that this fight for the gay rights will be a tough one filled with pain, hurt, ignorance and tragedies. Gradually, people started realizing the fact that "Gay Lives matter". Therefore, people started accepting the importance and fact of being gay and started giving ample opportunities to LGBT community. One such great example of transmutation is of **Jóhanna Sigurðardóttir**, an Icelandic politician and the former Prime Minister of Iceland. She became active in the trade union movement, serving as an officer. She wasthe first openly lesbian head of the state.She uttered words during a speech at a 2014 Pride festival which were a pure bliss for every listener. In this speech, she was thankful that her native country was making strides towards acceptance and equal rights for LGBTQ people. However, she emphasized that until these rights are status quo all over the world, we cannot consider ourselves truly free. This marked one of the first calls from a head of state to make LGBTQ rights the standard worldwide. This marked a great leap of faith for the community. She became Prime Minister at the beginning of 2009, when Iceland had been hit by the hardest economic crisis her nation has ever experienced. So she had huge problems to deal with and was under enormous pressure. But, of course, she was proud of becoming the first Icelandic female Prime Minister and of being trusted with this difficult task.

During her term in office, she experienced a roller-coaster ride as she had enormous responsibilities on her shoulders. She tried to make all decisions with equality in mind. For example: she appointed an equal number of men and women in her Government, she introduced gender budgeting and also passed a law to make it mandatory for both public and private companies to have gender equality on their boards … no less than 40% of men or women." Over the past decade, the nation has made unprecedented progress towards LGBT equality but discrimination against them is still prevalent till date.

Conclusion

The richness, beauty and depths of love can only be fully experienced in a climate of complete openness, honesty and vulnerability. The January 2017 survey shows that, despite progress, in 2016 discrimination remained a widespread threat to LGBT people's well-being, health, and economic security.

Data showed how people have experienced sexual orientation or gender-identity-based discrimination in the past year:

1. 68.5 percent reported that discrimination at least somewhat negatively affected their psychological well-being.
2. 43.7 percent reported that discrimination negatively impacted their physical well-being.
3. 47.7 percent reported that discrimination negatively impacted their spiritual well-being.
4. 38.5 percent reported discrimination negatively impacted their school environment.
5. 52.8 percent reported that discrimination negatively impacted their work environment.

6. 56.6 report it negatively impacted their neighborhood and community environment.

All in all LGBT community was affected and is still affecting through this discrimination. Therefore, it is the duty of the government and higher organizations to take charge and act for the betterment of LGBT community. However, in the history verdict of Supreme Court of India on September 6, 2018, they decriminalized the section 377 of IPC and allowed gay sex among consenting adults in private. The SC ruled that consensual gay sex is not a crime saying sexual orientation is natural and people have no control over it. Indian government also enacted some state laws which provide Transgender Welfare Policy. Through these policies LGBT community can now have Sex Reassignment Surgeries (SRS); proper education and reservation in competitive exams like UPSC, SSC; improved social and economic status; pension schemes and health facilities. The list is endless but there is still a need to change the rusted mentality of the society and accepting LGBTs as the third side of our society. This is called development in its true sense and it would not be easy but as the famous transgender activist once said. **"I'm not missing a minute of this. It's a revolution!" – Sylvia Rivera.** So, let's begin the REVOLUTION.

References

- *Ella Patrick. (2018). Ella International Lesbian Festival. San Francisco, CA. https://ellafestival.com/johanna-sigurdardottir/*
- *Sejal Singh and Laura E. Durso. (May 2, 2017). Center for American Progress. US. https://www.americanprogress.org/issues/lgbtqrights*
- *Amit Kumar Sinha. (March 15, 2020). India Law Journal. India. https://www.indialawjournal.org/archives/volume3/issue_4/article_by_amit.html*
- *Sascha Gasser. (21 June 2016). Philanthropy Impact.122 Leadenhall St, London https://www.philanthropy-impact.org/events/event-listing/issues*
- *J.A Thompson. (30 Jun 2020). BBC.UK. https://www.bbc.co.uk/newsround/*

M-Learning – A New Stage E-Learning

Dr. Sandeep Raghuvanshi, Mr. Kunal Jain, Ms. Ishika Jain

Abstract

Distance learning, electronic learning and mobile learning offer methods, which decrease the limitations of traditional education. This paper discusses the existing devices and technologies appropriate to realise mobile learning. Mobile learning as new stage of distance and e-learning is also examined.

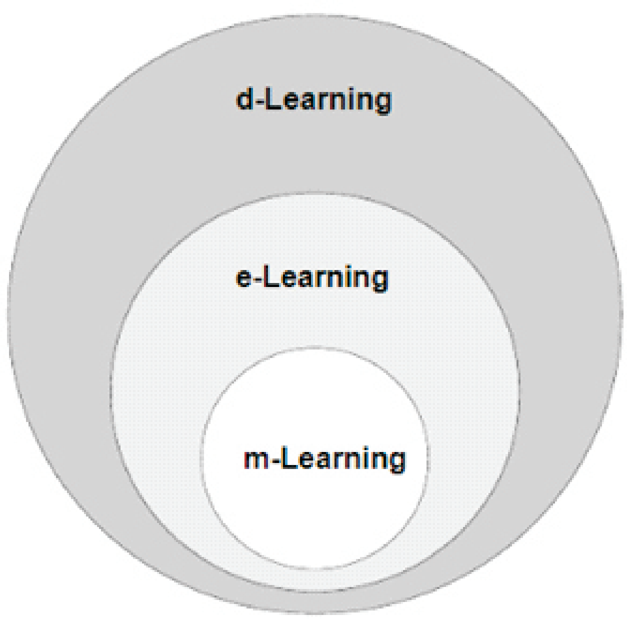
Keywords: M - learning, E - learning, Education, D – learning.

Introduction

The traditional education is made in classrooms where the teacher presents the learning material to a group of students. The educational technology depends mainly of teacher and the students must physically participate in the learning process. Regardless of obvious advantages as a direct contact between a teacher and students and immediate feedback the traditional classroom education has many disadvantages. For example, if the student has no ability to take part in some lesson, he or she will miss the training material. These disadvantages lead to search for new and more effective educational methods.

Layout

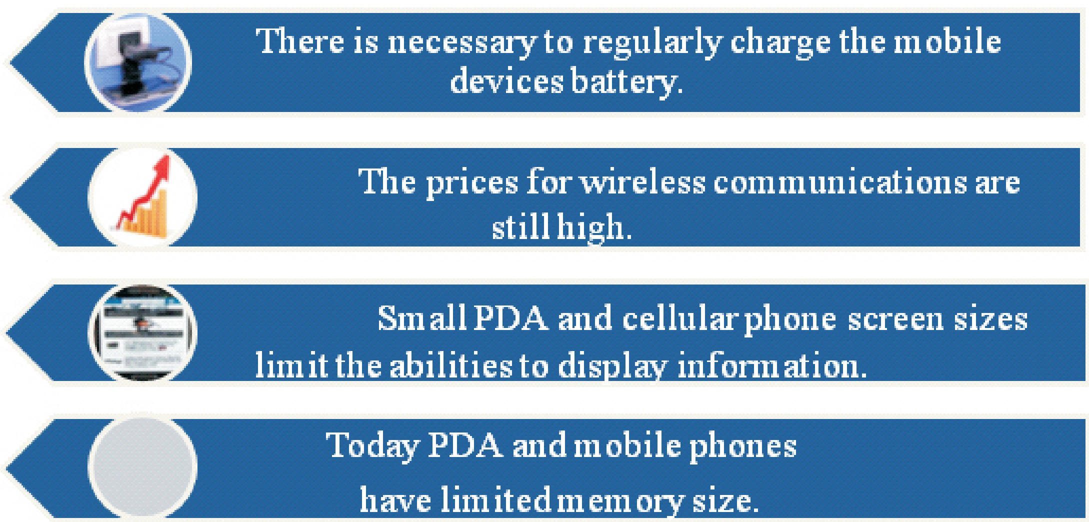
This paper discusses the existing devices and technologies to realize m-Learning asnew stage of the progress of distance learning (d-Learning) and e-Learning.By nature the m-Learning is a form of existing d-Learning and e-Learning. Historicallythe distance education has more than one hundred years of experience and traditions. It'smain characteristic is the distance and time separation between teacher and students.The e-Learning offers new methods for distance education based on computer and net technologies. Simultaneous to e-Learning the other forms of d-Learning still exist (for example satellite based d-Learning).



Advantages of M-Learning

1. Access anywhere and anytime.
2. Covers a huge distance.
3. Variety of content.
4. Encourages students.
5. Tests your knowledge

Problems



Growth

Mobile learning is widely used in schools, workplaces, museums, cities and rural areas around the world. In comparison to traditional classroom pedagogical approaches, mobile learning allows widened opportunities for timing, location, accessibility and context of learning.

Main Types of Mobile Devices used in Education Process

1. **Note Book computers:** From one hand they have such abilities as desktop personal computer; from the other hand they have small sizes and support wireless communications. Their prices are still high.
2. **Tablet PC:** These are one of the newest mobile devices. They also have full range of abilities as personal computers. Some of them haven't keyboard but have software to recognise handwritten text. It is relatively expensive.
3. **Personal Digital Assistant (PDA):** They have small sizes and significant processor power. New models support more than 65000 colors, recognize handwritten text and can play different types of multimedia files. The main operating systems used are Palm and Microsoft Pocket PC.
4. **Cellular phones:** The low-class devices mainly can be used for voice communication and sending and

receiving of text messages (SMS). Some of their disadvantages are low memory capacity and low data transfer rate. The cellular phones from the higher class can be used to Internet access via WAP or GPRS technologies. They also can be used to send and receive the multimedia messages (MMS). Their prices continuously decrease.

5. **Smart Phones:** They are hybrid devices which combine the abilities of cellular phones and PDA. They have smaller sizes than PDA and bigger than cellular phones. Typically, they haven't full sized keyboard and can recognise handwritten text. They use Symbian, Windows Mobile or another operating system. As they have Internet browsers, they have potentiality to be successfully used in the mobile multimedia education.

Percentage Showing how many School Students are using M – Learning

Schools	Percentage
Elementary schools' students	45
High school students	63
Middle school students	65

Conclusion

Regardless of existing till now disadvantages the m-Learning will became more and more popular with the progress of information and communication technologies. It's common use with the traditional education will correspond to the needs of educational quality improve. The educational process will became more flexible and will fulfill to the needs of life long learning. M-Learning also can assure good educational opportunities for disabled people.

References

- *Crompton, H. (2013). "A historical overview of mobile learning: Toward learner-cantered education". In Z. L. Berge & L. Y. Muilenburg (Eds.), Handbook of mobile learning (pp. 3–14). Florence, KY: Rutledge.*
- *The evolution of e learning announced (2016) vol.6, no.3, retrieved April 2021 , from www.iiste,org*
- *M learning a new stage of e learning announced (2004) Retrieved April 2021, from https://mindmeister.com*
- *M learning a new stage of e learning announced (2004) Retrieved April 2021,from https://researchgate.net*

Pregnancy in Adolescent Age

Dr. Sarika Pandey, Mr. Shubham Kaushik, Mr. Yash Golcha

Abstract

Adolescence is a transitional age from childhood to adulthood that is characterized by physical, physiological, psychosocial and behavioral changes that are influenced to a large extent by age, culture and socialization of the individual. This study attempts to determine the lived experience of early pregnancy among high and low performing students in terms of causes, effects, challenges, and their coping mechanisms and seeks to understand experiences of teenage motherhood. It also reviews the intersection between adolescent pregnancy and mental health. The research involving mental health risks for adolescent pregnancy because of their negative effects on perinatal outcomes and long-term moribidity and for parents who are teenagers are discussed. Depression and conduct disorder have emerged with the most attention. Research-based treatment of these disorders in adolescents is presented. Adolescent Pregnancy have emerged as major social issues in recent years, which is an issue of life and death to the teenagers. This has raised large numbers of campaigns and awareness to lessen its occurrence. This paper reviews the problem of early childbearing, discussing about the issue as well as the reason why this problem is of major concern, and suggests some possible solutions. It also provides information on a number of resources that could be useful to social work professionals and parents. It is a problem in both developed and developing countries and is considered a high-risk group.

Keywords: Teenage pregnancy, Motherhood, Sex Education, Forced Marriage

Introduction

Teenage pregnancy is when a woman under 20 gets pregnant. It usually refers to teens between the ages of 15-19. But it can include girls as young as 10. It's also called teen pregnancy or adolescent pregnancy. Pregnancy can occur with sexual intercourse after the start of ovulation, which can be before the first menstrual (menarche) but usually occurs after the onset of periods. In well-nourished girls, the first period usually takes place around the age of 12 or 13. Teenage pregnancy is a **gobal problem** and is more likely to occur in marginalised communities, commonly driven by poverty, lack of education and employment opportunities. It remains a major contributor to maternal and child mortality, and intergenerational cycles of ill-health and poverty.

In 2017, an estimate of 11.8 million teenage pregnancies occurred in India. According to the National Family Health Survey 4 7.9% of women aged 15-19 years, were already mothers or pregnant at the time of the survey, with the prevalence higher in rural areas (9.2%) compared to urban areas (5%). The burden of teenage pregnancies was highest in Tripura (18.8%), West Bengal (18%) and Assam (14%) in the country (NFHS-4). In fact, India has one of the highest rates of early marriage in the world. The recent National Family Health Survey (NFHS) estimates that 27 percent of girls in India are married before their 18th birthday. Therefore, it is not surprising that we have one of the world's highest numbers of teenage mothers, in India. One in four Indian women (26.8 percent) is married before 18, and 7.8 percent of women aged 15 to 19 are pregnant or mothers, according to the latest available National Family Health Survey (NFHS)-4 data. Adolescent pregnancies (to women under 20 years old) amounted to 598 deliveries, or 10% of deliveries. The perinatal mortality rate among teenage first births to high-risk mothers (238) under 18 years old was 67.2 per 100 births; the neonatal mortality rate was 61.4.

Teenage Pregnancy Symptoms

Missing one or more menstrual periods is the classic sign of pregnancy. But this can be tricky for teenage girls, whose periods aren't yet regular. It can also be tricky for girls whose cycles are off as a result of dieting or exercise, low body fat from sports, or anorexia.

The full list of pregnancy signs includes:

1. A missed menstrual period
2. Nausea or vomiting - called "morning sickness," though it can happen throughout the day
3. Sudden, intense aversion to certain foods, especially meats or fatty, fried foods
4. Sore nipples or breasts
5. Unusual fatigue
6. Frequent urination
7. Unusual mood swings
8. Feeling lightheaded
9. Weight gain
10. Swelling belly

Causes and Effects

Girls who give birth at a young age have a higher risk of maternal death and infant mortality. Those who survive, often have to face obstetric complications and the challenges surrounding low birth weight. When teens fall pregnant they are forced to drop out of school which lowers their chances of finding employment. This in turn lowers the family income and leads to a higher dependency ratio as they are forced to depend on parents or grandparents to provide for the newborn. This situation further exacerbates the poverty cycle already prevalent within illiterate communities and in this way the shackles of poverty are passed from one generation to the next. Pregnant teens face stigmatism and discrimination from both peers and elders. Statistics reveal that they are less likely to get married increasing the likelihood of abuse. They have less support and spend their days in a home environment which is not stimulating. Their education will take a back seat as pregnancy issues will first lead to poor academic performance, school absenteeism before they become school dropouts. These girls very rarely return to school after they have given birth, which means that their education level remains at a low standard. India bears economic losses of $7.7 billion a year due to teenage pregnancies. An earlier estimate by health ministry suggested economic losses of teenage pregnancies at 12% of the gross domestic product (GDP).

In India, more than 50 per cent adolescents who are married have already given birth to children. As is evident from statistical data, the prevalence of teenage pregnancies is inversely proportional to their levels of education. At least twenty per cent of the women who got pregnant as teenagers had no schooling. There is also a higher prevalence of teenage pregnancies at 10.6% in the poorest wealth quintile and tends to lower at 2.5% in the highest quintile. Similarly, teenage pregnancies tend to be higher in scheduled tribe communities as compared to other castes.

Although the trend of early marriages is on the decline, at least 27 percent of women are married before the legal age of 18 years. The trend is higher in West Bengal (44%), Bihar (42%), Jharkhand (39%), and Andhra Pradesh (36%) and lowest in Lakshadweep (5%), Jammu & Kashmir and Kerala (9%). This shows the correlation between high rates of adolescent marriages with low levels of education.

Major cause:

1. Having parents with low education levels

2. A history of child abuse

3. Limited social networks

4. Living in chaotic and unstable home environments

5. Living in low-income communities

6. Premature birth

7. Stillbirth

8. Maternal mortality

Some possible solutions

Teenage pregnancies can be reduced by promoting marriage to later years, by education, and by making contraceptive services easily and freely available and publishing them widely. Laws like Prohibition of Child Marriage Restraint Act, 2006, have brought down the number of child marriages. The national program on adolescent health "Rashtriya Kishor Swasthya Karyakram" (RKSK), was launched in 2014. RKSK provides an impetus to the adolescent health interventions by a renewed focus on community-based health promotion and prevention combined with clinical-based preventive and curative services.

Abstinence

Abstinence from sex before marriage can prevent the teenage pregnancy at large. Parents should not depend solely on schools to educate children about sex education. The forbidden fruit is often the sweetest but its consequences can be dangerous. Early sexual intercourse increases the risks of sexually transformed diseases including HIV- AIDS. Self-discipline is always better then regret.

Awareness

Having safe sex by taking precautions is the best way to prevent unwanted early pregnancies. Parents should educate teenagers about various contraception methods. You are not encouraging your children to have sex by informing them about birth controls and sex. So be prompt and communicate.

Abortion

Abortion is the worthiest option when it comes to the teenage pregnancy. In most cases teenage girls are not capable of raising child due to social, financial and physiological reasons. In western countries many teenage mothers do prefer to give birth to the child. Some may consider abortion. It is highly situational.

Adoption

Adoption is another potential option. Sometimes diagnosis of pregnancy is done late. In rare cases abortion is not possible due to various medical reasons. There are many people who are ready to adopt children. Very few teenage mothers though opt for letting their child adopted. However, adoption must take place through a legal process.

Teenagers who have no option but to give birth need to make many lifestyle changes to ensure healthy child birth. In India if a girl bears child before marriage, she is subjected to traumatic experiences. Life can change entirely and a young woman may be forced to grow up before her time. The only possible way to avoid teenage pregnancy is by awareness and communication. Be approachable and build your relationships on trust. Enlighten your children about the use of birth control methods and provide adequate sex education. Ignorance is not always bliss.

Conclusion

It is fairly clear from all of this research that by creating awareness and providing proper sex education to teenagers we can control pregnancy in adolescent age and it should be talked about and should not go unnoticed. A positive and encouraging attitude has to developed among the family members and parents. School teachers should be trained on adolescent health. Family members in the community to be informed and educated about this problem because they play a crucial role in the shaping the adolescent behavior. Adolescents should be provided a safe, secure and supportive environment. Nurses can use proper communication and education with teen moms to deal with unstable emotions. Teens should not be limited by policies. They need a reality check need to understand the real-life struggles of being a parent and they need to see the cost of it isn't cheap either.

References

- *Adolescent pregnancy, World Health Organisation.*
- *Ghose N, Ghosh B. Obstetric behaviour in teenagers: A study of 1138 consecutive cases. J Obstet Gynecol India 1976;26:722-6.*
- *National Family Health Surveys, India. Key findings from NFHS-3 International Institute for Population Sciences Mumbai India.*
- *Pathak KB, Ram. Adolescent motherhood: Problems and consequences. J Fam Welfare 1993;39:17-23.*
- *Teen pregnancy (2004) in Encyclopedia of women health.*

Spirituality and its impact on Work place post Covid – 19

Dr. Ajay Patil and Mr. Aashil Joshi

Abstract

Spirituality at the workplace has been widely discussed over the past few decades and is a much-disputed field of inquiry that is gaining interest from practitioners and scholars. Previously, workplace was portrayed as a place where task fulfillment goals were of paramount importance. But in the current scenario the concepts of workplaces have changed a lot. Nowadays, organizations are suffering from loss of business, strained customer relationships, delayed contracts and employee exits. Spirituality is now being used as a crucial attribute to deal with various issues like stress and to solve business situations. The purpose of this study is to gain a better understanding of the direction in which this field of study is evolving and to gain a better understanding of the application of spirituality in the workplace especially post Covid-19.

Keywords: Workplace, Spirituality, Pandemic

Introduction

Spirituality can be seen as a belief that an individual maintains complete harmony with nature and the environment around with a feeling of being present along with some supreme power that drives all forces of nature.

A workplace or place of employment is a location where people perform tasks, jobs and projects for their employer. We can observe a lot of workplaces changes now a days one of them is real and another is virtual. Regardless of the setting, the most productive workplaces possess an efficient and positive environment where employees have the tools they need. Understanding what a workplace is and how to create a productive environment are important factors for leaders in building a business.

The impact of the COVID-19 on workplace is prominently seen like limiting the number of people in offices, meeting room, social distancing, and reinforcing cleaning measures. Also, to provide guidelines and create protocols like posters with instructions for employees, have signs marking the mandatory distances, check employees' temperature before allowing them to enter the workplace and separate employees who are suspected to have COVID-19 or have had contact with someone who has been confirmed to have COVID-19.

The spirituality at work might seem like being religious at work, but nothing can be further from the truth and further, it has no relationship with either religious practices or beliefs. It includes many aspects like meaningful work, sense of community, and organizational value. Though it has been observed that the spirituality at work place has brought about a lot of positive results yet the main belief stay clouded ands yet to be discovered as it's too abstract to correlate these two topics. It is important to recognize that people who are experiencing serious stress and change may not be capable of performing exactly as they have in the past. Stress can cause physical, emotional, and behavioral problems which can affect your health, energy, well-being, mental alertness, and personal and professional relationships. Secondly Absenteeism affect individual productivity and thus work gets delayed in such an organization.

Literature Review

S.No	Name of Author	Review on Spirituality, workplace and covid 19
1.	Ashmos & Duchon 2020	Identified a deep sense of meaning and purpose in ones and device few suggestions focusing work as a vocation or a call from within.
2.	Curtis W. Hart & Harlod G. Koenig 2020	Made an attempt to relate religion and religious beliefs as a tool to maintain peace and overcome situations of covid-19 yet maintain harmony at workplace.
3.	Haryokusumo 2015	Identifies the relationship between spirituality and treatment of critical illness thus talking more on a positive will.
4.	Fenwick and Lange 1998	Made an attempt to relate learning and spiritualty at workplace
5.	Long and Driscoll 2008	Highlighted the historicity of the workplace spirituality discourse to identify the layers of discursive interconnections.
6.	Pawar 2009	The research suggests few concepts like organization-centric, organizational processes and organizational spiritual values.
7.	Aravamudhan and Krishnaveni, 2014	Made an attempt to identify a link between spirituality, organizational and individual outcomes.
8.	Case and Gosling 2007	Talked about spirituality at workplace and individual beliefs and manipulations at work.
9.	Moore (1994)	observes that work is a vocation and a calling as a way to create greater meaning and identity in the workplace.

Discussion and Interpretations

Though Covid 19 has brought about major changes in one's life at three prominent levels namely mentality, physically and professionally still, the importance of spiritualty cannot be neglected. Further it was also observed that the individuals have experienced a new place for working where by the involvement at the work place is depended on the degree of one's own belief and personal value set.

People are now finding newer methods to engage themselves with this new normal both at homes as well as in offices. This has brought a shift in the overall understanding of many things which are now termed as traditional.

Conclusion

Spirituality and work place go hand in hand no matter what ever the work and the workplace is. One should identify that the source of intrinsic motivation and an epitome of contentment and in workplace involvement spirituality pays a pivotal role. Fostering spirituality at workplace may give us an opportunity to create best results in productivity and develop ownership as well amongst the employee. Thus spirituality can seen as to be a pivotal one to enhance workplace experiences especially post covid-19. Though this paper is one of a very preliminary attempt to establish the relationship between the two variables still it proves a as qualitative platform for future research.

References

- *Ashmos D.P. and Duchon, D (2000). Spirituality at work: A conceptualization and Measure. Journal of management Inquiry, 9(2), 134-145.*
- *Haryokusumo, D (2015). The effect of Workplace Spirituality Dimensions on Organizational Commitment with perceived Organizational Support as a moderating variable. Jurnal Dinamika Manajemen, 6(2), 187-202.*
- *Ashforth B. E., and F. Mael (1989). Social Identity Theory and the Organization. Academy of Management Review 14(1), 20–39.*
- *Daniel, J.L., (2014). Workplace Spirituality and Stress: evidence from Mexico and US. Management Research Review, 38(1), 29-43.*
- *Fatahi, M. (2007). Studying the impacts of workplace spirituality on organizational citizenship behavior and its relation to customer loyalty and service quality in Social Welfare Organization, M. A. thesis, University of Tehran, Management School.*
- *Curtis W. Hart & Harlod G. Koenig 2020 , J Relig Health. 2020 May 15 : 1–3.*
- *doi: 10.1007/s10943-020-01042-3*
- *https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7226717/*
- *Fenwick, Tara & Lange, Elizabeth. (1998). Spirituality in the Workplace: The New Frontier of HRD. Canadian Journal for the Study of Adult Education. 12.·*
- *https://www.researchgate.net/publication/234587474_Spirituality_in_the_Workplace_The_New_Frontier_of_HRD*
- *Long, B.S., Driscoll, C. Codes of Ethics and the Pursuit of Organizational Legitimacy: Theoretical and Empirical Contributions. J Bus Ethics 77, 173–189 (2008). https://doi.org/10.1007/s10551-006-9307-y*
- *9. Pawar, Badrinaraya. (2009). Workplace Spirituality Facilitation: A Comprehensive Model. Journal of Business Ethics. 90. 375-386. 10.1007/s10551-009-0047-7.*
- *10. Aravamudhan and Krishnaveni 2014, Spirituality at Work Place An Emerging Template for Organization Capacity Building?, Vol. VII, No. 1, March - August 2014, pp. 63.*
- *11. http://www.scos.org/2007/page8/page39/page39.html*
- *12. Hinson, E. (1994). Journal of Religion and Health, 33(1), 89-91. Retrieved April 6, 2021, from http://www.jstor.org/stable/27510779*

Study of MBTI Personality Types and Entrepreneurship

Asst. Prof. Tanisha Dalal, Mr. Harpreet Singh Saluja, Ms. Anushka Yadav

Abstract

Personality is often defined as certain qualities or characteristics and their combination which form a person's distinctive character. Personality helps us to understand our preferences and the preferences of others and how they differ. Understanding personality is useful for recognising how a person leads, communicates, collaborates, influences and negotiates business and manages stress. There have been multiple researches studying the effect of personality in a workplace. But, very less efforts have been made to understand the impact of personality on entrepreneurship.

In this research, an effort has been made to study the impact of MBTI Assessment on Entrepreneurship. MBTI is a psychometric tool that gives a researcher insight into what makes a person. By developing a better sense of self awareness, it leads to better decision making, improve communication, and understand personal needs more effectively.

Entrepreneurship is the starting of own business or the extraction or creation of the value. Entrepreneurship is essential for the country as it generates employment, creation of value, leads to the economic growth of the country. The MBTI Personality typing can help in entrepreneurship by:

- *Understanding the behaviour of the people associated with the entrepreneurship*
- *Give insights into the communication and ways to improve it*
- *It helps to understand the behaviour of the entrepreneur.*

Keywords: MBTI, Personality, Entrepreneurship, etc.

Introduction

Personality is defined because the characteristic sets of behaviours, cognitions and emotional patterns that evolve from biological and environmental factors. The Myers- Briggs Type Indicator (MBTI) questionnaire is to form the idea of psychological types described by C. G. Jung understandable and useful in people's life. The essence of this theory is that much seemingly random variation within the behaviour is truly quite orderly and consistent, being thanks to basic differences within the ways individuals like better to use their perception and judgment. Entrepreneurship is that the ability and readiness to develop, organize and run a mercantilism, together with any of its uncertainties so as to create a profit. the foremost prominent example of entrepreneurship is that the starting of recent businesses. In economics, entrepreneurship connected with land, labour, natural resources and capital can generate a profit. The entrepreneurial vision is defined by discovery and risk-taking and is an important a part of a nation's capacity to reach an ever-changing and more competitive global marketplace. This particular research focuses on the effect of personality types its entrepreneurship.

The Myers- Briggs Type Indicator (MBTI), a personality profile that has been around for many years but continues to be widely employed in business settings. Recent statistics show that eighty-nine of Fortune 100 companies use MBTI either within the hiring process or within the workplace for team-building exercises, leadership coaching and executive talent management. This study is a chance to inculcate the practice of personality typing in business and studying its impact on entrepreneurship.

Objective of the Study

General objective of this study is to know the different Personality Types of the entrepreneur and the strategies adopted by them and their impact on the Entrepreneurship. Along with the general objective, some specific objectives will also be investigated. Those are as follows:

1. To understand the influencing factors behind any business decision.

2. To identify the different personality types and their influence of the entrepreneurship strategies.

3. To assess the benefits of personality typing.

4. To identify the limiting factors of different personality types and their impact on the businesses.

5. To find out possible solutions to deal with the limiting factors of different personality types and reducing their impact on the business.

Review of Literature

A study conducted on 'Exploring entrepreneurial readiness of youth and start-up success components: Entrepreneurship training as a moderator'. This study analysed the readiness of the youth in regard to entrepreneurship. The factors which were considered are:

I. Opportunity Identification

II. Motivational Factors

III. Resources, and

IV. Entrepreneurial Ability.

This study undertook the examination of the components to blame for successful startups and therefore the impact of coaching on young people's readiness to interact in entrepreneurship. A sample of 490 students was collected from the Universiti Sains Islam Malaysia. The study showed that a positive effect of entrepreneurial training on entrepreneurial success. (Olubola,2017)

A study on 'Cognitive Mechanisms in Entrepreneurship: Why and When entrepreneurs think differently than people.' Stated that the researcher focused their efforts on checking out how an entrepreneur thinks and acts differently than others. The researcher compared the cognition of an entrepreneur and a non-entrepreneur. During the course of the study, it absolutely was found that an entrepreneur is commonly faced by high levels of uncertainty, novelty, time pressure and emotions. This ends up in the cognitive biasness of the entrepreneur. it had been concluded that cognitive mechanisms do exert on the choice making and opportunity identification in researchers. (Baron ,1998)

An effort was made to review the 'Counterfactual thinking and venture formation: The potential effects of wondering “what might need been”.' The study focused on trying to ascertain the factors which lead a private to start out a business. Originally, the factors considered for the study were: personal characteristics. But, after yielding a limited result the main focus was shifted to cognitive mechanism and counterfactual thinking. attention group of three styles of entrepreneurs was considered: Entrepreneurs, Potential Entrepreneurs and Non- Entrepreneurs. The results showed that the entrepreneurs were likely to use counterfactual thinking, less liable to regret over the past and were more likely to admit their mistakes. The less of use of counterfactual thinking in entrepreneurs ends up in formation of latest venture capitals as they were less liable to negative emotions like regret, dissatisfaction and envy. (Baron, 2000)

A study on 'Psychological perspectives on entrepreneurship: Cognitive and social factors in entrepreneur's success' focused about why some entrepreneurs are more successful in creating and starting a replacement business and creating wealth. The study stated that it's due to cognitive and social factors. They found that entrepreneurs tend to use their counterfactual thinking less and possessed high social competence. it had been concluded that the utilization of psychology can result in greater insights in understanding what factors affect the entrepreneurs' success. (Baron, 2000)

A study conducted on 'Person, process, choice: the psychology of recent venture creation' examined the characteristics of an individual which may affect their higher cognitive process within the course of entrepreneurship. It described the social cognitive processes involved in creating a reconstruction of the external environment in one's mind. They also suggested some motivational variables that affect behavioural choices. (Shaver and Scott, 1991)

A study on 'Entrepreneurial Success: An exploratory study among entrepreneurs' investigated the link between entrepreneurial success and entrepreneurial factors. it had been found that characteristics like perseverance, good social skills, high internal locus of control and high self-efficacy are required by an entrepreneur while starting a replacement venture. it absolutely was also discovered that honesty factor was the most effective factor influencing entrepreneurial success as compared to other factors. Hence, it absolutely was concluded that entrepreneurs believed that they may achieve success if they run their business ethically and when their religious principles were used for running the business. (Hasun and Makhbul, 2011)

In the study on 'Success factors of entrepreneurs of small and medium sized enterprises.' The researchers depicted some key issues which were regarding environmental and demographic factors. They found that entrepreneurship had improved the quality of living and also the entrepreneurs in Bangladesh and also contributed towards the expansion of the country. The entrepreneurs in Bangladesh required continuous and coherent concentrate on financing, advisory and work life balance for enhancing entrepreneurship in Bangladesh. it had been also discovered that the country required to border proper policy framework and support by the govt to push entrepreneurship in Bangladesh. (Chowdhary, Alam and Arif, 2013)

A study on 'Understanding Relationship between Personality Types, Marketing Mix Factors and buying Decisions' was paper aimed toward providing an understanding the reaction of shoppers with different personality types while evaluating the marketing mix factors and its impacts their purchasing behaviour. The result showed a correlation between customer personality profiles within the assessment of promoting mix factors which it impacts their purchasing decisions. (Irna, Aulia and Corinthias, 2012)

A study on 'An assessment of the Myers-Briggs type indicator' was conducted on a comprehensive assessment of the Myers-Briggs Type indicator. The paper included an outline of the four personality scales, a summary of the scoring process, an in depth review of inter-correlation studies, reliability studies, and validity studies conducted with the Indicator. Results of the studies were that the Extraversion-Introversion, Sensation-Intuition, and Thinking-Feeling scales appear to be relatively independent of every other. (Carlyn, 1977)

The effects of personality variables and functional management role, on either entrepreneur, manager in an entrepreneurial firm, manager during a traditional firm, or small business owner, on perceived business values. Functional management role had minimal discernible effects; personality variables differentiated entrepreneurs from managers and produced many effects for ratings of business values. Results were discussed in terms of MBTI and DISC theoretical constructs and their implications for entrepreneurship and management.

(Reynierse, Ackerman, Fink, & Harker, 2000)

A study on 'Using MBTI to know transformational leadership and self-perception accuracy' was conducted on student leaders at an academy and was accustomed understand transactional and transformational leadership likewise because the leaders' self- perception accuracy. it had been discovered that the sensing and feeling types used the foremost positive enforcement and transformational leadership. Introverted and sensing type leaders had the foremost accurate self-perceptions. it absolutely was also observed that there was a right away correlation between transformational leader behaviour and energy on a part of the followers. However, the foremost common sort of leadership observed, active intervening with criticism when work was below standard, was unrelated to followers' extra effort. The study supported the results recommendations were also suggested. (Roush & Atwater, 1992)

A study on 'Personality types and business success of small retailers.' during this study, the business incomes of 102 owner-managers of small retail stores were collected and correlated with their Jungian personality types, measured on the abridged version of the Myers- Briggs Type Indicator. The results indicated that thinking extraverts (ET--) performed the simplest as small retailers. (Rice Jr & Lindecamp, 1989)

Book entitled 'Gifts Differing: Understanding Personality Type.' The book provided insights into the psychological type model originally developed by C. G. Jung which was adopted because the Myers- Briggs Type Indicator (MBTI) test. The book differential personality into the subsequent categories: Extraversion/ Introversion, Sensing/ Intuition, Thinking/ Feeling and Judging/ Perceiving. The book also explained how the mix of those characteristics tend to influence the way people understand and react to the globe. the categories table also suggest how people of various types tend to act and relate to people with other types. (Myers and Myers,1980)

A study was conducted on 'A comparison of 4 scales predicting entrepreneurship.' within the study the sample was divided into three categories: entrepreneurs, owners- managers and non-entrepreneurs. A study using sampling method it had been revealed that so as to grasp entrepreneurship psychology may be a potent tool. The research supported the continued use of psychological scales in predicting and understanding entrepreneurship. (Hunt and Robinson, 1996)

A study on 'Using the Myers-Briggs type indicator (MBTI) within the teaching of entrepreneurial skills.' focused on determining the personality sorts of entrepreneurship students. The result indicated that the bulk of the scholars were either ENTJ, ISTJ, ESFJ or ESTP. it absolutely was also observed that Extroverted-Introverted (E/I) and Sensing-Intuition (S/N) preference was highly correlated with entrepreneurial intentions. The study also revealed that the scholars who showed moderate intention to begin a brand new business were those who completed the entrepreneurship course. The study concluded that some psychological types are more tend to become entrepreneurs than others. (Zarafshani, Sharafi & Rajabi, 2011)

Problems Observed

During the course of this study, the following problems have been observed-

1. No research has been conducted in context of the Indian subcontinent.

2. There is a lack of awareness about the correlation between personality and entrepreneurship.

3. A lack of researches available about the Myers- Briggs Type Indicator has also been observed.

4. MBTI Personality testing has not been widely accepted by researchers, for a research conducted in the field of behavioural science.

Riposte to the Problems Observed

MBTI and its connections to entrepreneurship are a relatively new concept. So, some probable solutions to the problems are-

1. More research on the theme of MBTI and Entrepreneurship should be conducted by the Indian researchers.

2. Awareness about personality and its impact on entrepreneurship should be spread among entrepreneurs.

3. MBTI should be accepted as a tool to analyse personality.

Conclusion

Hence, it can be concluded that Study of MBTI Personality types and its impact on entrepreneurship is a relatively new topic. But this topic has a lot of scope in ensuring proper decision making and business success. The MBTI personality type in terms of business can answer a lot of questions in relation to entrepreneurship which have been unanswered for a very long time. This might help an entrepreneur understand when and how a person reacts in a particular situation.

References

- *The importance of understanding personality type in the workplace (linkedin.com) (visited on 4th April 2021)*
- *personality - Bing (visited on 4th April 2021)*
- *What is MBTI and Why Use It? | MBTIonline (visited on 4th April 2021)*
- *Myers–Briggs Type Indicator - Wikipedia (visited on 4th April 2021)*
- *Entrepreneurship - Wikipedia (visited on 4th April 2021)*
- *What is Entrepreneurship? Meaning, Types, Characteristics, Importance (byjus.com) (visited on 3rd April 2021)*
- *Olugbola, S. A. (2017). Exploring entrepreneurial readiness of youth and startup success components: Entrepreneurship training as a moderator. Journal of Innovation & Knowledge, 2(3), 155-171.*
- *Baron, R.A. (1998). Cognitive mechanisms in entrepreneurship: Why and when entrepreneurs think differently than other people. Journal of Business Venturing, 13, 275–294.*
- *Baron, R.A. (2000). Counterfactual thinking and venture formation: The potential effects of thinking about "what might have been." Journal of Business Venturing, 15, 79–92.*
- *Baron, R. A. (2000). Psychological perspectives on entrepreneurship: Cognitive and social factors in entrepreneurs' success. Current directions in psychological science, 9(1), 15-18.*
- *Shaver, K.G., Scott, L.R. (1991). Person, process, choice: The psychology of new venture creation. Entrepreneurship Theory and Practice, 16, 23–42.*
- *Makhbul, Z. M., & Hasun, F. M. (2011). Entrepreneurial success: An exploratory study among entrepreneurs. International Journal of Business and Management, 6(1), 116.*
- *Chowdhury, M. S., Alam, Z., & Arif, M. I. (2013). Success factors of entrepreneurs of small and medium sized enterprises: Evidence from Bangladesh. Business and Economic Research, 3(2), 38.*
- *Carlyn, M. (1977). An assessment of the Myers-Briggs type indicator. Journal of personality assessment, 41(5), 461-473.*
- *Azzadina, I., Huda, A. N., & Sianipar, C. P. M. (2012). Understanding relationship between personality types, Marketing-mix factors, and purchasing decisions. Procedia-Social and Behavioral Sciences, 65, 352-357.*
- *Reynierse, J. H., Ackerman, D., Fink, A. A., & Harker, J. B. (2000). The effects of personality and management role on perceived values in business settings. International Journal of Value-Based Management, 13(1), 1-13.*

- *Roush, P. E., & Atwater, L. (1992). Using MBTI to understand transformational leadership and self-perception accuracy. Military Psychology, 4(1), 17-34.*
- *Rice Jr, G. H., & Lindecamp, D. P. (1989). Personality types and business success of small retailers. Journal of Occupational Psychology, 62(2), 177-182.*
- *Myers, Isabel Briggs with Peter B. Myers, (Original edition 1980; Reprint edition 1995), Gifts Differing: Understanding Personality Type, Davies-Black Publishing, 248 pages, ISBN 0-89106-074-X*
- *Hunt, H. K., & Robinson, P. B. (1996). A comparison of four scales predicting entrepreneurship. Academy of Entrepreneurship Journal, 1(2).*
- *Zarafshani, K., Sharafi, L., & Rajabi, S. (2011). Using the Myers-Briggs type indicator (MBTI) in the teaching of entrepreneurial skills. International Journal of Science and Technology Education Research, 2(4), 67-74.*

A Comparative Study of Private and Public Sector General Insurance Companies with respect to their Services

Asst. Prof. Gagan Mittal, Mr. Akshat Moghe, Ms. Dhwani Sharna

Abstract

The present study is an attempt to examine the comparative performance of public and private sector general insurance companies in India. Indian insurance industry moved into a higher growth trajectory owing to recent reforms. With foreign direct investment in the insurance, sector permitted up to 26 per cent of equity, global insurers have rushed into the Indian market to capitalize on the sizeable middle class. Indian private companies have also entered the insurance sector. The private insurers, besides providing choice to the consumers, expanded the market through innovative product. Insurance reforms have improved the quality of customer satisfaction besides increasing insurance penetration; bringing hitherto untapped section of the population under the insurance net. Indeed, the Indian insurance industry has come a long way from a protected sector dominated by public sector insurers to a liberalized industry where private insurers aggressively chase market share. Indian insurance industry is one of the two fastest growing insurance markets. The key element in the reform process when insurance industry was opened up in 2000 was participation of overseas insurance companies with 26 per cent equity capital. Creating a more efficient and competitive insurance industry in the country was the main objective behind the reform process. On one hand, the issue was to capture a vast untapped population under suitable insurance coverage while the other key concern was to elevate the performance of insurance companies so that they contribute more significantly to the country's economy.

Keywords: Insurance, Insurance Services, Insurance Claims, etc.

Introduction

Financial sector reforms have long been regarded as an integral part of the overall policy reforms in India. India has recognized that these reforms are imperative for increasing the efficiency of resource mobilization and allocation in the real economy and for the overall macroeconomic stability. Today the Indian financial structure is inherently strong, functionally diverse, efficient and globally competitive.1 India's rapid rate of economic growth over the past decade has been one of the most significant developments in the global economy. This growth has its roots in the introduction of economic liberalization in the early 1990s, which has allowed India to exploit its economic potential and raise the population's standard of living. Insurance has a very important role in this process. The formal insurance business as we know it today in both the life as well as the non-life was introduced in India by the British in the beginning of the 19th century. The beginnings of the insurance industry in India date back to the nineteenth century when the first life insurance company was established at Kolkata in 1818. Subsequently, the first general insurance company commenced operations at Kolkata in 1850. Over the years the industry expanded, with numerous entities operating in both life and general insurance segments. The insurance business is normally classified into two segments viz. life and non-life. General insurance is part of the non-life segment and refers to fire, marine and miscellaneous insurance. The term "miscellaneous insurance" includes engineering, motor vehicle insurance, health insurance, etc. General insurance business in the country was nationalized in 1973. More than 100 non-life insurance companies including branches of foreign companies operating within the country were amalgamated and grouped into four companies, viz., National Insurance, New India Assurance, Oriental Insurance and United India Insurance Company Ltd. History has a habit of repeating itself in some form or the other. It has happened once again with the insurance sector. On October 23, 2000, the Government of India, through the Insurance Regulatory and Development Authority (IRDA) created history by bringing insurance business to private companies which had been abolished 44 years back.

Indian insurance industry moved into a higher growth trajectory owing to recent reforms. Currently there are 24 new players in the two sectors of general insurance. 3 The initiatives taken by the private players are very competitive and have given immense competition to the public sector. After the entry of the foreign players, the industry is seeing a lot of competition and improvement of the customer service in the industry. Computerization of operations, innovative products and updating of technology has become imperative in the current scenario. Private players are bringing in international best practices in service through the use of latest technologies.

Objectives of the Study

The main objectives of the study are as follows:

1. To review the major initiatives towards opening up of the insurance industry in India.

2. To study the general insurance sector in India in the post reform period.

3. To analyses the comparative performance of the public sector and private sector general insurance companies.

4. To know the satisfaction level of the customers after opening the sector to private general insurance companies.

Literature Review

N. Rangachari, former chairman of IRDA, discusses about the reasons for opening up of the insurance industry. According to him, one of the predominant reasons for liberalizing the insurance industry is to create a more contestable market in the insurance that will foster the development of an efficient and forward-looking industry. And the deregulation of insurance will lead to a greater range of innovative and customer-oriented products. Another advantage of opening up of the insurance sector, he mentions, is that the foreign participation in locally owned direct insurers will enable local players to form alliances with foreign partners and benefit from transfer of technical know-how and increased financial strength.

Jagannathan, in his paper, "Imperatives of competition" reports that a major change in the last couple of years has been the dismantling of the monopolistic status of the state-run insurers. The field is no longer confined to them and has been thrown open to private players also. He also feels that the opening up of the insurance sector has given a new dimension to the competitive market while in the previous era competition was among four organizations which were similar in almost all respects, now the fight is among companies with different cultures, capabilities and value systems.

According to C.S. Rao, the non-life insurance industry witnessed a 180 per cent growth by writing gross premium of Rs.18, 095.25 crores in 2004-05 up from Rs.10, 087.03 crores in 2000-01. The private sector players have taken a market share of 20 per cent of the general insurance industry up to 31st March 2005. The credit for enlarging the insurance sector goes to both the public and private sectors. While the private sector has come up with aggressive marketing strategy to establish presence, the public sector has in turn redrawn its priorities and revamped their marketing strategies to reach out to greater mass of people.

Jagendra Kumar, in the paper "changing scenario of insurance industry", reports that private insurance companies can give good competition to the public sector undertakings (PSUs) in terms of customer orientation and quick settlements. There is a big scope for financiers to look a good fee-based income by becoming corporate agents. Before the industry was opened up, the four public sector insurance companies were underwriting Rs.14000/- crores premia a year. So far, the eight private insurers had taken away only 14% of the business. He further states that, insurance companies are today looking at different segments where there is business potential and are trying to customize policies to suit the specific needs of their clients.

'Market Trends', a monthly magazine of National Insurance Company Limited (NICL) under the title 'NIC numbers prop up public sector insurance flock', reported that public sector insurance companies would not have gathered a sizable market share for the first quarter that ended in June 2003. The growth on a year-on-year basis for National Insurance worked out to 15.55%. While the other GIC subsidiary companies have recorded a growth of less than 4%. According to the report, the growth rates of other players were as follows:

1. New India Assurance - 1.49%

2. United India Insurance - 2.86%

3. Oriental Insurance Company - 3.78%

According to the report, it appears that the private sector players are helping in widening the market base despite handicaps such as: a) Lack of infrastructure b) Inadequate manpower, c) Low capital base. In growth terms, ICICI Lombard continues to lead the pack with a premium of Rs.126 crore, reflecting a growth of nearly 250% on annuity over the year basis. The growth rates of other players were as follows:

1. Bajaj Allianz - 73%

2. Royal Sundaram - 61%

3. Tata AIG - 68%

Hypothesis

To achieve the objectives of the study, the main hypotheses formulated for the present study are as follows:

1. The profitability of the private sector general insurance companies is higher than that of the public sector general insurance companies in the post-reform period.
2. The private sector general insurance companies are providing better service &satisfaction to customers than the public sector general insurance companies.
3. The privatization of the insurance sector has had a lasting impact on the performance of public sector insurance companies.

Scope of the Study

The insurance sector in India has come a full circle from being an open competitive market to nationalization and back to a liberalized market again. Tracing the developments in the Indian insurance sector reveals the 360-degree turn witnessed over a period of almost two centuries.

With the liberalization and entry of private companies in insurance, the Indian insurance sector has started showing signs of significant change. Within a short span of time, private insurance has acquired 13 per cent of the life insurance market and 14 per cent of nonlife market. However, there is still a huge untapped demand for insurance. Insurance companies have a pivotal role in offering insurance products which meet the requirements of the people and, at the same time, are affordable.

Insurance billboards and advertisements have become ubiquitous in India. Whether driving around the countryside or walking in a busy city Centre or relaxing in an airport lounge or flipping through the pages of any popular magazine or national daily, everyone can see insurance advertisements everywhere. The insurance industry in India is surely coming of age, after years of being a public monopoly. Even though the public insurance companies still dominate the market, the fruits of competition are already visible in terms of wide range of products, innovative bundling of insurance with other financial services, aggressive marketing, and better customer care. With the spread of insurance, people are beginning to think of insurance as a real service, instead of being driven merely by tax incentives or statutory insurance requirements. With the introduction of competition in the market, insurance activity has stepped up in the country.

This is a pioneering work. The researcher has not come across a study which covers this part of insurance sector. It is hoped that the study would be useful those persons and policy makers to gauge the effectiveness of the policy of liberalizing the insurance sector. So, the researcher has attempted to evaluate how the public and private sector general insurance companies are performing in the post liberalization era of insurance sector in India.

Methodology

The study is based on an empirical investigation of the performance of public and private sector general insurance companies. Both primary and secondary data used for the analysis.

Data Analysis

Three methods are used to achieve the above objectives:

1. Primary data
2. Secondary data
3. Analytical and statistical tools such as mean, chi-square test, Mann Whitney test, standard deviation, correlation, regression, graphs etc.

Sample design

Primary data mainly collected by conducting sample surveys in Ernakulam district of Kerala. As on 31st March, 2010 there are 24 general insurance companies, which have been granted registration for carrying out non-life insurance business in the country. Of these, six are in public sector and the rest are in private sector. Among the public sector companies, there are two specialized insurance companies: one for credit insurance - Export Credit Guarantee Corporation Ltd (ECGC) and the other for crop insurance -Agriculture Insurance Company of India Ltd (AIC) and three Standalone Health Insurance Companies –Star Health & Allied Insurance Co, Apollo Munich Health Insurance Co. and Max Bupa Health Insurance Co. Ltd. in the private sector. And one Re-insurer i.e., General Insurance Corporation of India.

The study is mainly based on the secondary data which has been collected from various books, journals, Annual Reports of IRDA, IRDA Journal, General Insurance Corporation Annual Reports, Insurance Magazines, Economic Review, Human Development Report, Planning Commission Report, Economic Survey, Economic and Political Weekly, Swiss Sigma Re Reports, Newsletter, Various periodicals, Books from Insurance Institute Library, Official and reliable websites etc. To supplement these, personal interviews, discussions and investigations have been undertaken with the officials of general insurance companies, Insurance Institute of India members, employees of insurance companies, Kerala State General Insurance Employees union members etc.

The study mainly focusses to compare the performance of public and private sectors general insurance companies for the past ten years. For this variable like gross direct premium, market share and profitability variables has been used. It also analyzed the growth and spread of general insurance business in India by taking into account the Insurance density, Insurance penetration of general insurance companies. Year wise analysis also done to understand the performance of public and private sector companies. To analyze the profitability of the public and private sector general insurance companies from 2001 to 2010, all the four public sector companies, namely, National Insurance Company Limited, The New India Assurance Company Limited , The Oriental Insurance Company Limited, and United India Insurance Company Limited; and eight private sector companies, namely, Royal Sundaram Insurance Company, Reliance General Insurance Company, Infotopia Insurance Company, TATA AIG General Insurance Company, Bajaj Allianz General Insurance Company Limited, ICICI Lombard General Insurance Company Limited , Cholmondeley General Insurance Company Limited, and HDFCCHUBB General Insurance Company Limited, were taken up for the study. Future Generali, Universal Sompo, Shriram, Bharti AXA, Raheja QBE private general insurance companies not included in the study because it started operations only in 2007- 08,2008-09,2009-10 respectively and it also exclude specialized institutions like ECGC and AIC and the standalone health insurance companies. The period of the study was 2001-02 to 2009-10. To assess the impact of reforms on the profitability of the public sector general insurance companies, a comparison has been made of gross direct premium and market share of all the four public sector general insurance companies during the pre-reform and post-reform period. The pre-reform period includes the years 1991 to 2000, and the post-reform period 2001 to 2010.

To analyses profitability of the general insurance companies following ratios (expressed in percentage form) has been used. Claim Ratio (net incurred claims divided by net written premium), Expense Ratio (The ratio of expenses of management as percentage of gross direct premium), Combined Ratio (expenses of management including commission and claims paid out to the gross premium earned), Underwriting Results Ratio (net written premium minus increase in the unexpired risk reserve minus expense of management minus commission minus claim incurred), Net Retention Ratio (net written premium divided by gross-direct premium), Investment Income (investment income to net written premium), Operating Ratio (profit before tax divided by net written premium), Net Earnings Ratio (profit after tax to net written premium), Return on Equity Ratio (profit after tax to Net worth -share capital minus general reserve). To examine the performance of general insurance companies these ratios have been analyzed by calculating mean, median and standard deviation. To test the profitability hypotheses Mann-Whitney test have used. The Wilcoxon Mann-Whitney U-test is used to determine whether two independent samples are drawn from the same population or not. The Mann-Whitney test has been applied due to the skewed data. Further to analyses the impact of certain variables on profitability the Spearman's rank correlation and regression has been used due to skewed data of profitability parameters.

Limitations

1. The responses for the study have been limited to the district of Ernakulam in Kerala only. The perceptions of the customers in satisfaction level of their concern company in Ernakulam district may vary from those of the rest part of the state.

2. The customers of only two general insurance companies were selected for the present study to compare satisfaction of the public and private sector. As a result, the generalization of the findings of the present research should be considered carefully.

3. The present research explores the key dimensions of satisfaction in the general insurance industry but there may the possibility of missing other dimensions influencing the consumers' perceptions.

4. The information collected for the secondary data-based study carries all the limitations inherent with the secondary data.

5. This research work assessed the efficiency only in terms of profitability indicator, but other efficiency and productivity indicators could not be assessed due to unavailability of data from general insurance companies.

Conclusion

Competition has already set in and public sector and private sector players should take steps to recapture the market by changing their strategy in the above lines. The future growth of the insurance sector will depend on how effectively the insurers are able to come up with product designs suitable to our context and how effectively they are able to change the perceptions of the Indian consumers and make them aware of the insurable risks. The future growth of insurance also depends on how service-oriented insurers are going to be. On the demand side, the rise in incomes will trigger the growth of physical and financial assets. With the growth of infrastructure projects, the demand for insurance to cover the project and the risks during operations will increase. The other growth trigger is the increase in international trade. However, servicing of the large domestic market in India is a real challenge. Some of these challenges pertain to the demand conditions, competition in the sector, product innovations, delivery and distribution systems, use of technology, and regulation.

References

- *Ansari, H. (2006), "Insurance Reforms", IRDA Journal, Vol.IV, No.3, published by C.S. Rao on behalf of Insurance Regulatory and Development Authority.*
- *Allen, R Derek and Tanniru R. Rao, (2010), "Analysis of Customer Satisfaction Data", New Age Publications, New Delhi.*
- *Bajpai G.N. (2005) "Insurance Industry India's Quest for cover", The Journal of Insurance Institute of India, Vol.No. XXXII, July-December, S.J. Gidwani Publication.*
- *Banerjee, T. K (2004) "Insurance Regulations in India and Future Directions", The Journal of Insurance Institute of India, Vol. Vol.XXX, July- December, S.J. Gidwani Publication.*
- *Chopra, P.N(2009), "Managerial Economics", Kalyani Publishers, New Delhi.*
- *Das, S.C (2007), "Cost Management Practices in Non-Life Insurance Companies: A Comparative Study", www.insurance.com, dated 4- 09-2007, January-June 2007.*
- *Dhanam (2008), "Insurance", Business Magazine, June, Reg.no. KL/EKM/ 032/2006-08 RN 44620/87.*
- *Economic and Political Weekly (1971), "General Insurance Room for More Efficiency — and Honesty", 15 May 1971, Vol.VI, No.20.*
- *Economic and Political Weekly (1994), "Letters to Editor- Privatization of Insurance Industry", 9 July1994, Vol.XXIX, No.28.*
- *"Financial Sector" (2009), www.Ministry of Finance, Government of India.com dated 14-05-2009.*
- *'General Insurance Agents - Practical Training Course Material' (2006), Compiled by Alert Academy Training Institute approved by IRDA.*

- *Haiss, Peter and Kjell Sümegi (2006), "The Relationship of Insurance and Economic Growth – A Theoretical and Empirical Analysis", Paper presentated at the EcoMod Conference, Hongkong, June 28-30.*
- *ICRA Moody's Global Insurance (2008), "Indian General Insurance Outlook Major Changes Expected as Deregulation Continues", Indian General Insurance Industry Outlook, www.moodys.com.*
- *Nduna, Albert J (2005), "Capacity build up and growth through regional reinsurance corporation", The Journal of Insurance Institute of India, Vol.No. XXXII, January- June, S.J. Gidwani Publication.*
- *Ranade, Ajit and Rajeev Ahuja (2000), "Issues in Regulation of Insurance", Economic and Political Weekly, 29 January 2000, Vol.35, No.5*
- *Sarkar, Shivaji (2002). "Public Sector Insurance Undertakings that Excel", www. Keralamonitors.com.*
- *Vijayakumar, A (2001), "Globalization of Indian Insurance Sector Issues and challenges", www.indian insurance sector.com.*
- *Vittas, Dimitri (2004), "Insurance Regulation in Jordan New Rules - Old System", World Bank Policy Research Working Paper 3298, Financial Sector Development World Bank, http://econ.worldbank.org.*
- *Yojana (2006), "Indian Insurance Industry", Vol.50, Published by Ministry of Information and Broadcasting division, Government of India, April 2006.*
- *www.icicilombard.com*
- *www.IndianJournals.com*
- *www.indistat.com*
- *www.inflibnet.com*
- *www.insurance.keralagov.in*
- *www.insurancetimes.com*
- *www.economicandpoliticalweekl.com*
- *www.irda.gov.in*
- *www.keralamonitor.com.*
- *www.newindiaassurance.com*
- *www.nicl.com*
- *www.orientalinsurance.com*
- *www.unitedindiainsurance.com*

A Study of Creative Accounting and its Techniques

Asst. Prof. Vidhi Paryani, Ms. Mansi Joshi, Ms. Diksha Saheta

Abstract

The thought of corporate governance and creative accounting has come into representation after the giant accounting outrages (Enron, WorldCom, Satyam computers etc.). Corporate governance signifies the method in which a firm is directed and controlled and this feature is meticulously related to creative accounting practices, proprietorship structure, panel of director's, they all can reassure or deject creative accounting practices in the organisation. Corporate governance is a recent issue with countless bearing on creative accounting. Incidence of creative accounting is associated to weakness of corporate governance. The paper is designed as follow, at first some definitions and description of creative accounting and corporate governance. Types & techniques of creative accounting practices and relation amidst creative accounting and corporate governance.

Keywords: Creative accounting, Accounting Ethics, Corporate governance, Earnings Management.

Introduction

Each endeavour for the accomplishment of its objectives performs a variety of financial and non-financial dealings which are properly recorded in the books of accounts. Accounting also known as the language of trade serves as a means of communication. Financial statements are the statements that shows or reveal the financial position of business to its investors, regulators & employees alike. (Elliott 2005) Financial statements by and large make available information regarding the financial performance, financial position, and changes in financial position which are helpful to the users in making considerable investment and other profitable decisions. Financial statements are prepared according to accounting standards. Financial statements which are hypothetical to fulfil the ideology and convention of accounting standards when are distorted to improve the obvious performance of the firm is considered under creative accounting. Accounting is a method in which a company alters the book-keeping in command to achieve the looked-for results. The course also referred to as "cooking the books" is occasionally used as means of manipulating the factual profits & losses of organisation.

Accounting professionals adopt various techniques to influence the financial figures i.e. earnings smoothing, big bath accounting and window dressing. The implication of creative accounting cannot be denied as it either provides solutions for troubles or craft troubles for a company. That depends on its very practice, in most cases creative accounting has been negatively used to influence the accounting figures in order to generate a preferred figure. Accounting professionals took benefits of the loopholes in accounting rules and regulations. Luca Paciolo was the creator of accounting so the primary practice of creative accounting belongs to him. The idea or concept of altering accounting information is as old as 500 years. Creative accounting becomes popular in 1980, because of the elasticity in accounting rules & regulations, accounting professionals took advantage of that, with the aim to manipulate accounting data and figures to get the desired results. Awful governance gives the chance to influence the accounting numbers. The methods of creative accounting can be categorized, as there is no precise accounting technique that a business should use. Company merely adapts the technique which is more beneficial for it. For instance, company agreed to opt for the policy of witting off Research and Development expenditure as it arises and repaying during the tenure of related project. There is a possibility to comprise the false transactions to modify balance sheet in order to illustrate the elevated profits in the different time periods generally involving a bank. Factual dealings are carried out to give the projected image in accounts. According to Wells and Lord fraud consists of a fake representation of statement to defraud other, a confirmation that the victim has been prejudiced by the false declaration, and consequences that victim has to face after relying on those untrue statements. Earnings management varies from fraud as fraud is not in the state line of Generally Accepted Accounting Principles (GAAP) fraud exists when someone obliges a dishonest action. While, earnings management comes in the premises of GAAP and it is a method of accounts handling. Manipulation is not morally wrong. It is a subject matter of consideration. Earnings management constitutes a range of lawful and illegal acts performed by management that impacts or inflates the earnings of a firm. Earnings management does not break up the principles of accounting, yet it misguides the investors about the performance and presentation of the business.

Defining Creative Accounting

One of the early researchers, who tried to define the account manipulation, was Copeland in the year 1968. The term Creative Accounting was also used in 1968 in film “the producers” by Mel Brooks. The concept of CA appeared in the Anglo-Saxon literature in the 1970s.

Naser, defines creative accounting as a procedure in which accounting figures are manipulated by the accounting professionals from their real state to the faked state with the help of the loopholes in the accounting regulations

Bosch (1990) who even preferred the term “cosmetic accounting” to “creative accounting”, regarded both as “presenting company results in the most favourable light” as a result of deliberate manipulation or non-compliance with accounting rules

In turn, the broadest definition of creative accounting is offered by Merchant and Rockness (1993), who claimed that any action undertaken by company management and interfering with the amount of profit and not arising from real economic change should be referred to as creative accounting

Amat, Blake, and Dowds in the year 1999, used the word “manipulation”: “creative accountancy is a process whereby accountants use their knowledge of accounting rules to manipulate the figures reported in the accounts of a business”.

CA is the transformation of financial accounting figures from “what they actually are to what the preparer of financial reports desires by taking advantage of the existing rules and/or ignoring some or all of them.” Thus, CA uses the various loopholes in accounting principles or standards to show the desired results to the stakeholders.

Literature Review

Orial Amat, John Blake and Jack Dowds (1999), Journal of Economic Literature classification: Creative accounting is significant for auditors and Board of Directors to recognize as it gives a chance to companies to influence figures in desired manner but ethically the practice is not acceptable. Government or concerned authorities have taken sufficient steps to safeguard companies from such practices but till now no one has proven satisfactory. There are many users of financial statements who are not aware about creative accounting or earning management and thus management gets the opportunity to mould the books in the way they want. While analyzing the study conducted by Orial and Catherine, one can wrap up that there cannot be an adequate solution to the problem of creative accounting, but by making changes in accounting regulations we can control such practices such as by reducing the number of choices in accounting and by specifying ways and means to follow in specific situation.

Osazevbaru (2012) investigated the results of CA on firm's value in Nigeria, and the conclution of the study revealed that it can optimistically affect firm?s value. Another study, which also focused on Nigeria, is by Idris et al. (2012). Adoptig review method, they investigated the practice of CA, its nature, tools & techniques used, and its prevention. The study concluded that "one of the best ways to put off the practice of CA is to impose both preventive as well as strong enough penalizing measures on those business organisations that engage themselves in the practice of Creative accounting." Likewise, Sansusi and Izedonmi (2014) made an experiential research on the opinions of qualified staff of commercial banks on Creative Accounting practices in Nigerian commercial banks. In their study they concluded that "CA should be considered as a solemn crime and as such accounting authorities, law courts and other regulatory authorities need to take up severe methods to prevent the practice." In addition, Micah and Chinwe (2014) used survey data and financial reports on 14 manufacturing firms for over 5-year period to "scrutinize whether CA and organizational efficiency and values has any significant relationship." The study by Blessing (2015) evaluated the application of forensic accounting techniques in curbing CA.

Bhasin (2013) examined the India's Enron, Satyam Computers Creative Accounting scandal. He recommended "that the escalating rate of white-collar crimes demands stiff and hard penalties, exemplary punishments, and effectual enforcement of law with the correct spirit." Moreover, Soral and Kamra (2013) explored the ethical and unethical aspects of CA with the help of studies from India and abroad. Rajput (2014) established that CA exists due to lack of alertness and information level of investors. He emphasised the responsibility of government and various agencies like SFIO and India Forensic for appropriate management of the problem of CA. Renu and Aggarwal (2014) highlighted the CA in an unconstructive sense with the aid of CA methods adopted by Enron Company and Satyam Computers, which led to the fall down of both of them. Yadav (2014) discussed a range of aspects associated to CA. He concluded that "the CA practices increases when managers desire to boost the profit in case of unsuitable situation and suggested that this type of practices can be minimized by high-quality corporate governance practices." Patnaik et al., (2014) made an empirical study by adopting a survey in some selected private sector undertakings in Kolkota, Bhubaneswar and Cuttack, use of questionnaire and Likert scale method was done and it was concluded that "window dressing practices are widespread in majority of organisation and external auditors promote such practices for their own interest." Tassadaq and Malik (2015) in their experimental research tried collecting the data through structured questionnaire from industrial and manufacturing sector of Pakistan. They concluded that "a company is involved in frauds or scandals as of several factors like unethical behaviours, agency problem and non-professional attitude."

Types of Creative Accounting

Creative accounting activities differ in nature and constantly develop as regulations. Here are some common techniques used in creative accounting:

1. **Overestimating revenues:** The most common technique adopted by organisations looking to synthetically improve their earnings is to prematurely identify revenue. Revenue recognition is an accounting technique that enables companies to identify sales ahead of they deliver a product or achieve a service. It is open to exploitation.
2. **Lowering depreciation charges:** Companies usually spread out the cost of assets, rather than expensing them in one hit. Methods to lessen yearly charges on these assets can comprise extending the functional life estimate of the asset or rising its supposed salvage value.
3. **Delaying expenses:** Deferring the recording of present period payments and expenses, such as payments to suppliers or payment of rent, to a following period makes current period earnings looks better and improved.
4. **Masking contingent liabilities:** Failure to record possible liabilities that are likely to take place and underestimating how much they are likely to cost can increase net income or shareholders' equity.
5. **Undervaluing Retirement fund liabilities:** Retirement fund obligations can be manipulated without any difficulty as the liabilities take place in the future and company-generated estimates need to be used to account for them.
6. **Inventory Manipulation:** Inventory or stock represents the rate of goods that were manufactured but not yet sold. Overstating the worth of stock will lead to an understatement of cost of goods sold, and consequently a falsely higher net income, assuming the real inventory and sales levels remain steady.
7. **Being Generous with Bad Debts:** Companies, working more on credit sales, make provisions for bad and doubtful debts based upon their "personal judgment". Hence, at the time when the company wants to increase their profits, Managers can anticipate that there will be a very low-level of default.
8. **Getting Creative with the Income Statement:** It involves the "practice of communicating a different intensity of earning capacity by using the format of the income statement" instead of the manner in which

transactions are recorded.

Conclusion

The contribution of corporate sector is major in the national income of India. Most of the Indian corporations are spreading their wings all over the world, increasing the opportunities for them to go for "Creative Accounting (CA)" as all the countries have different accounting systems, which creates ambiguity in investor's mind. Thus, the figure of accounting scandal has also augmented in India. In the recent years, "India has developed and grown its corporate-sector, stock-markets and the accounting profession." The growing significance of the corporate-sector calls for its well-organized functioning and better transparency. Though, the prevalence of Creative (or fudging) Accounting, and fraudulent practices adopted by some of the Indian companies may hinders this.

References

- *Amat, O., Blake, J., and Dowds, J. (1999), The ethics of creative accounting, available at econ-papers.*
- *Bhasin, M.L.(2013),Corporate governance and forensic accountant: an exploratory study, Journal of Accounting, Business and Management, October, 20(2), 55-75.*
- *Laura, M.P. and Ileana, A. (2013), Detecting creative accounting practices and their impact on the quality of information presented in financial statements, journal of knowledge management, economics and information technology, vol, 3, issue 6, dec. pp.1*
- *Goel, R. and Ansari, A.A. (2015), Abuse of creative accounting: a case study of satyam computer services ltd. Research journal of commerce & behavioural science, vol. 4, no. 3, jan, pp. 65-70.*

An Importance of Practical Education and Skill Development in Commerce & Management

Dr. Rakesh Agrawal, Ms. Anisha Anil, Mr. Ajis S. Mathew

Abstract

Commerce & Management is very challenging and vast field rather than others. In this field various opportunities are available step by step and as I say above that "step by step" that means at the level of post (delegation of authorities). We have to face various challenges in day to day life and whenever we face those challenges of opportunities, our progress is also in positive way. In the commerce & management field because of various opportunities & challenges we can apply the innovative ideas on the basis of analysis after doing the researches in that manner through this the education is very important thing to accomplish the total growth for an Indian perspective. Due to the commerce & management education the growth of a nation is possible & we can stable in the competitive world.

Keywords: Sills, Skill Based Education, Practical Exposure, etc.

Introduction

The purpose of this paper is to contribute to ongoing discussion on the gap between commerce and management studies and industry's expectation. Most institutions depend on curricula and materials developed elsewhere and have not developed an intrinsic capacity to respond and evolve to the changing needs of various sectors of industry and services, student interests, Non-Government Organizations, or the economy and society. Many are unable to fulfill the mandatory changes imposed on them, such as upgrading of the curriculum by the Universities or the Board of Management Studies. There is need for greater autonomy for management education entities as well as a better regulatory regime. The market has to be enabled to consistently discriminate different programmers/institutions based on their capacity to provide education of value. In a well functioning system, more and better resources have to flow to those MEEs that have a capacity to consistently deliver better value and respond well to influence. There would be in such a system serious and continuing debate among management scholars and educationists on the goals, objectives and content of management education as the context and needs keep changing. Capacity growth would be guided by systematic forecast of the educational needs of the economy sectors. Those MEEs that have a higher-level commitment and depth of resources should be the ones that grow and respond to needs. There are few systems attempts at forecasting the demand for managing manpower in India. There is general consensus among industry that the needs are increasing at an accelerated speed. Also, the emphasis is increasingly on quality, at entry and middle levels. Management institutions of India are today estimated to be graduating approximately 1,25,000 students annually. HR managers in various industries, especially in the "sunrise" industries, foresee manifold increase in their requirements. However, what proportion of the total requirement will be for the increasingly more expensive post graduates in commerce and management and what proportion be for the less-expensive levels of managers is not clear.

In the Group's judgment, quite a large percentage of the huge additional requirement could be met more speedy and satisfactorily by adapting the bachelors programs. The retailing sector, which is expected to hire large numbers in future, has already initiated through several MEEs long-duration educational programs and short sector-specific training of experienced managers. It is important to ensure that the students do acquire knowledge, skills and aptitudes that are well recognized, in a recognized professional degree, and upon which they can build later, if desired. Notwithstanding the above, there is no doubt there will be a steep increase in the demand for postgraduates in commerce and management.

Structure of Commerce & Management Education

To realize the full potential from the resources devoted as commerce & management education, all education organizations have to he brought in line with the governance norms suggested by the Group. There are presently six types of management education organizations. These are:

1. Indian Institutes of Management (IIMs) set up by the Government of India.

2. University departments of Commerce and Management Studies.

3. Colleges (government or private) affiliated to universities.

4. Private or government institutes approved by the All-India Council for Technical Education (AICTE).

5. Private colleges or institutes not affiliated to any universities nor approved by AICTE.

6. Private colleges or institutes offering higher education courses in India in collaboration with foreign universities, where degree/diploma/certificate is awarded by the foreign university.

Review Literature

In the changing world of industry and the pressure of being an edge over the competitor, industry incorporate students, who have the power of changing the world's innovative ideas, turn their concept into application.

Transaction with industry doyens through forums and seminars enrich the knowledge of budding managers. It is very important for industry and academia to work in close association in order to churn out professionals who are industry ready and became indispensable assets for the organizations right after joining.

In today's competitive world it is most essential to understand the demand of the industry and in what way academics can fulfill that demand. The academic institutions help the young managers to enhance and develop their skills in order to fulfill the requirements of an industry. Research and development should be an integral part of the learning process for the graduates who are the future corporate leaders. The basic essential ingredients to be successful in personal and professional life are perseverance. sincerity, knowledge, and smartness, interpersonal and effective communication skills, which every educational institution should inculcate and develop in its students.

The business world is too large. ever evolving, ever growing and dynamic. The things, which we learn theoretically, are totally different from the practical world. We observed that whatever is relevant today may become unrelated and irrelevant tomorrow. Business is all about common sense. It is about learning and understanding which does not have any specific guidelines.

To succeed in life one has to have a fire in the belly and should have the desire to succeed. Imagination and hard work always go together.

Learning beyond classroom teaching is significant along with the academics. To think in a latent manner is essential. The most important thing is the art of grasping whatever comes in one's way. This is the time of developing relationships and networking which will help the students in the long run. Inquisitiveness is a good quality, so one should never stop asking questions.

Objectives

1. To analyse the importance of commerce and management education in the current scenario.

2. To analyse the Industry requirement from commerce and management education.

Analysis: As per the analysis have been following are the outcomes of the research:

Challenges

Qualified Teachers and Their Development

Currently, the biggest challenge which institutions in India facing is the acute shortage of qualified and competent faculties. Students are not getting technical and technological support in their education. This has hit most premier educational institutions in India, and they are failing to meet the requirement of industry.

Courses have been same and outdated for the several years, and faculties are unable to cope up with the global requirements. Syllabus are not designed to meet industries requirements, and with the changing scenario of globalization demand.

1. Teaching in management institutes as a profession has not yet fired the passion in many due to the prevailing low remuneration.

2. The problem is growing by the day as the management Institute has to compete with their counterparts in India and abroad, in curriculum and teaching standards.

3. The interest of reputed management institutes across the world in hiring Indian faculty had added one more dimension to this problem.

4. The main reason for the scarcity of faculty was the Indian universities' failure to strengthen their research base and Ph.D. programs. "There are hardly 200 new doctorates being awarded in each year. With many preferring to join corporate Institutions need more Ph.Ds. to become faculty.

5. Apart from lucrative remuneration packages, there is a need for 'extra-economic incentives' to attract and retain faculties.

Industry Expectation from Management Graduates

Many groups of countries are setting up free trade zones, thereby encouraging the flow of trade and finance across the borders within the zone. the lead to the movement of people to support it they take their knowledge, values and ideas for education this means the need to educate people who are comfortable with operating in different national environments, to do so are accepted by the recipients of whatever service they are providing.

Suggestions

Everyone wants to be Manager; Industries also wants managers. But from a qualitative managers point of view, it is essential that commerce and management institutes provide quality education or that kind of syllabus that is practically implemented in industries. Institutions may adopt the following alternatives:

1. Institutes will hire experienced and qualified faculty team who provide their knowledge and skills to students.

2. Institutes will adopt the advance technique in teaching style.

3. Institutes will organize seminars, conference & research environment as per the student's knowledge level for enhancing the skills.

4. Institutes include technical and technological skill development programs as per rapid changes in industries scenario.

5. Live projects preferred by industry and institutes

6. Basic and Special training programs scheduled by the delegation of authorities.

7. Augmenting the supply of competent employees through training and placement

Conclusion

India is having the largest management power in the world. Because with the changing world there has been tremendous progress in the industry but we have incorporated the up-to-date syllabus and need Ph.D. persons who believe in the research and project and give their contribution to studies result in real professional success. The challenge of commerce and management education approaches become more practical oriented and industry focus on being theory-based developments and teachings worthless, due to the fact that they will be of little more concrete situations when a management issue. Commerce and Management education needs to be holistic, targeted and customized with aim to remove the gap that exists between the industry requirements and academic curriculum on attitude, corporate awareness, grooming and developing managerial skills.

References

- *Anil kumar, "Challenges of Globlisation in engineering education in India" in NIEPAC Globalization and Challenges for Education, Delhi: Shipra Publication.*
- *Dipesh Agrawal, Col. R.C. Sarin, Taranna Koshal "Higher Education in Global Era" in Opportunities & Challenges in the Global Business, Excel Books.*
- *http://www.wikipedia.com*

Cryptocurrency: A Bright Future or Just a Fad?

Dr. Mahesh Joshi, Ms. Supreet Kaur Tuteja, Mr. Tushar Hirani

Abstract

Like many other currencies Cryptocurrency is one among them but different from other currencies. It is a digital currency which uses peer-to-peer method. Cryptocurrency is an electronic money created with technology controlling its creation and protecting transactions, while hiding the identities of its users. The identities of its users, Crypto is short for "cryptography", and cryptography is computer technology used for security, hiding information, identities and more. Currency simply means "money currently in use". Cryptocurrency was created to enable anonymous wire transfers. Additionally, now it is a powerful investment tools that is it can be used to make money like regular money. Cryptocurrency is a universal product that can serve as a measure of value when buying and selling other goods. On 29, Jan 2021 the Government said that it will introduce a bill to create a sovereign digital currency and simultaneously ban the private cryptocurrency in India. An outright ban will have a similar effect, according to Mathew Chacko, partner at Spice Route Legal. He said with a blanket ban, blockchain innovation, which has uses in governance, data economy and energy, will come to a halt in India.

Keywords: Peer-To-Peer, Crypto Graphy, Sovereign, Anonymous

Introduction

Cryptocurrency is an electronic money created with technology controlling its creation and protecting transactions, while hiding the identities of its users.

Cryptocurrencies are a digital cash designed to be quicker, cheaper and more reliable than our regular government issued money. Instead of trusting a government to create your money and banks to store, send and receive it, users transact directly with each other and store their money themselves. Because people can send money directly without a middleman, transactions are usually very affordable and fast.

To prevent fraud and manipulation, every user of a cryptocurrency can simultaneously record and verify their own transactions and the transactions of everyone else. The digital transaction recordings are known as a "ledger" and this ledger is publicly available to anyone. With this public ledger, transactions become efficient, permanent, secure and transparent.

What Purpose Cryptocurrency Was Created?

Even though Bitcoin inventor Satoshi Nakamoto himself was not a libertarian it was precisely such political and philosophical views that the first followers of Bitcoin held their idols were political freedom and autonomy freedom of choice, confidentiality and security when sending and receiving the information. Cryptocurrency was created to enable anonymous wire transfers. Additionally, now it is a powerful investment tools that is it can be used to make money like regular money. Cryptocurrency is a universal product that can serve as a measure of value when buying and selling other goods.

Legal Behavior Towards Cryptocurrency

Cryptocurrencies are not legal tender in India. While exchanges are legal in India due to the absence of a robust regulatory framework, a protracted licensing process makes it very difficult for certain cryptocurrency services and innovative technologies to operate. Although there is currently a lack of clarity over the tax status of cryptocurrencies, the chairman of the Central Board of Direct Taxation has said that anyone making profits from Bitcoin will have to pay taxes on them. Other Income Tax Department sources have suggested that cryptocurrency profits should be taxed as capital gains.

Cryptocurrency exchange regulations in India have grown increasingly strict. While technically legal, in 2018 the Reserve Bank of India (RBI) banned banks and any regulated financial institutions from dealing with or settling virtual currencies. On 14 Jan 2018, RBI confirmed that it had not issued any licenses or authorizations to any entity or company to operate a scheme or deal but had issued warnings about dealing in virtual currencies and introduced a requirement for firms to unwind or exit their positions.

Advantages of Cryptocurrency

1. **Protection from inflation –** Inflation has caused many currencies to get their value declined with time. Almost every cryptocurrency, at the time of its launch, is released with a fixed amount. The source code specifies the amount of any coin; like, there are only 21 million Bitcoins released in the world. So, as the demand increases, its value will increase which will keep up with the market and, in the long run, prevent inflation.
2. **Self-governed and managed –** Governance and maintenance of any currency is a major factor for its development. The cryptocurrency transactions are stored by developers/miners on their hardware, and they get the transaction fee as a reward for doing so. Since the miners are getting paid for it, they keep transaction records accurate and up-to-date, keeping the integrity of the cryptocurrency and the records decentralized.
3. **Secure and private –** Privacy and security have always been a major concern for cryptocurrencies. The blockchain ledger is based on different mathematical puzzles, which are hard to decode. This makes a cryptocurrency more secure than ordinary electronic transactions. Cryptocurrencies, for better security and privacy, use pseudonyms that are unconnected to any user, account or stored data that could be linked to a profile.
4. **Currency exchanges can be done easily –** Cryptocurrency can be bought using many currencies like the US dollar, European euro, British pound, Indian rupee or Japanese yen. With the help of different cryptocurrency wallets and exchanges, one currency can be converted into the other by trading in cryptocurrency, across different wallets, and with minimal transaction fees.
5. **Decentralized –** A major pro of cryptocurrency is that they are mainly decentralized. A lot of

cryptocurrencies are controlled by the developers using it and the people who have a significant amount of the coin, or by an organization to develop it before it is released into the market. The decentralization helps keep the currency monopoly free and in check so that no one organization can determine the flow and the value of the coin, which, in turn, will keep it stable and secure, unlike fiat currencies which are controlled by the government.

6. **Cost-effective mode of transaction –** One of the major uses of cryptocurrencies is to send money across borders. With the help of cryptocurrency, the transaction fees paid by a user is reduced to a negligible or zero amount. It does so by eliminating the need for third parties, like VISA or PayPal, to verify a transaction. This removes the need to pay any extra transaction fees.
7. **A fast way to transfer funds –** Cryptocurrencies have always kept itself as an optimal solution for transactions. Transactions, whether international or domestic in cryptocurrencies, are lightning-fast. This is because the verification requires very little time to process as there are very few barriers to cross.

Disadvantages of Cryptocurrency

1. **Can be used for illegal transactions –** Since the privacy and security of cryptocurrency transactions are high, it's hard for the government to track down any user by their wallet address or keep tabs on their data. Bitcoin has been used as a mode of exchanging money in a lot of illegal deals in the past, such as buying drugs on the dark web.
2. **Data losses can cause financial losses –** The developers wanted to create virtually untraceable source code, strong hacking defenses, and impenetrable authentication protocols. This would make it safer to put money in cryptocurrencies than physical cash or bank vaults. But if any user loses the private key to their wallet, there's no getting it back.
3. **Decentralized but still operated by some organization –** The cryptocurrencies are known for its feature of being decentralized. But, the flow and amount of some currencies in the market are still controlled by their creators and some organizations. These holders can manipulate the coin for large swings in its price. Even hugely traded coins are susceptible to these manipulations like Bitcoin, whose value doubled several times in 2017.
4. **Some coins not available in other fiat currencies –** Some cryptocurrencies can only be traded in one or a few fiat currencies. This forces the user to convert these currencies into one of the major currencies, like Bitcoin or Ethereum first and then through other exchanges, to their desired currency. This applies to only a few cryptocurrencies. By doing this, the extra transaction fees are added in the process, costing unnecessary money.
5. **Adverse Effects of mining on the environment –** Mining cryptocurrencies require a lot of computational power and electricity input, making it highly energy-intensive. The biggest culprit in this

is Bitcoin. Mining Bitcoin requires advanced computers and a lot of energy. It cannot be done on ordinary computers. Major Bitcoin miners are in countries like China that use coal to produce electricity. This has increased China's carbon footprint tremendously.

6. **Susceptible to hacks –** Although cryptocurrencies are very secure, exchanges are not that secure. Most exchanges store the wallet data of users to operate their user ID properly. This data can be stolen by hackers, giving them access to a lot of accounts.

7. **No refund or cancellation policy –** If there is a dispute between concerning parties, or if someone mistakenly sends funds to a wrong wallet address, the coin cannot be retrieved by the sender. This can be used by many people to cheat others out of their money. Since there are no refunds, one can easily be created for a transaction whose product or services they never received.

Conclusion

On 29, Jan 2021 the Government by digital currency and simultaneously ban the private cryptocurrency in India. The bill seeks to restrict all the cryptocurrencies in India. However, it would allow certain exceptions to promote some of the technology of cryptocurrency.

The Reserve Bank of India (RBI) is sticking to its stand over cryptocurrencies and has conveyed to the government its decision to seek a ban on such instruments, having already expressed its serious concerns. While asserting that the technology of blockchain should be encouraged, the central bank has questioned the purpose of cryptocurrencies to be labelled as a currency. It has said that a currency is a sovereign right and cannot be assigned to any individual entity. The issue of these instruments being legal is also yet to be settled. The central bank has also raised security risks linked to cryptocurrencies, saying it could give rise to money laundering and terror financing, because of anonymity of the transactions. An outright ban will have a similar effect, according to Mathew Chacko, partner at Spice Route Legal. He said with a blanket ban, blockchain innovation, which has uses in governance, data economy and energy, will come to a halt in India.

References

- *The Age of Cryptocurrency: How Bitcoin and Digital Money are Challenging the Global Economic Order*
- *https://cryptoeconomy.world/aims-goals/*
- *https://medium.com/broxus/what-is-the-purpose-of-cryptocurrency-c9ebf42f9e9d*
- *https://m.economictimes.com/tech/trendspotting/cryptocurrency-in-india-the-past-present-and-uncertain-future/amp_articleshow/81410792.cms*
- *https://complyadvantage.com/knowledgebase/crypto-regulations/cryptocurrency-regulations-india/*

Emerging Trends in Commerce and Trade: Digital Marketing using Mobile

Asst. Prof. Ashay Joshi, Ms. Harsha Makhija, Mr. Mayank Singh Bayas

Abstract

people all over the world are connected through internet, and the main device used is smartphone, and Digital marketing is when any product is promoted through a minimum of one form of electronic media.

The core of this sort of marketing is the internet. The internet, as it is, is a potent tool to help us achieve a lot. It helps in marketing as well as it assists sellers in promoting their products across the across. Advertisements on various forms of social media and other sites, emails, and YouTube can be used by organisations to sell their products.

Digital marketing makes shopping easier for the consumer and if a seller knows what his target audience wants, it makes marketing so much easier.

Keywords: Smartphones, Internet, Digital Marketing.

Introduction

Today, people are connected to the Internet at any time and from anywhere, and it is primarily the smartphone that is responsible for this ubiquitous connectivity.

Digital marketing, also called online marketing, is the promotion of brands to connect with potential customers using the internet and other forms of digital communication. It is a broad field, including attracting customers via email, content marketing, search platforms, social media, and more

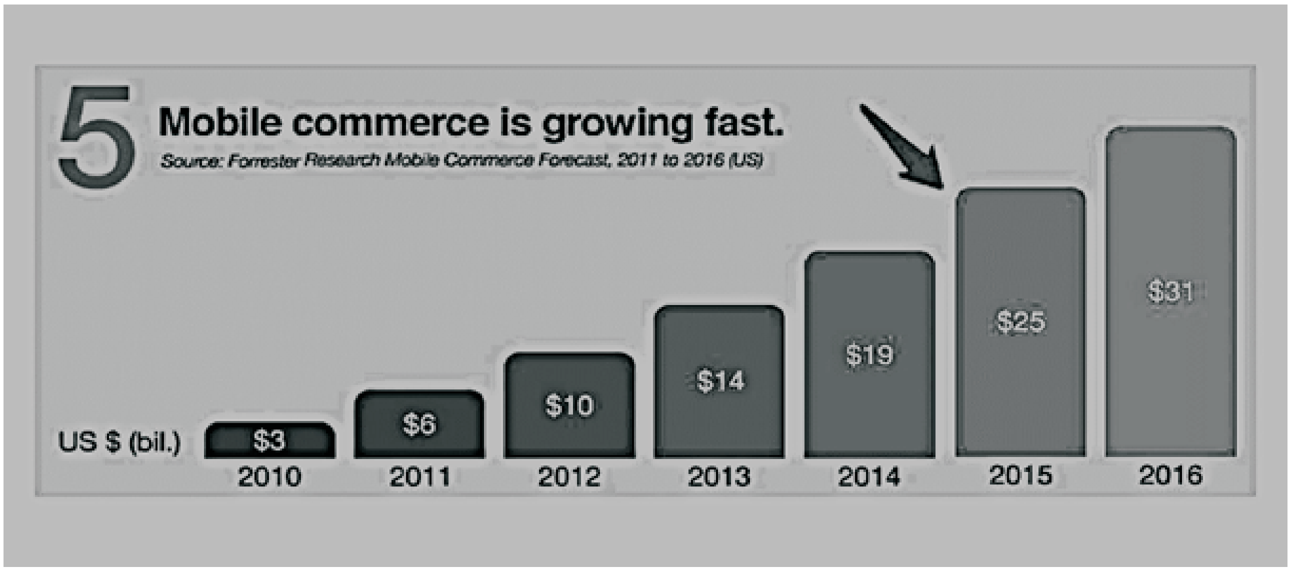
Digital marketing includes the use of Internet, mobile devices, social media, search engines, and other channels to reach consumers. Some marketing experts consider digital marketing to be an entirely new endeavour that requires a new way of approaching customers and new ways of understanding how customers behave compared to traditional marketing

India is the second largest country with over 462 million internet users, With this come the opportunity for business owners to network with potential customers. This is one huge reason why Digital Marketing has emerged as one of the most sought-after profession not only in India but globally as well.

Smartphone usage will continue to grow and understanding how and when consumers are using them is crucial for companies' advertising and marketing campaigns. As smartphone data collection and analysis technology become more sophisticated, the speed and relevance of ad and marketing campaigns will be significantly more important. If the competing brand can reach consumers with a relevant message at the precise moment when it is needed then they will have made that crucial first impression, and other brands will continually try to play catch up

For example, 69% of smartphone users look for travel ideas while waiting in a line or for the subway, and 82% of users turn to their phones when deciding whether or not to buy a specific product while standing in the store. In these moments, the speed and relevance of advertisements are of utmost importance for brands to make an impression that will influence the decision-making process of potential consumers.

Mobile Commerce is already making significant purchases and sales for online and traditional shop vendors. In this year of 2020, Mobile E-commerce will become a trend that will dominate the entire world's commercial force. An infographic by AD60 shows that 8% of all digital traffic comes from smartphones and tablets. Mobile e-commerce is also on the rise:



Growth of Social Media with Internet

At a point where web developing, from a million clients to 100 million clients with programming improvement on Windows and UNIX, Consumers can utilize the web to share and trade data with others as fast as one could reasonably expect. Web based life advanced from one site specifically. It started in 1997, as the introduction of Social Media called Six Degrees. Six Degrees permitted clients to make a profile and associated scarcely any individuals utilizing web.

By 2000s, in excess of 100 million individuals started to get to the web, so captivating in discussion, sharing photographs, sharing music, different encounters, visiting, and talking about assortment of subjects drove the blast of web-based social networking. By 2003, for more youthful age the site MySpace got well known to set up a profile and make companions. A model would to advance fine art or music in MySpace. At that point came an extraordinary web-based social networking idea LinkedIn, which exists even now and specialists or experts to associate to each other.

In 2004, Mark Zuckerberg propelled Facebook for understudies of Harvard University which is one of the best three colleges of the Globe. The possibility to share and trust that can be dependable made this online networking firm a marvel. It has more than 2 billion clients worldwide and India has the second biggest gathering. In 2006, the prominence of text informing or SMS enlivened Jack Dorsey, Biz Stone, Noah Glass and Evan Williams to make Twitter, an assistance that had the one-of-a-kind differentiation of permitting clients to send "tweets" of

140 characters or less. Today, Twitter has more than 500 million clients. After 2010, there were many internet-based life firms, for example, Flickr permits to share photographs then Photobucket and Instagram. As the camera got famous in mobiles sending photographs and music turned out to be so natural. Tumblr, a microblogging site began in 2007. Foursquare became well known site with advanced mobile phones alongside Pinterest, and Spotify. From Individual sites to business sites all have Facebook and Twitter addresses, that is the extraordinary effect of web-based life.

Rise of shopping via mobile applications

Business to Business purchases and sales are increasing day by day with the help of Mobile Commerce, which helps each individual, including sellers who are implementing the traditional method. An industry like Amazon, who helps sellers to sell their products on this particular platform, has made a massive deal during these situations. Business to Business mobile eCommerce is getting bigger and is expected to cross 1 trillion in 2020. Take an in-depth and look at some of the dominant trends of Mobile Commerce in 2020.

1. **Voice Search:** Voice Assistants like Alexa, Siri, and Google Assistant will also significantly impact Mobile E-commerce in the upcoming years. Voice Search is going popular in such a way that it allows the user to make accurate and efficient searches, which even helps in buying the substance right on the mobile phones. Embedded Voice-activated commands and particular targeted voice search will also improve the sales of any particular business.
2. **Social eCommerce:** In Social eCommerce, it is the process of directly selling the elements using social media platforms such as Twitter, Facebook, Instagram, etc. Social Media platforms are making small scale industries to sell their products quickly and efficiently. The speed and impact of social media will increase day by day in the mobile commerce segment in the upcoming years, which will help both buyers and sellers.
3. **Payments:** Every individual is looking for easy checkout options, which will impact every eCommerce platform and mobile application. To improve the customer's buying experience, Single-Tap checkout and the digital wallets are emerging in every platform of eCommerce. If these particular options are available in the eCommerce portal or any mobile application, there will be a chance that the customers will end up buying a particular product.
4. **Chat Bots:** Live chatbots are implemented in the eCommerce platforms, helping the customer directly without waiting and giving the best-required solutions. Chat bots are becoming a game-changer when it comes to customer service requests. If the service chatbots are available on the eCommerce platform, there is less chance of abandoning the particular customer's purchase.
5. **Mobile Image Recognition (MIR) Technology:** Mobile Image Recognition Technology will change the essence of portable trade in the coming years. Individuals will have the option to look for items

through an image recognition technology on their mobiles. By simply clicking an image or pointing the mobile phone on an item, versatile clients will be taken to the separate item's shopping page.

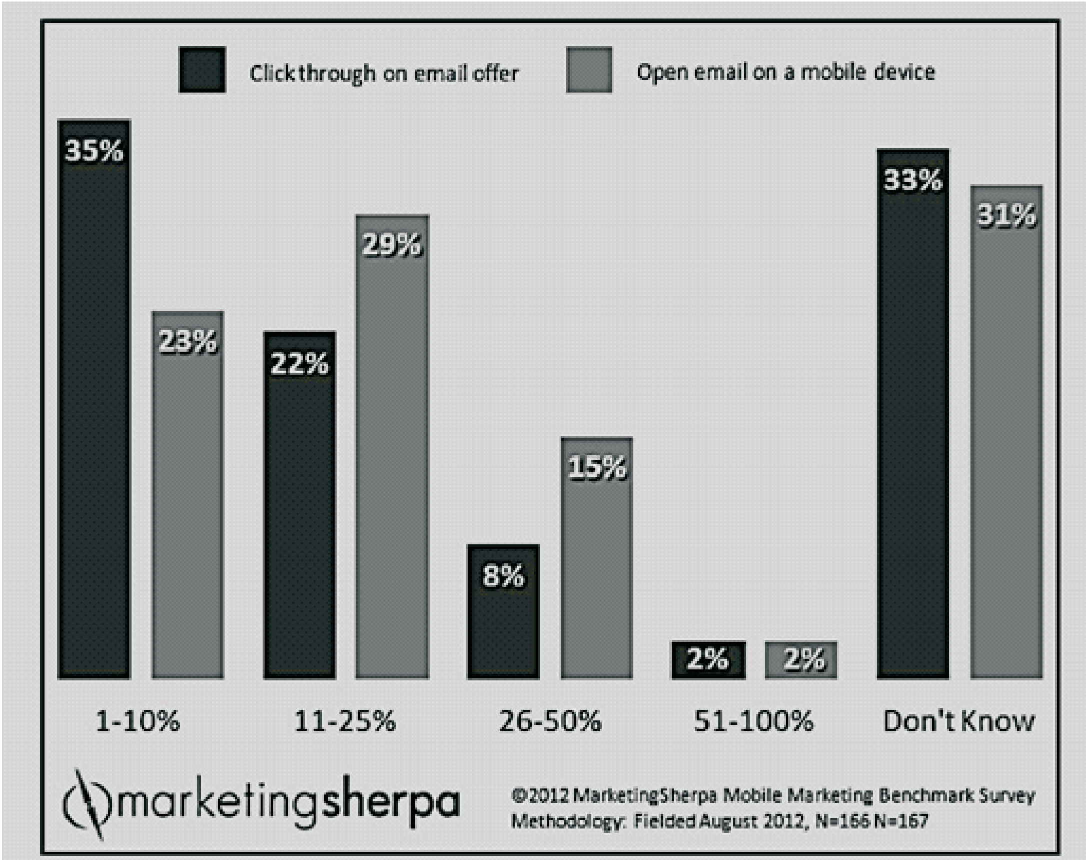
6. **Internet of Things (IoT):** IoT (Internet of Things) is an environment of intelligent gadgets that approach the web and communicate. The approach of the Internet of Things (IoT) gadgets has carried with it a comparing shift in the online business space as buyer ways of life continue changing and getting more versatile. Essentially, the expanding rate at which online customers have received the web has seen the web-based business develop consistently and is relied upon to be the fate of retail as most of the development occurs in the advanced space.

7. **5G Technology:** 5G remote innovation is intended to convey higher multi-Gbps top information speeds, ultra-low inertness, more excellent dependability, monstrous system limit, expanded accessibility, and more uniform client experience to more clients. Organisations are progressively utilising client support devices controlled by Artificial Intelligence on web-based business stages as chatbots and individual virtual colleagues. These recreate the feel of being in a genuine shop with a genuine shop collaborator to assist you with your buy.

Speed is entirely fundamental to fruitful client experience, and the upgraded speed of 5G joined with a decrease in idleness, will make these client support instruments fundamental to online organisations. By giving primary data and guidance at lighting speed, retailers will have the option to lessen client drop-off and truck deserting. The privilege of customised data is right away accessible for clients. By 2020, 80% of all online client corporations will be dealt with by AI because of the advancement of portable systems to 5G.

When it comes to mobile marketing, this means keeping devices in mind and utilising SMS/MMS marketing and mobile apps. Mobile marketing is an important piece of the puzzle when it comes to building out any short-term or long-term marketing plan. From email, to pay-per-click (PPC), search engine optimisation (SEO), content marketing, and social media marketing, there is a mobile marketing channel to reach every part of your audience where they are most comfortable. For mobile marketing to be effective, you need to curate a cohesive experience that customers expect—and that can be a real challenge as you work to acquire, engage, and retain users across a variety of platforms.

According to Marketing Sherpa, mobile email open rates are improving, as the chart below shows:



Conclusion

Digital marketing is one Of the fundamental changes in India, It is looking and seeking more on the web to locate the best arrangement frame for the merchants around India. Digital marketing, for example, Search Engine Optimisation (SEO), Content marketing, search engine marketing, social media marketing, e-commerce, Social media optimisation, e-books, email marketing, are ending up increasingly normal in our propelling technology. The efficiency of the Mobile Marketing technique is very effective and essential. It gives rapid growth. But the main concept is to focus on the right customers. Through Digital Marketing. the target can be reached easily. For the past two years, there is a talk about dynamic content and its value for the marketing industry. There will be a continuous change and shaping our perception of information.

References

- *www.marketo.com*
- *neilpatel.com*
- *nvestopedia.com*
- *www.aplustopper.com*
- *www.Tandfonline.com*
- *www.Investopedia.com*

Pedagogical Shift during COVID-19 Pandemic

Asso. Prof. Rahat Ahmed and Ms. Rishika Yadav

Abstract

The world is presently grappling with the adverse impact of the COVID-19 pandemic in the social, economic and political spheres. India can be counted among those nations that have been impacted severely.

COVID-19 has affected all sectors. However, there are areas where countries such as India should be more worried about. One of them is education, especially education of the girl child. Around 300 million children across all age groups are reported to be out of school in India now (the number is of the period when all schools were closed). And as and when schools finally reopen in the country, the number of children returning to class has to be closely scrutinized. The education sector faces the challenges of delivery, especially of pedagogical processes, classroom assessment frameworks, student's support and teacher-student engagement. Suggestions are provided here so that the challenges presented by the new approach can be mitigated while we come to terms with the disruptions introduced by COVID-19 to our education sector.

Keywords: COVID-19, Online classes, pedagogical changes, impact, survey

Introduction

With the declaration of COVID-19 as a pandemic on 30 January 2020 by the World Health Organisation (WHO) (Sohrabi, Alsafi, O'Neill, Kerwan, & Al-Jabir, 2020), the outbreak has had tremendous effects on many of the global sectors and global systems, including, but not limited to, healthcare systems (Holshue et al., 2020, Peng et al., 2020), agricultural sectors (American Veterinary Medical Association (AVMA), 2020, Rediff, 2020), manufacturing (e.g., Knieps, 2020), energy (Mohamed, 2020) and socio-economic systems (Buck et al., 2020, Nicola et al., 2020). The education sector has not been immune from the impact of COVID-19, as it has affected all levels of global education systems from the pre-school to the university and has also caused cancellation or postponement of academic conferences (Impey, 2020, Panesar et al., 2020). One of the policies or measures adopted by the countries all over the world in preventing the spread of the disease involves the complete closure of schools andeducational facilities (e.g. Alsafi et al., 2020, Harvard University, 2020, Pather et al., 2020), thereby affecting over 900 million of students globally (according to UNESCO, 2020).

As with other global university communities, campuses across the developing countries were closed and classes suspended, while administrators scrambled to convert the traditional classes to online formats. Similarly, with the arrival of COVID-19 on the shores of the Cooperative Republic of Guyana in South America on 11 March 2020, traditional face-to-face classes were cancelled, campuses of the University of Guyana were placed on lock-down and efforts were made to transfer classes online. While it is easier for tertiary institutions in the developed countries to migrate to online and virtual teachings (Langford & Damşa, 2000), the COVID-19 has made it compulsory for tutors/lecturers in developing nations to rapidly adopt, consolidate and/or embrace the use of technology for survival at this challenging time.

The main purpose of this article is to provide a rapid assessment of the benefits of the online mode and the challenges that accompany the dynamics of this pedagogy. The paper also seeks to provide suggestions to improve teaching and learning using online facilities in times of pandemics and unrest, especially in the developing and least developed countries. It is hoped that this contribution provides an addition to the growing body of knowledge on the impacts of COVID-19 on education sectors, especially in the developing countries.

Methodology

With the confirmation of COVID-19 in Guyana on 11 March 2020, The Ministry of Education declared total closure of all schools in Guyana for two weeks initially from 16 March 2020. This was later extended for another two weeks as the nation was monitoring the trend of the spread of the disease. All schools were then closed to face-to-face classes indefinitely. Working under the guidance and advice of the Government, the University of Guyana's Transition Management Committee (TMC) released the directives which closed the university to the teaching staff and students and only allowed some non-teaching, but essential staff on its physical campus initially before including all staff when the total lock-down was declared. The university administration thereafter set up several communication channels to update the university staff and students on various measures being put in place for the rapidly- changing circumstances in the country and the world. The principal avenues used for these communications were emails and university webpages (public and intranet). There were several communiqués that were released in quick successions as the university was grappling with how to respond to the challenges. With the departments and the faculties being asked to move their teachings online, educators were forced to look for solutions to many challenges posed by the sudden change. This is because the guidance and directives meant moving teaching online within hours, (using Moodle and other platforms) without prior adequate provisions such as the recognition and provisions of internet access, stable power supply, licenses for online communications platforms, and other facilities that could facilitate blended and/or hybrid modes of learning were not fully in place.

Within days of the directives, many educators and colleagues at the university started exploring all forms of available video-conferencing applications and platforms. Forms such as GoToMeeting, Skype, WhatsApp, ezTalk, emails, BlueJeans, and Zoom were used in addition to the Moodle platform used by the university. Based on the relatively positive experience of many colleagues with the use of the Zoom platform, the university purchased Zoom Enterprise versions for use by lecturers and with the help of the University's Software Department, this was integrated into the university's learning platform, Moodle. Presently, virtually all programmes for the second semester are over and there is no doubt that the online mode has proven to be the saving grace for the completion of the semester in difficult times.

Scope

The basis of this write-up and evaluation is on the writer's informal conversations with colleagues and students, class experience, observations during virtual presentations, assignments, and a review of the literature while utilising the dynamics of online teaching. The inferences and suggestions presented here are based on opinions and perspectives from the writer's experience and what was gathered from the literature.

At the University of Guyana, staff and students were able to transition to the online mode despite the suddenness of this change. Some of the benefits of this transition are itemised below:

General benefits

a. The use of online resources thrived significantly among other resources at this time as many lecturers and students were able to search for information and materials through online blogs, papers, websites, and other related resources.

b. Another benefit of the transition to online teaching is the opportunity for live cloud recordings of teachings, meetings, lectures and other interactions.

Personal growth and development benefit

1. Increase in the use of available resources. Moodle and other platforms that were under-utilised before COVID-19 became intensely utilised and widely- used during this period. It is of significance that online facilities, which were already in place in the university but were in minimal use prior to COVID-19 by both lecturers and students, proved to be extremely useful tools during the transition.

2. Exposure to several sessions of training organised by the university's Software Department for lecturers on various forms of digital learning and education; and also, the sharing of materials and videos for the benefit of lecturers by colleagues and university administration.

3. Upgrading of new technologies for the university : purchase of many facilities and licenses, especially add-ons, to support the university's Moodle (online learning platform) and Zoom video conferencing,

Pedagogical changes

1. Students and staff were able to explore different learning options using technology and other online tools for instruction and learning.

2. Lecturers and the university administration explored the opportunity for the development of blended learning.

3. The opportunity of working remotely, which allow both staff and students to continue engagement outside the confines of a traditional university classroom.

The case of Rajasthan

In States such as Rajasthan, the education of girl children is still a challenge. The State is positioned precariously – the second worst in overall literacy rates in India and the lowest literacy rate among the females; 20% of ladies within the age group 15-16 have been out of college in opposition to the nationwide common of 13.5 (Annual Standing of Schooling Report 2018). Regardless of pioneering initiatives in schooling such because the Lok Jumbish and Shiksha Karmi tasks, Rajasthan continues to flounder in systemic issues of education that relate to high quality, fairness and gender.A research by the Institute of Improvement Research, Jaipur and Improvement

Options, Delhi in September-October, discovered that the majority women in Rajasthan (between 13-16 years) have been eager to return to high school. That as many as 97% of them within the districts surveyed — Tonk, Dausa, Karauli and Udaipur — had been enrolled in colleges earlier than the COVID-19 lockdown itself was a constructive discovering.

Nonetheless, a lot touted on-line schooling plan of the State authorities didn't work. In Rajasthan, the entry of ladies to schooling through the COVID-19 interval was restricted to 11%. Ladies who had on-line entry reported hyperlinks by way of WhatsApp (92%) and YouTube (12%). The explanations for the inability of students to access online education have been: lack of gadgets, poor or no Web connectivity, and in addition women' preoccupation with family exercise.

Result

Realistic assessment is key

More than just the numbers, the authorities must realistically assess the extent of understanding of scholars who've returned to colleges after 'digital studying' at dwelling. That is essential as research carried out on government-run colleges in numerous States point out poor efficiency a majority of youngsters, particularly woman college students, have missed out a lot on the assorted e-mail platforms provided. Other than poor entry to digital information, the kids have been burdened with family/farm work; woman college students specifically have been apprehensive of being given away in marriage. There may be credible proof that college students, mother and father and academics have been unprepared for the pedagogic shift.

Challenge and the Response

College closures have had a big impression on each college students and their households, extra within the case of the susceptible and underprivileged sections. The lockdown occurred over the past quarter of the tutorial yr which led to the postponement of examinations and the curtailment of the prescribed syllabi. On their half, governments tried to place in place measures to deal with the scenario. The essential technique was to offer a push to the digital distance studying methodology. The main target was on using textual content/video/audio content material by way of SMS, WhatsApp, radio and TV programmes to achieve out to college students and interact them.

The Union Ministry of Human Useful resource Improvement in March 2020 began sharing free e-learning platforms. They included the Diksha portal which has e-learning content material aligned to the curriculum, and e-Pathshala, an app by the Nationwide Council of Instructional Analysis and Coaching for Courses 1 to 12 in a number of languages. SWAYAM hosts 1,900 full programs together with instructing movies, pc weekly assignments, examinations and credit score transfers, aimed each at college (Courses 1 to 12) and better schooling. SWAYAM Prabha is a gaggle of 32 direct to dwelling channels dedicated to the telecasting of academic programmes. Whereas this seems pretty spectacular, there are lots of pitfalls.

The impact is multi fold

Following closure of faculties, boys grew to become inattentive to research whereas women, with lesser alternatives, have been extra concerned in family chores. With their academic routine having been disrupted, kids, in lots of instances, have additionally forgotten what they learnt earlier. Once more, the choice to postpone the board examinations and to permit automated promotion to the upper courses is sure to have an effect on the standard.

Discussion and Interpretation

COVID-19 came abruptly with little or no preparation plan in place in some developing countries. All sectors, including education, have greatly been affected by the pandemic. In the case of Guyana, online education which has become the new normal, courtesy of COVID-19, is currently facing different kinds of challenges, some of which are classified below:

Lack of resources

1. Digital inequalities among students and staff were suddenly laid bare, as there is no internet accessibility in many of the villages in the hinterland areas where some students and staff are domiciled.

2. Unavailability of computers, laptops and/or tablet facilities for students to use in connecting to the online mode. Some other lecturers were affected by these inadequacies too;

3. Lack of adequate prior training on the requirements of online teaching for both students and lecturers. Many lecturers and students grappled with how to function effectively using the new technologies.

4. Lack of practical training for the students: The inability to make use of lab or fieldwork because of social distancing for courses that required the use of lab, fieldwork or practical exercises;

Poor national infrastructure

a. Slower internet speed at home due to sudden and unprecedented internet traffic, and the lack of preparedness of internet providers for the sudden enormous demands on their services.

b. Inconsistent power supply: Unlike the developed countries, Guyana is yet to guarantee a stable power supply as there are occasions of power-cuts during the delivery of lectures, affecting both students and lecturers.

Course delivery problems

1. **Reduced student–teacher engagement:** As noted in some of my class experiences while teaching, many students no longer engage in class discussion as they do in the traditional face- to-face class and there is often little or no feedback when questions are asked. As a result, some online classes become long and sometimes stressful. It is the students who do the learning (Lavy and Naama-Ghanayim, 2020, Orkibi and Tuaf, 2017) and if they resist or minimise their investment, attention or effort on their participation, they will only accomplish little in their learning.

2. **Slow and extended work:** Students are unable to submit assignments when due, lecturers are unable to keep up with their schedules because of either power-cuts or internet problems.

3. **Compromise with deadlines:** On many occasions where students and staff were unable to use technological tools to get work done in a timely manner, they were compromising with deadlines and even with the standard expected of their delivery because of other constraining factors they are confronted with.
4. Limited opportunity for monitoring assessments, which has restricted many lecturers/tutors to the use of multiple-choice questions (MCQ);
5. **Malpractices:** With the online method of testing and the realities of many students' inability to utilise video services during some live class exercises and tests because of the limitation of the technological devices, students could receive assistance and help that the instructor may not be privy to.

Problems facing students

1. **Students' inflexibility:** Many students who were accustomed to the traditional face-to-face method of teaching found the online method burdensome, with some becoming rude and impolite to lecturers because of the stress experienced as a result of adjusting to online education.
2. **Domestic affairs:** The online delivery mode forced many students to be working at home where they are under enormous distractions and other domestic issues (Sutton, 2020); and as such, most students found it challenging to maintain focus during online teaching.
3. **Mental health challenges:** Fear and anxiety surfaced among some students as a result of the sudden change. Due to some students' inability to cope with the combination of their academic rigours and domestic challenges, depression, mental issues, and suicidal thoughts were some of the conversations that were encountered during this period.

Cybersecurity problem

Cybersecurity threats: With computers and other portable technological devices being entrenched in our daily educational and teaching lives driven by the migration of traditional learning to online mode, there abounds various kinds of breaches, exposure to viruses, hacking potentials, and other cybersecurity threats (Nam, 2019).

NGO activities as a contrast

Apparently, colleges run by the non-governmental organization sector did pretty effectively through the interregnum. Catering largely to the poor and backward segments, these colleges didn't go surfing. As an alternative, academics visited particular person college students at dwelling. In addition, they taught kids in small teams.

There appears to be consensus that on-line courses are usually not similar to precise classroom schooling. The makes an attempt at digital studying have solely uncovered the extensive digital divide between the wealthy and the poor and the city and rural areas. Schooling planning needs to be context particular, gender responsive and inclusive. Enabling measures ought to embody entry to on-line schooling, elimination of obstacles in pre-metric scholarships and guaranteeing the supply of mid-day meals, iron and folic acid tablets and provision of private hygiene merchandise to woman college students even when colleges are closed.

Conclusion

The sudden transition to online pedagogy education as a result of COVID-19 in developing countries has exposed some inequalities and challenges as well as provided some benefits. Suggestions and recommendations are provided here so that the challenges presented by the new pedagogy can be mitigated while the university system comes to terms with the disruptions introduced by COVID-19 in the higher education sector. In times of crisis, offering comfort should be the priority for both the staff and the students, and this should be the core of any teaching and learning dynamics. Further studies and research into the success or otherwise of this sudden migration from traditional face-to-face teaching to online education is therefore recommended as this will provide the necessary data and findings on how effective this sudden change has been to students, staff, and the entire university system.

References

- *Pokhrel, S., & Chhetri, R. (2021). A literature review on impact of COVID-19 pandemic on teaching and learning. Higher Education for the Future, 8(1), 133-141.*
- *Cleland, J., McKimm, J., Fuller, R., Taylor, D., Janczukowicz, J., & Gibbs, T. (2020). Adapting to the impact of COVID-19: Sharing stories, sharing practice. Medical teacher, 42(7), 772-775.*
- *Torda, A. J., Velan, G., & Perkovic, V. (2020). The impact of the COVID-19 pandemic on medical education. Med J Aust, 14(1).*
- *Aristovnik, A., Keržič, D., Ravšelj, D., Tomaževič, N., & Umek, L. (2020). Impacts of the COVID-19 pandemic on life of higher education students: A global perspective. Sustainability, 12(20), 8438.*
- *Burgess, S., & Sievertsen, H. H. (2020). Schools, skills, and learning: The impact of COVID-19 on education.*
- *Jena, P. K. (2020). Impact of Covid-19 on higher education in India. International Journal of Advanced Education and Research (IJAER), 5.*
- *Allen, J., Rowan, L., & Singh, P. (2020). Teaching and teacher education in the time of COVID-19.*
- *Day, T., Chang, I. C. C., Chung, C. K. L., Doolittle, W. E., Housel, J., & McDaniel, P.*
- *Hill, K., & Fitzgerald, R. (2020). Student perspectives of the impact of COVID-19 on learning. All Ireland Journal of Higher Education, 12(2).*
- *Nic Dhonncha, E., & Murphy, M. (2021). Learning new ways of teaching and assessment: the impact of COVID-19 on undergraduate dermatology education. Clinical and Experimental Dermatology, 46(1), 170-171.*
- *https://bit.ly/2ZDCzSy*
- *https://bit.ly/3aDAM5X*

Role of Quality Management in Education

Asst. Prof. Shejal Gupta, Ms. Priyanshu Dhurwey, Mr. Priyendra Singh

Abstract

Quality is a cry of the day. It is really a very relevant and inevitable question to ask for quality in each and every sphere of human life. The field of education can also not be exception to it.

In common notations, "Quality means fitness for the purpose. "Really speaking about "Quality education refers to developing and maintaining the learning process, a joyful activity for the student and making attention arresting-features into it". In the regular process of education, teaching or explaining occurs when one demonstrates as to how to come out with a viable and feasible solution to any problem and learning i.e. understanding takes place when the learner becomes fully aware of the problem solving process.

Enhancing improvement of both these processes is really, what formulates "Quality Education". When a "Total Quality Management" concept of Diming (1900-1993) known as the father of TQM, is applied to education it becomes clearly apparent that it is the education of students which is treated as the "Product and not the students itself perceive."

Therefore, learning would be at its best when the learner feels that he needs to know what is been taught and explained.

Every student or learner possess following objectives of the learning:

a. *Seeking knowledge*

b. *Embedding conceptual human, technical skills*

c. *Capacity and competence to differentiate.*

d. *Developing a corrector so as to become useful fruitful responsible member of the global society.*

In nutshell, quality education in one, which assures a student, all the four objectives.

This paper expresses the term quality, describes quality related terminology and identifies prospective areas which explains the role of quality management in education and ultimately it outlines the parameters for real assessment of quality in education.

Keywords: Quality, Education, Academic Audit, Accreditation

Introduction

It is really true to say that "Quality is an elusive attribute of values, belief and perception which always cannot be quantified". Hence quality can be defined as, "Quality is what consumes defines." The oxford Dictionary says "Quality is the degree of excellence" and another meaning is "Superiority in kind". Therefore, the definition of quality differs with references to its context.

It can be explained by the example, quality of a physical product can be explained in terms of described standards, which are quantitatively measurable while quality for life, in abstract terms and compasses various aspects such as health, education, living conditions, physical environment and mental state.

Similarly, quality education refers to the excellent process of physical intellectual and spiritual development of the learner or student, inculcating the moral values, awareness and full knowledge of self and society and professional or vocational skill enhancement. Management of quality in education enables the students to maintain the pace with the challenges offered by the economic word without borders i.e. globalization.

Quality, A description:

"We have defined quality as the degree of excellence of entire educational experience."

-D. Dobery-Delmore and E.Shaker (2002)

"A key measure of quality is t he satisfaction of customers."

- Universities, U.K. (2002)

Green and Harrey (1993) have pointed out the following five approaches to quality

a. Exceptional features (highest standards)

b. Consistency in performance (zero defect and obtaining it perfect the first time)

c. Fittest for the purpose

d. Maximum value for money and complete transformation (of students

Quality Education: The need of the Day

Pt. Jawaharlal Nehru has rightly declared the need for quality education in the following words:

"If all were well with our educational institutions, all would be well with the nation. Educational institutions are intimately linked with the society at the large. These educational institutions are real temples of knowledge. They all the creative agents for social change and total transformation. Therefore, the general conditions of educational institutions i.e., our schools, colleges and universities are a matter of great concern."

Kothari commission has rightly remarked - "The destiny of India is now been shaped in her classrooms, in a word based on science and technology. It is the quality of education that determines the level of prosperity, welfare and security of people. The quality and nature of persons coming out of schools and colleges will determine our success in a great enterprise of national construction whose principal objective is to raise the standard of living of our people."

Supportive and Regulatory pattern for quality management in Education

In these days of economic world without border i.e. globalization, sincere and continuous efforts should be made to evolve develop and implement criteria, parameters and cotes for establishing an operation of national and foreign educational institutions in India. To ensure quality in education especially in higher education, accreditation process has been evolved and implemented.

Very recently on 29th Sept. 2015, a new criterion of ranking the institution has been evolved and implemented by dept of HRD (Human Resource Development) in the form of NIRF (National Institutional Ranking Framework) under the headship of Education Minister Mrs. Smriti Irani. The very purpose of ranking the institutions especially Management, Pharmacy, Engineering, Architecture, Universities and Colleges is to evaluate the quality of teaching and learning pedagogy, infrastructural resources, innovations in teaching learning methodology, quality researchers and professional practices. The major emphasis has been given on outcome-based education outreach and inclusively of the deprived society and perception of the stakeholders and society as a whole.

This ranking framework will not only help in ascertaining the quality of education of any institution but also make it easy for the students and their parents to identify and choose the right institution to build their career.

In the broader sense (accreditation) refers to the recognition accorded or awarded to an institution that meats set of standards laid down by an authorized competent agencies, association or organization and sufficiently meets and satisfies quality criteria determined by concerned agencies, association or organization.

The system of accreditation was implemented in United States approximately 95 years back. This system has a unique and distinct mechanism for self-regulations of educational institution.

In the initial accreditation system, it was a simple effort to develop acceptable and agreeable standards which has now been widely used globally and recognized as the most efficient as well as effective tool for management of quality in education. In the words of Haggery and zook - "Accreditation is the recognition accorded to an educational institution…..by some agency or organization which gets up standards or requirements that must be complied with, in order to secure approval."

Serdon (1960) has rightly described Accreditation as " The process whereby an organization or agency recognizes a college or university or program of shady as having not certain predetermined qualifications and standards."

The procedure of accreditation apparently requires combination of various actions, which are internal as well as external. Internal actions are comprised of preparation of requisite documents and other material explaining varied facts, which substantiate the claim that minimum conditions required for accreditation have been fulfilled and the institution is functioning perfectly in accordance with its objectives.

On the other hand, external action encompasses the on-right review taking frank opinions of peers from outside the institution qualitative and quantitative assessment of performance of institution on the basis of enrollment, development of the students, results and proper placement of students etc. The final decision on the accreditation is taken by the accreditation agency after reviewing all documents, information and reports. The review process incorporates following aspects:

a. Objectives of the institution.

b. Extensions, expansion and diversification plan

c. Organizational structure

d. Teaching learning research plans

e. Faculty student ratio

f. Infrastructural and Educational facilities to support services for students.

g. Salient features and extracurricular and co-curricular activities.

After granting the accreditation, the institutions are revisited and periodic monitoring and evaluation is performed in order to ensure that requisite standards are maintained.

In order to have quality assurance for course-curricula, examination and evaluation pattern and academic programmes "Academic audit is done"

The main focus of academic audit is to ensure quality for a design and development of syllabi and evaluation of students' performance process.

To keep a closed watch over the working of educational institutions varied bodies are established for accreditation and ranking –

1. The National Institutions of Ranking Framework (NIRF) under HRD Ministry.

2. National Assessment and Accreditation Council (NAAC) under university Grant Commission.

3. National Board of Accreditation (NBA) Under All India Council for Technical Education (AICTE).

4. The Accreditation Board (AB) under Indian Council of Agricultural Research (ICAR).

In addition to aforesaid bodies following organization are also established for accessing and monitoring various facets of education:

1. Distance Education Council (DEC) under Indira Gandhi National Open University (IGNOU) at 1985.

2. Medical Council of India

3. Dental Council of India

4. Indian Nursing Council

5. Pharmacy Council of India

6. Council of Architecture

7. Bar Council of India

Approximately 10 years back International Organization (IOS) for standardization has been started for certification for quality in education which has been a hallmark of quality in education. The first Indian organization which has been accreditation IOS certification is Indian Institute of Technology Madras.

In spite of having established varied bodies for accreditation, assessment and ranking of educational institutions there al many areas left for future improvement. The researcher has identified certain prospective areas where perpetual improvement is essential and inevitable i.e. teaching learning pedagogy: This area needs many improvements for quality enhancement but it is only possible if the following parameters are met:

a. The students are selected only on the basis of their merit.

b. Admission should be given to only those students who are really desirous of gaining knowledge and not the degree.

c. The teaching faculty selected are meeting all academic norms regarding their qualifications and norms.

d. The infrastructure and surroundings are exactly as per the norms and really conducive enough to impart knowledge.

Research and Innovations

It has been recognized that quality of an educational institution is directly proportional to the quality researches undertaken by faculty and students of the institutions.

Therefore, in order to have quality in education, quality researches should be conducted and regularly promoted.

Consultancy

The most important factor which has been neglected so far by the educational institution is consultancy. In fact, consultancy is the only field by which the educational institution can extend the knowledge as a whole and can acquire the requisite quality.

Consultancy projects is helpful in enhancing exposure of faculty, students and ultimately bridges the big gap between theory and actual practice.

Conclusion

In nutshell, it can be concluded that role of quality management in education is a perpetual and regular activity and not a onetime kill. Quality management in education is pre-requisite for all educational institutions so as to make them real temples of knowledge as desired by Pt. Jawaharlal Nehru and not the degree-diploma distributing sentence.

References

- *C. Alderson and A. Beretta (eds.), Evaluating Second Language Education, Cambridge: Cambridge University Press, 1992.*
- *Council of Europe, Common European Framework of Reference for Languages: Learning, Teaching, Assessment, Strasbourg/Cambridge: Council of Europe/Cambridge University Press, ISBN: 0 521 005310 (2001).*
- *EAQUALS-ALTE, The EAQUALS-ALTE European Language Portfolio, Milano: Lang Edizzioni, 2000 (on-line version in English and French: www.eELP.org).*
- *F. Heyworth, The Organisation of Innovation in Language Education. A Set of Case Studies, Strasbourg: Council of Europe Publishing, ISBN: 97-871-5100-8 (2003).*
- *L. Muresan, F. Heyworth, G. Mateva, and M. Rose, QualiTraining - A Training Guide for Quality Assurance in Language Education, Strasbourg: Council of Europe Publishing, ISBN: 978-92-871-6284-7 (2007); (on-line http://www.ecml.at/mtp2/qualitraining/results/).*

- *L. Muresan, F. Heyworth, M. Matheidesz and M. Rose, Quality Management in Language Education, Graz/Strasbourg: European Centre for Modern Languages / Council of Europe Publishing, 2003 (CD ROM, available also on-line: http://www.ecml.at/mtp2/qualitraining/results/quality/index.htm)*
- *R. Mackay et al., "Using institutional self-evaluation to promote the quality of communication and language programmes" in P. Rea-Dickins and K.P. Germaine (eds.), Managing Evaluation and Innovation in Language Teaching, London and New York: Longman, 1998.*
- *V. Vasile (co-ord.), Restructuring Romania's Educational System Considering the Evolutions from the Domestic Market Perspective and Impact on RDI Progress, Bucuresti: European Institute of Romania, 2008, p. 239*

Work-Family Conflict and Women Entrepreneurship

Asst. Prof. Rachel Pawar, Ms. Alisha Raj, Mr. Anmol Mani Jha

Abstract

The aim of this study suggests that work-family conflicts disrupt women entrepreneurs from attaining job satisfaction and reducing job performance as well as exhausting them emotionally. The results of work-family conflicts can be outlined through 4 paths: 1.) work-family conflict has direct negative outcome on level of job performance; 2.) work-family conflict increases emotional exhaustion which subsequently decreases job performance; 3.) work-family conflict reduces job satisfaction which in turn reduces job performance' 4.) work-family increases emotional exhaustion which in turn decreases job satisfaction which subsequently decreases job performance.

Keywords: women entrepreneur, work-family conflict, job performance, emotional exhaustion, job performance

Introduction

Women account for around half of the total world population. So, it is in India also. And are, therefore, considered as the better half of society. The global evidence shows that women have been carrying out supremely well in different domain of activities say, academics, politics, administration, social work and so on. Now, they have started diving into industry and also and running their enterprises successfully.

And also, The Indian women are no more treated as beautiful showpieces. They are also relishing the fruit of globalization making an impact on the domestic and international domain. They have sculpted a niche for themselves in the male dominated world.

Women are proficient of doing everything she wants. A woman has enough capability to run and govern the whole country on her own. There are several examples to demonstrate this statement. Women is regarded as one of the greatest managers as she is accountable for managing homes, and so that's why she is also known as home maker. They can easily commence new tasks for themselves and prose that what they are capable of doing anything but unfortunately got stuck between work – family conflicts. whether is it a business or starting a start-up. They are lacking behind by various barriers say, barriers of society, family conflicts, personal barriers etc. Subsequent of women as an entrepreneur is declining.

Relationships between work-family conflict and consequence variable

1. **Work family conflict with job performance**

   Frone et al. (1997) found a significant relationship using a self-related measure of performance. Many other researchers like Aryee (1992), Karatepe and Sokmen (2006), Netemeyer et al. (2005), Butler and Skattebo (2004) have also examined the relationship between work-family conflict and job performance and found that women who experience work-family conflict have poor job performance as compared to women who do not.

2. Work family conflict and emotional exhaustion

Bacharach, Bemberger and Conley (1991) found significant correlations between work-family conflict and emotional exhaustion. Many other researchers like Aryee (1993), Ray and Miller (1994), Netemeyer et al. (1996), have also examined the relationship between work-family and emotional exhaustion and found out that women face emotional exhaustion because of work-family conflict.

3. Work-family conflict and job satisfaction

Aryee (1992) carried out a study on married professional women from dual career families in Singapore and found out that work-family conflict is negatively related to job satisfaction. Many other researchers like Judje, boudreau, Bretz and Jr. (1994), Aminah (1996), Lee and Choo (2001), Bhuian et al. (2005), Wanye et al. (2004) have examined the relationship between work-family conflict and job satisfaction and found out that work-family conflict has a significant positive relationship with job satisfaction.

4. Emotional exhaustion and job satisfaction

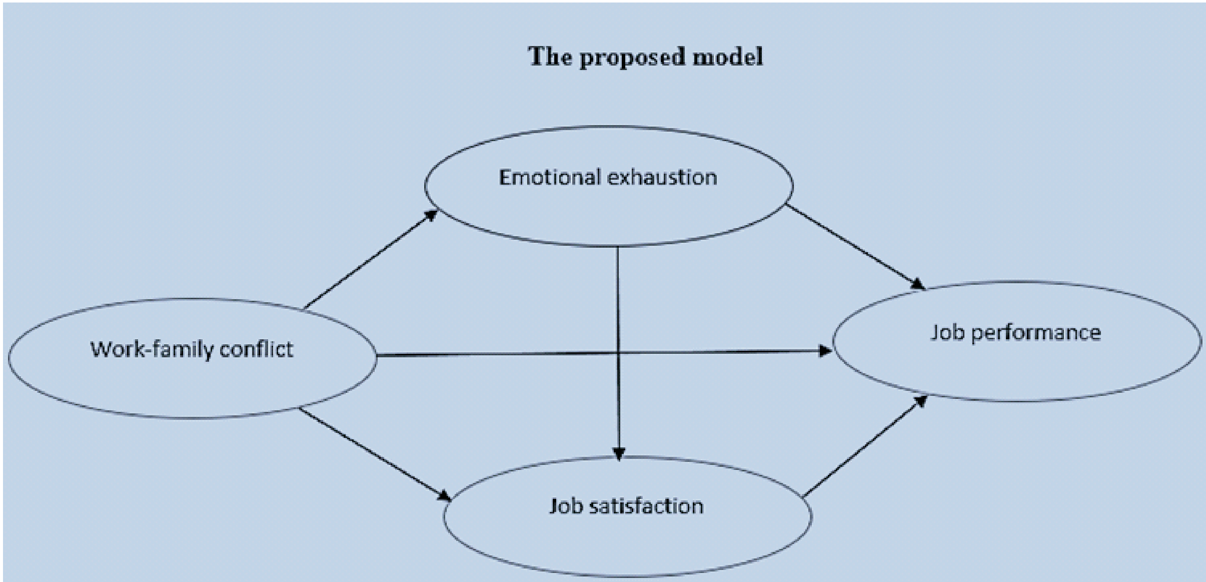
Many researchers like Wolpin, Burke and Greenglass (1991) documented indication that there was a modest effect of burnout on job satisfaction, longitudinally. The results indicated that increased psychological burnout including emotional exhaustion has resulted in decreased job satisfaction. Cam (2001), Singh, Goolsby and Rhoads (1994), Elit, Trim, Mand, Bains, Sussman and Grunfled (2004) have examined the relationship between emotional exhaustion and job satisfaction and found out that emotional exhaustion has a significant positive relationship with job satisfaction.

5. Emotional exhaustion and job performance

Many researchers like Wright and Cropanzano (1998) found that emotional exhaustion was associated with job performance among social welfare workers. Singh at el. (1994), Wright and Bonett (1997), Lo, Cravens, Grant and Moncrief (2001), Witt al at. (2004) have examined the relationship between emotional exhaustion and job performance and found out that emotional exhaustion has a significant positive relationship with job performance.

6. Job satisfaction and job performance

Many researchers like Tuten and Neidermeyer (2004), Carmeli (2003) found that there was a significant relationship between job satisfaction and job performance among senior managers. Many other researchers like Tuten and Neidermeyer (2004), Bhuian at al. (2005), Sohi (1996) have examined the relationship between job satisfaction and job performance and found out that job satisfaction has a significant positive relationship with job performance.



The results of work-family conflicts can be outlined through 4 paths:

Path 1: work family conflict →job performance

Path 2: Work-family conflict →emotional exhaustion →job performance

Path 3: Work-family conflict →job satisfaction →job performance

Path 4: Work family conflict →emotional exhaust →job satisfaction →job performance

Conclusion

This study concludes that the results of work-family conflicts can be outlined through 4 paths: 1.) work-family conflict has direct negative outcome on level of job performance; 2.) work-family conflict increases emotional exhaustion which subsequently decreases job performance; 3.) work-family conflict reduces job satisfaction which in turn reduces job performance; 4.) work-family increases emotional exhaustion which in turn decreases job satisfaction which subsequently decreases job performance. Rendering to this model, there is necessity to pay consideration to the line of work and family roles which could end in conflict and the negative consequences arising from the conflict.

References

- *Ahmad, Aminah. (2008). Direct and Indirect Effects of Work-Family Conflict on Job Performance. The Journal of International Management Studies. 3. 176-180.*
- *Panda, S. (2018), "Constraints faced by women entrepreneurs in developing countries: review and ranking", Gender in Management, Vol. 33 No. 4, pp. 315-331.*
- *Adams, G. A., King, L. A., and King, D. W. (1996). Relationships of job and family involvement, family social support, and work-family conflict with job and life satisfaction. J. Appl. Psychol. 81, 411–420. doi: 10.1037/0021-9010.81.4.411*

- *Allen, T. D. (2001). Family-supportive work environments: the role of organizational perceptions. Journal of Vocational Behaviour, 58(3), 414-35.*
- *Aminah Ahmad (1999). Gender role orientation of husbands and work-family conflict of wives in dual-career families. Pertanika Journal of Social Science and Humanities, 6(2), 1-10.*
- *Aminah Ahmad (2007). Work-family conflict, life-cycle stage, social support, and coping strategies among women employees. The Journal of Human Resource and Adult Learning, 3(1), 70-79.*
- *Aminah Ahmad & Maznah Baba (2003). The effects of role overload and social support on work-family conflict. The Journal of Asian Regional Association of Home Economics, 10(4), 196-201.*
- *Carmeli, A. (2003). The relationship between emotional intelligence and work attitudes, behavior and outcomes. An examination among senior*
- *Managers. Journal of Managerial Psychology, 18(8), 788-813.*
- *Demerouti, E., Bakker, A. B., & Bulters, A. J. (2004). The loss spiral of work pressure, work-home interference and exhaustion: Reciprocal*
- *Relations in a three-wave study. Journal of Vocational Behavior, 64(1), 131-149.*
- *Elit, L., Trim, K., Mand-Bains, I. H., Sussman, J., & Grunfeld, E. (2004). Job satisfaction, stress, and burnout among Canadian gynecologic*
- *Oncologists. Gynecologic Oncology, 94, 134-139.*

5th Pillar of Democracy: A Study on the impact of social networking sites

Ashwini C Alexander, Ms. Vaidika Solanki, Mr. Aditya Mundra

Abstract

Social media has increased the quality and rate of collaboration for students. With the help of social media students can easily communicate or share information quickly with each through various social sites like Facebook, Orkut, and Instagram etc. It is also important for students to do some practical work instead of doing paper work. They can also write blogs for Teachers as well as for themselves to enhance their knowledge skills . Social networking sites also conduct online examination which play an important role to enhance the students' knowledge.

Keywords: Social media, Students, Impact, Business and Youngsters.

Introduction

History of social network sites Early social networking websites included Classmates.com (1995), focusing on ties with former school mates, and SixDegrees.com (1997), focusing on indirect ties. User profiles could be created, messages sent to users held on a friends list and other members could be sought out who have similar interests to the users-which could be found out from their profiles. Despite these new developments (that would later catch on and become immensely popular), the websites (Classmates.com, SixDegrees.com) simply were not profitable and eventually shut down. It was even described by the website's owner as simply ahead of its time. Two different models of social networking that came about in 1999 were trust-based, developed by Epinions.com, and friendship-based, such as those developed by Jonathan Bishop and used on some regional UK sites between 1999 and 2001. By 2005, one social networking service My Space was reportedly getting more page views than Google, with Facebook, a competitor, rapidly growing in size. In 2007, Face book began allowing externally-developed add-on applications, and some applications enabled the graphing of a user's own social network - thus linking social networks and social networking. Orkut was quietly launched on January 22, 2004 by Google, the search engine company which is now quite popular in Brazil, U.S.A and India. Various social networking sites have sprung up, catering to different languages and countries. It is estimated that, combined there are now over 200 social networking sites using these existing and emerging social networking models. There are many features that attract the users towards the Social Networking Sites. The Chief among them are: Scrapping is similar to instant messaging but the text is also available to public view. Though there are privacy options to show scraps only to friends, its not a personal means of communication like e-mail or instant messaging. Likeness for communities and friends network states that youth use these sites to satisfy their socialization needs to participate/ join in communities with likeminded users. And also to extend and nurture their friends network which symbolize their socializing personality. Profile setting is a means of exhibiting the profile users personality/identity as how they want themselves to be perceived by the profile viewers. Photo sharing - User has options such as photo sharing only with friends and also specifically can choose individuals who can view the shared photos while its not visible to others accessing the profile. Social networking sites use such stringent privacy settings to avoid unsolicited breach of individual's personal space.

Impact of Social Media on Various Fields

Impact of Social Media on Education As per the survey of previous research, 90% of college students use social networks. Technology has shown a rapid development by introducing small communication devices and we can use these small communication devices for accessing social networks any time anywhere, as these gadgets include pocket computers, laptops, iPads and even simple mobile phones (which support internet) etc. For the purpose of education social media has been used as an innovative way. Students should be taught to use this tool in a better way, in the educational classes' media just being used for messaging or texting rather than they should learn to figure out how to use these media for good.

Impact of Social Media on Business

Social media is the new buzz area in marketing that includes business, organizations and brands which helps to create news, make friends, make connections and make followers. Business use social media to enhance an organization's performance in various ways such as to accomplish business objectives, increasing annual sales of the organization. Social media provides the benefit as a communication platform that facilitates two way communication between a company and their stock holders . Business can be promoted through various social networking sites. Many of the organization promotes their business by giving advertisement on the social media in order to attract maximum users or customers. Customers can connect and interact with business on a more personal level by using social media. If an organization has established a brand, social media may help this organization to develop the existing brand and give the business a voice. With the help of social media organization can make their strategy to promote their organization. Social media used in various business functions. Some of them are: Marketing- Marketing is one of the most important and common use of social media in business. It works because today every brand has a target section of online audience. HR-Is great for identifying and engaging the talent directly.HR helps company to showcase their employee benefits and culture of the company to outside world. Creative- it share enables art, copy and design teams to invent new ideas which is useful for company to achieve goal. Operations/strategy- Many of the sites like LinkedIn helps the business by connecting with the experts who can share some strategic plans. Business Development- Professional networking sites can be used to connect with the clients.

Positive Effect of Social Media on Business

1. Social Media helps to better understand their audience by their likes and dislikes.

2. It helps the business for promotional activities.

3. Social networking sites helps to make new customers by providing useful facilities.

4. Helps to enhance market insight and stretch out beyond your rivals with online networking.

5. It also helps to increase awareness among brands and reach with little to no budget

Negative Effect of Social Media on Business

1. In business filed social media is not entirely risk free because many of the fans and followers are free to post their opinion on a particular organization; the negative comment can lead the organization to failure.

2. Many of the large organization have fallen victim to the hackers.

3. The wrong online brand strategy can doom a company, and put at a huge viral social disadvantage.

4. Getting involved with Social Media is very time consuming. As an organization you should assign a person to always bolster your pages and profile with significant substance.

5. Most companies have difficulty measuring the results of social media advertising.

Impact of Social Media on Society

As we all are aware of social media that has an enormous impact on our society. Many of the social media sites are most popular on the web. Some social media sites have transformed the way where people communicate and socialize on the web. Social networking sites render the opportunity for people to reconnect with their old friends, colleagues and mates. It also helps people to make new friends, share content, pictures, audios, videos amongst them. Social media also changes the life style of a society. According to the survey conducted by the Pew Research Center, in September 2014, 52% of the online adults use two or more social media sites. More than half of the online adults of age 65 and above use 60% of Facebook which represents 31% of all seniors. Half of the internet-using young adult's ages 18-29 use 53% Instagram and half of the Instagram users (49%) use the site daily. The share of internet users with college education using LinkedIn reached 50%. 42% of online women now use the platform, compared with 13% of online men.

Positive Effects of Social Media on Society

1. Social Media helps to meet people they may not have met outside the social media forums.

2. It also helps to share ideas beyond the geographical boundaries.

3. It provides open opportunity for all writers and bloggers to connect with their clients.

4. Another positive effect of social networking site is it unite people on a huge platform for the achievement of specific goals. This brings positive change in the society.

5. Social media provides awareness among society like campaigns, advertisement articles, promotions which helps the society to be up to date with the current information

Impact of Social Media on Youngsters

Nowadays social media has become a new set of cool tools for involving young peoples. Many young people's day to day life are woven by the social media Youngsters are in conversation and communication with their friends and groups by using different media and devices every day . In past years it was seen that youngsters are in touch with only friends and their groups in schools and colleges. But nowadays youngsters are in contact not only with known friends but also with unknown people through social networking sites, instant messaging etc. According to BBC news research of 2013 they discuss that 67% Facebook users are very common and well-known social media portal consist of the youth and students, so these praise the fact that the youth and student have more focus and relation. Throughout the country teenagers frequently use the web, mobile phones, online games to communicate and gather information with each other. As per the survey in California the below table shows that how social media impacts the behavioral health of California's adults.

Positive Effects of Social Media on Youngsters

1. Social media helps youngsters to stay connected with each other.

2. Useful information can be exchanged over social networking sites.

3. Social networking sites can allow teens to find support online that they may lack in traditional relationships, especially for teens.

4. In a Critical Development period youngster also go for social networking sites for advice and information.

5. Youngsters can look to social media for getting the answers related to their career objectives.

Negative Effects of Social Media on Youngsters

1. Today it's not clear that who the “strangers” are especially in the field of social media.

2. Kidnapping, murder, robbery can be easily done by sharing details on social media.

3. There are many cases registered in police station where adults target young children and lure them into meeting them.

4. Mostly youngsters waste lots of time on social sites like chatting which also effects their health.

5. Some useless blogs influence youth extremely that they become violent and can take some inappropriate action

References

- *Dr. M. Neelamalar & Ms. P. Chitra,Dept. of Media Sciences, Anna University Chennai, India, New media and society: A Study on the impact of socialnetworking sites on indian youth, Estudos em Comunicacao no 6, 125-145 Dezembro de 2009 Abhimanyu Shankhdhar, JIMS / Social media and businss/ http://www.pewinternet.org/2015/01/09/social-media-update2014/pi_2015-01- 09_social-media_01/hubpages.com/technology/effects-of-social-media-on-our-youth*
- *Ghulam Shabir,Yousef Mohammed Yousef Hameed,Ghulam Safdar, Syed Mohammed Farooq Shah Gilani,”the impact of social media on Youth: A case study of Bahawalpur City, Asian Journal of Social Sciences & Humanities Vol. 3(4) November 2014*
- *Impact of Social Media on Adolescent Behavioral Health in California, Source: (Lenhart, 2010) except for Online video sites (Nielsen, 2009) & Online gaming (McAfee, 2010)*

- *https://www.schooliseasy.com/2014/02/social-media-in-theclassroom/*
- *http://www.edudemic.com/how-students-benefit-from-usingsocialmedia/*
- *http://blog.hootsuite.com/social-media-for-business/*
- *http://www.automatedbuildings.com/news/sep11/columns/1108 26030404mandrusiak.html*
- *http://www.practicalparticipation.co.uk/yes/what/what_does_it_ change*

Application of Queuing Theory in Allocation of Ventilators During COVID-19

Dr. Tabinandan Joshi, Ms. Tehrim Fatma, Mr. Nitant Sharma

Abstract

The coronavirus disease 2019 (COVID-19) pandemic is pushing healthcare systems beyond, their limits. The load has increased tremendously on hospitals where the resources are minimal. This paper shows the applications of queuing theory in the field of healthcare. The paper summarizes a range of queuing theory results in the following areas: waiting time and utilization analysis, system design, and appointment systems. Here queuing models are used for estimating waiting time of a patient, utilization of service, models system design, and models for evaluating appointment systems. A queuing system helps minimizing the waiting time of patients and maximizing the utilization of the servers i.e. doctors, nurses, hospital beds, number of ventilators etc. Many hospitals during this pandemic have run short of ventilators— as well as respiratory therapists (RTs) who are trained to operate them. Any patient who needs a ventilator might not be able to get one, endangering their survival. COVID-19 increases the arrival rate of ventilator patients, and these patients have longer lengths of stay, resulting in the rise in demand for ventilators. We construct and analyse two models designed to optimize queue sizes and patient waiting times to ensure safety. We propose a novel approach to predict how long the treatment cycle takes to diagnose and classify people already infected and to calculate the number of ventilators and RTs needed to achieve a target wait time—the average delay for a ventilator experienced by a new patient.

Keywords: Queuing Theory, COVID-19, Queuing Model

Introduction

Coronavirus disease 2019 (COVID-19) is a contagious disease caused by severe acute respiratory syndrome. The first case was identified in Wuhan, China, in December 2019. The disease has since spread worldwide, leading to an ongoing pandemic. It was formally declared as disease identified by the World Health Organization (WHO) on 11th February 2020. After the outbreak of COVID 19, over 200 countries across the world have been affected. Hospitals have also come under the tremendous pressure due to the higher rate of infection, shortage of beds, number of ventilators and other facilities required for the treatment of patients, etc. Thebalance of patients and resources is an important principle that should be integrated with the preoperational plans. The allocation of resources within the minimum time is a vital part of any preparedness plant. Our model estimates the required ventilator and RT resources needed to achieve a target average expected wait time set by the user. Planners can use this model to assess needs, allocate patients or resources efficiently across hospitals, or drive hospital protocol decisions.

Queuing Theory

Queuing theory was introduced by Agner Krarup Erlang a Danish mathematician who studied telephone traffic congestion problems in the first decade of the 20th century. He worked for Copenhagen Telephone Company during the period that telephone systems were growing in complexity. Obviously, randomness is an integral part such a system. When ARPANET was being considered, the pioneers of this precursor of the Internet used the queueing theory advanced by Erlang and others to show that the system was feasible. Queueing theory continues to play a vital role in analyzing the functioning of the Internet. Queueing theory, also known as the theory of overcrowding, is the branch of operational research that explores the relationship between demand on a service system and the delays suffered by the users of that system.

Literature Review

Queues are very familiar in our daily life. Waiting line or queues are in the schools, hospitals, fairs, libraries, banks, petrol pumps, theatres etc., we all have Queuing problems. Every human being wait in queues to buy a ticket of railway ticket, make a bank deposit in the bank counter, start a ride in a playground, etc. We have become familiar to huge amounts of waiting, but still get upset by unusually long waits. Great inefficiencies also occur because of other kinds of waiting than people standing in line like Airplanes waiting to take off or land may disrupt later travel schedules. Delaying service jobs beyond their due dates may result in lost future business. Queueing models to provide the various types of queueing systems that arise in daily practice.

Methodology

Model Inputs

i. The average length of stay (days) on a ventilator for a non–COVID-19 patient: This value is used to calculate the composite arrival rate. In our example, we use a default value of 4.5 days (Agency for Healthcare Research and Quality, 2017).

ii. The average length of stay (days) on a ventilator for a COVID-19 patient: we use a default value of 11 days for this parameter (Li et al., 2020). This average length of stay should include both recoveries and mortalities.

iii. Arrivals per day, new non–COVID-19 patients needing ventilators.

iv. Arrivals per day, new COVID-19 patients needing ventilators.

v. The number of ventilators in the hospital.

vi. The number of RTs available per shift: This value represents the total number of staff who can serve as RTs at any given time in the hospital. We selected default values for these parameters based on current medical literature.

vii. Number of ventilators per RT: In our examples, we use a value of 4.88 ventilators per RT (based on California Society for Respiratory Care, 2016, p. 18).

Mathematically, the probability of wait, the average wait time, and the expected length of stay are related through the number of ventilators. With more ventilators, wait time decreases by lowering the chance that patients must wait. The average wait time equals the probability that a patient must wait at all multiplied by the average length of stay on a ventilator.

Example for a Hospital

This example shows inputs for the queuing calculations at an imaginary hospital. Table 1 shows the example inputs. The hospital has an average of 7 patients arriving per day, each with the length of stay of 9.1 days on a ventilator. We see that the hospital has more patients than it typically does and that those patients also require longer time on the ventilator. With an average of 7 patients per day, 9.1 days on a ventilator, the hospital can expect to reach an average census of 64 ventilator patients, possibly within a week, depending on conditions. Table 2 shows the example outputs. The target average wait time for a ventilator includes cleaning and repair time. Using an Erlang function with load = 9.1*7 and 67 ventilators, we find the probability of waiting to be 62 percent, meaning that new patients will have to wait on average 0.62*7.0*24 =

135.4 hours, which is almost certainly unacceptable. Patients must wait so long because of the variability of the number of arrivals needing ventilators and the increased length of time that the ventilator is required.

Table: 1: Example Inputs for Queuing Calculations

Inputs	**Value**
Average length of stay (days) on a ventilator, non– COVID-19 patient	4.5
Average length of stay (days) on a ventilator, COVID-19 patient	11.0
Arrivals per day, new non–COVID-19 patients on ventilators	2.0
Arrivals per day, new COVID-19 patients on ventilators	5.0
Target average wait time for a ventilator, hours	2.0
Current number of ventilators	67

Table:2: Example outputs for Queuing Calculations

Output	**Value**
Average length of stay (days) on a ventilator for any ventilator patient	9.1
Arrivals per day, all new patients on ventilators	7.0
Expected steady-state census of patients	61
Probability of wait for new patients	64%
Desired number of ventilators for a two-hour target wait	85

To ensure that patients wait only about 2 hours on average, the hospital would need 85 ventilators. If the hospital had only 64 ventilators, any slight increase above the average arrivals or days on a ventilator would immediately force any newly arriving patient to wait. From this, the hospital analyst can calculate the required number of RTs using the hospital's preferred number of ventilators per RT. With this approach, the hospital analyst can calculate the maximum number of patient arrivals per day that the hospital could have with its current number of ventilators. Using the Erlang function with the current number of ventilators, the analyst (or program) simply increases the number of arrivals until the expected wait time reaches the target wait time.

Model Formation

In our model (an M/M/N queue where the first M identifies the arrival distribution, the second M identifies the server distribution, and N indicates the number of servers in this case ventilators), ventilator patient arrivals follow a Poisson process, and their lengths of stay on the ventilator follow an exponential distribution. We account for the differential arrival and use rates of non–COVID-19 versus COVID-19 patients. We want to determine the ventilators and respiratory staff necessary to satisfy a specified, expected target wait time E[Wait]Target. In general:

$$E[Wait] = P(Wait>0).E[Wait \mid Wait>0]$$

where the probability of waiting $P(Wait > 0)$ depends on the number of ventilators, the number of patients, and the length of time the patient typically needs on the ventilator; and the expected waiting time $E[Wait \mid Wait > 0]$ is a weighted average of the typical service time for non– COVID-19 and COVID-19 ventilator patients. Our assumptions conform to the Erlang C queuing model staffing (see Robbins, Medeiros, and Harrison, 2010). For a given composite arrival rate of patients λ, an average length of stay on a ventilator μ, and a number of ventilators N, define the offered load as $R = \lambda/\mu$ and the traffic intensity as $\rho = R/N$. For $N > R$,

We calculate λ and μ based on a composite of COVID-19 and non–COVID-19 patient arrival rates and lengths of stay, and N is the number of ventilators. We calculate the number of ventilators needed by finding the lowest value for N such that the expected wait time E[Wait]

$\leq$E[Wait]Target. We refer to this value of N as the minimum number of ventilators needed to reach the target average wait time. The ventilators short equals the minimum number of ventilators needed minus the hospital's current number of ventilators. Given the input parameters, if the hospital has a surplus of ventilators, ventilators short is negative.

We determine RTs short in a similar manner, identifying the minimum number of RTs needed by using the model parameter number of ventilators per RT and dividing as follows: minimum number of ventilators needed / number of ventilators per RT. Then, the respiratory therapists short equals the RTs needed minus the number of RTs in hospital per shift.

Conclusion

In this Paper, we propose the use of a queuing model for planning hospital requirements for ventilators and RTs. A hospital analyst could implement the queuing model in a spreadsheet and use it to estimate the patient wait times given the current number of ventilators and RTs. The analyst can also use the model to estimate the required number of ventilators and RTs when arrival rates and lengths of stay change. Although the queuing model theoretically assumes steady arrival rates, the careful analyst could use forecasted changes in arrival rates at the hospital or regional level. This methodology could also assist planners who allocate scarce resources across states and regions.

References

- *Abir, Mahshid, Christopher Nelson, Edward W. Chan, Hamad Al-Ibrahim, Christina Cutter, Karishma Patel, and Andy Bogart, Instructions for Using the RAND Critical Care Surge Response Tool: An Excel-Based Model for Helping Hospitals Respond to the COVID-19 Crisis, Santa Monica, Calif.: RAND Corporation, TL-A164-1, 2020. As of May 5, 2020.*
- *California Society for Respiratory Care, "California Society for Respiratory Care Safe Staffing Standards Position Statement and White Paper," Watsonville, Calif., October 2016, p. 18. As of March 25, 2020.*
- *Faculty of Intensive Care Medicine and Intensive Care Society, Guidelines for the Provision of Intensive Care Services, 2nd ed., London, June 2019.*
- *Ferstad, Johannes O., Angela Gu, Raymond Y. Lee, Isha Thapa, Andrew Y. Shin, Joshua A. Salomon, Peter Glynn, Nigam H. Shah, Arnold Milstein, Kevin Schulman, and David Scheinker, "A Model to Forecast Regional Demand for COVID-19 Related Hospital Beds," medRxiv, March 2020. As of May 5, 2020.*
- *Fomundam, Samuel, and Jeffrey Herrmann, A Survey of Queuing Theory Applications in Healthcare, College Park, Md.: Institute for Systems Research, ISR Technical Report 2007-24, September 26, 2007.*
- *Shapiro, Joseph, "Are There Enough Skilled Medical Workers to Run Ventilators?" interview transcript, NPR, March 19, 2020.*
- *Weissman, Gary E., Andrew Crane-Droesch, Corey Chivers, ThaiBinh Luong, Asaf Hanish, Michael Z. Levy, Jason Lubken, Michael Becker, Michael E. Draugelis, George L. Anesi,*
- *Patrick J. Brennan, Jason D. Christie, C. William Hanson III, Mark E. Mikkelsen, and Scott D. Halpern, "Locally Informed Simulation to Predict Hospital Capacity Needs During the COVID-19 Pandemic," Annals of Internal Medicine, April 2020.*
- *White, Douglas B., and Bernard Lo, "A Framework for Rationing Ventilators and Critical Care Beds During the COVID-19 Pandemic," JAMA, March 27, 2020.*
- *Yang, Xiaobo, Yuan Yu, Jiqian Xu, Huaqing Shu, Jia'an Xia, Hong Liu, Yongran Wu, Lu Zhang, Zhui Yu, Minghao Fang, Ting Yu, Yaxin Wang, Shangwen Pan, Xiaojing Zou, Shiying Yuan, and You Shang, "Clinical Course and Outcomes of Critically Ill Patients with SARSCoV-2 Pneumonia in Wuhan, China: A Single-Centered, Retrospective, Observational Study," Lancet Respiratory Medicine, Vol. 8, May 2020, pp. 475–481. As of May 5, 2020.*
- *Yankovic, Natalia, and Linda V. Green, "Identifying Good Nursing Levels: A Queuing Approach," Operations Research, Vol. 59, No. 4, 2011, pp. 942–955.*
- *IHME COVID-19 Health Service Utilization Forecasting Team, Forecasting COVID-19 Impact on*

Hospital Bed-Days, ICU-Days, Ventilator-Days and Deaths by US State in the Next 4 Months, medRxiv, March 2020. As of May 5, 2020.

The Laser Technology: New Trends in Biology and Medicine

Dr. Arvind Jain, Ms. Al Aqsa Khan, Ms. Siddhika Khode, Ms. Pallavi Patne

Abstract

In fifty years, laser technology has made great progress, and its many applications make it essential in everyday life. However, this technology is still open to numerous developments. Across multiple applications, there is particular focus in the field of medicine, for tailored therapies, for diagnosis and as a research tool in biology. Whereas its use is now well-demonstrated in dermatologic and ophthalmologic treatments, and surgery, one of the most fascinating aspects of laser technology in the field of biology emerged in the late 1990s with the development of devices able to perform fine dissections of biological tissues using a laser beam. The laser-associated micro dissection offers a rapid, precise method of isolating and removing targeted cells or groups of cells from complex biological tissues. It represents the missing link between the intrinsic physiological mechanisms and clinical observations of biological tissues. The molecular examination of pathologically altered cells and tissues for DNA, RNA, and protein expression has revolutionized research and diagnosis in pathology, enabling assessment of the role of the cell type in the normal physiological or disease process. Alongside conventional diagnostic and therapeutic approaches, another field of application contribute to the development of targeted treatments at the nano scale level of laser technology, mainly in the field of cancer, leading to design new and innovative strategies in drug delivery and image-guided surgery.

Keywords: Laser, Biology, Medicine

Introduction

Laser—Light Amplified Stimulated Emission Radiation, unlike a standard light beam, is a source of monochromatic, coherent and unidirectional light. Lasers are installed widespread in everyday life across multiple applications: barcode scanners, entertainment, welding or cutting in industry, CD and DVD, alignment of roads and tunnels. In the medical field, lasers are diagnostic and therapeutic instruments that offer a whole range of solutions. The laser which enables for greater surgical precision is less invasive and promotes healing time or cure. This surgery is generally much less traumatic than traditional surgical techniques. The first use of lasers in medicine was to damage the retina to understand ocular injury due to accidental exposure. Since the first ruby laser, several devices have been improved placing ophthalmology at the forefront of medical specialties using this technology. Researchers take the laser technology to its limits by playing on two main parameters, first to the short laser pulses and second to the energy beams. Since then, pulsed lasers have become increasingly popular for their ability to ablate biological tissue. For patient diagnosis and experimental studies, biological tissue can be either analysed under a microscope after immune – his to staining or crushed for further molecular analysis. Laser-Assisted micro dissection (LAM) provides a valuable link between these two approaches. It gives new insights into cellular mechanisms, genetic disorders, tumour biomarker identification, patient-tailored therapy. The development of light-absorbing nano particles that are nontoxic to biological tissue has provided further potential for a more targeted delivery of heat with minimal damage to healthy tissue. At an appropriate wavelength, exposure of a nano particle to a laser can trigger a photothermal effect in the particle whereby electronic oscillations at the particle surface are converted to heat .

Lasers in Medicine

Laser in Ophthalmology: Its advantages have been demonstrated in the treatment of myopia and cataract where they enable patients with visual impairment to regain a clear vision and forget the stress of wearing glasses or contact lenses.

Laser in Surgery: Laser surgery has the advantage of reducing the risk of infection and it promotes healing. It is used in cosmetic surgery to erase cellulite and superficial wrinkles. Often less invasive than conventional surgery, laser surgery is however not without risks.

In What a Laser Consists?

A laser consists of a cavity with a mirror at each end and a gain medium, placed between the two mirrors. Excited by an energy source, the medium emits light which circulates between the mirrors and is amplified at each passage. One of the mirrors is slightly transparent to enable the laser beam to exit from the cavity. Lasers can be distinguished according to the nature of the amplifying medium: gas, solid or liquid.

Gas Lasers (Argon, Krypton, etc …)

Use of lasers in the treatment of various types of glaucoma is an important tool in ophthalmic practice. Both Argon and YAG lasers are now commonly used in the treatment of angle-closure and open-angle glaucoma.

Liquid Dye Lasers

Dye lasers produce their light radiation by stimulating a liquid dye. They are mostly "tuneable" between 550 and 590 nm. Their light is visible. Dye lasers are regularly used in vascular indications: treatment of spider naevi, treatment of angiomas in children and infants, treatment of rosacea.

The Effects of Lasers on Biological Tissues

Thermal Effects : The laser on biological tissue results from the conversion of light to heat, heat transfer and a tissue reaction to the temperature and the duration of the heating. This interaction leads to distortion or the destruction of a tissue volume. Depending on the degree to which time is heated, and the heating time, the thermal effect of the laser produces coagulation necrosis as in the treatment of angiomas or volatilization as in the treatment of skin lesions with CO2 laser.

Mechanical Effects: They are obtained with lasers emitting extremely short pulses, in the nanosecond to picosecond range on very small surfaces, which causes a destructive shock wave mainly induced by the mechanism of explosive vaporization of the target as used to treat haemangiomas. In this case, the vessels of the angioma explode, which explains the vessel wall rupture, and haemorrhage. This is also what happens during a tattoo removal when large fragments of pigment explode and give birth to smaller fragments.

Conclusions

In medicine, the energy delivered by the laser, whose intensity can be modulated, can cut, destroy or alter the cellular or extracellular structure of biological tissue. In addition, laser applications have the advantage of reducing the risk of infection and promoting healing. Now integrated in surgical procedures, for a better focus and precise cutting, laser surgery is not however without risks for pregnancy or contra-indications for the use of photosensitizing drug. In biology, the complexity of tissue makes the results of “classic” biological analyses often difficult to interpret. The laser is an effective tool for destroying cancer cells. However, high power lasers act indiscriminately and thus destroy cancer cells but also the surrounding tissue. This property is a crucial tool in the laser microdissection technique when you want to conduct molecular analysis in a region of interest with the ability to selectively destroy contaminating cells. Indeed, the aim of this technology is to overcome the cellular heterogeneity present in all biological tissues and to facilitate its study on a well-defined cell population. In this sense, laser microdissection has greatly contributed to the evolution of research to understand physiological mechanisms which can now be clearly demonstrated on the level of a specific cell population, and even on the level of the single cell.

References

- *Moo-Young, G.A. (1985) Western Journal of Medicine, 143, 745-750*
- *Anderson, R.R. (2013) Journal of Investigative Dermatology, 133, E21-E23.*
- *Herd, R. (1996) JAMA Dermatology, 132, 1262-1262.*
- *Fan, C.M. and Rox-Anderson, R. (2008) Phlebology, 23, 206-213.*
- *Folk, J.C., Shortt, S.G. and Kleiber, P.D. (1985) Ophthalmology, 92,100-108.*

A Study of Impact of FIIs on the Indian economy - After Covid-19

Dr. Suvarna Lapalikar, Ms. Sakshi Raghuvanshi, Mr. Aman Sam Pawar

Abstract

This conceptual paper indicates and focuses on Impact of FII on Indian Economy -After Covid19. The outbreak of the Covid-19 pandemic is an unparalleled shock to the Indian economy. With the expand country-wide lockdown, global economic downturn and associated disruption of demand and supply chains, the economy is likely to face a long period downturn. In Indian economy FII play important role the amount of funds they invest is huge. So, when such FIIs buy shares and securities the market is dynamic and trends upwards. This paper also recommends that we should welcome the inflow of foreign investment because FII (Foreign institution investors) enables us to reach our cherished goals, rapid economic development, removal of poverty, and also it is very much suitable and favourable for Indian economy.

Keywords: FII, Covid-19, Indian economy, etc.

Introduction

India is becoming a big centre for foreign investors from the last few years India has attracted foreign investments throughout the world. Since the liberalization foreign have invested a lot in our country. FII (Foreign institution investors) are those institutional investors which invest in the assets belong to a different country other than that where these organization are based, FII is essential as it increases the flow of capital into our country These capitals invest a large amount in our Country and markets move up and down or contra wise. Foreign Portfolio Investors/Foreign institutional Investors (FPI/FII) have been one of the biggest drivers for India's financial markets, having invested around Rs.2.17 trillion (US$ 30 billion) in 2020-21 (as of January 07, 2021). Highly developed primary and secondary markets have attracted FIIs/FPIs to the country. Investment made by FIIs/FPIs in India is regulated by the Securities and Exchange Board of India (SEBI), while the maximum amount on such investments is maintained by the Reserve Bank of India (RBI)

Objectives

1. To study the trend in FII inflow in India in last five years.

2. To know scenario of Investments in India during after Covid-19.

3. To Know the impact of FII on Indian economy.

Literature Review

Raoetal (1999) in their study of foreign institutional investments and Indian stock market found that the net FII investments influence the stock prices in India.

Goyal RK (2016) in his research he mainly focused on Impact of FII on Indian capital market. Researcher evaluate whether FII makes effect on rate of inflation or not. With the help of RBI books of statistics. He shown in his research that FII does not cause inflation. In his study, he concluded on the basis of monthly data that we cannot establish a strong relationship between Rate of inflation and FIIs. He also focused his research on relationship between foreign institutional investors (FIIs) and exchange rate in India.

Gurmeet Singh B (2005) has conducted a study to investigate the cause-and-effect relationship between foreign institutional investors and exchange rate in India. He tries to focus on interrelationship between foreign institutional investors and exchange rate. For this he used granger causality test. He revealed in his paper that there is a long run relationship exists between them. In our nation, exchange rate affected by Foreign Institutional Investors. There is a positive relation in both.

Research Methodology

The study is based on secondary source of data, various journals, newspapers and relevant websites have been consulted in order to make the study effective

Impact of FII on Indian Economy after Covid-19

FIIs (Foreign institutional investors) play a very important role in any economy. These are the big companies such as mutual funds investment banks etc, who invest considerable amount of money in the Indian markets. With the buying of securities by these big players, markets trend to move upward and vice-versa. They exert strong influence on the total inflows coming into the economy. Market regulator SEBI has over 1450 foreign institutional investors registered with it. The FIIs are considered as both a trigger and a catalyst for the market performance by encourage investment from all classes of investors which further leads to growth in financial market trends under a self-organize FIIs can be important sources of capital in developing economies, yet many developing nations, such as India, have placed limits on the total value of assets an FII can purchase and the number of equity shares it can buy, particularly in a single company. Some of the countries with the highest volume of foreign institutional investments are those with developing economies, which generally provide investors with higher growth potential than mature economies. This is one reason FIIs are commonly found in India, which has a high-growth economy and attractive individual corporations to invest in.

In 2019, China decided to scrap quotas on the amount of the nation's stocks and bonds FIIs can purchase. The decision was part of efforts to attract more foreign capital as its economy slowed and it fought a trade war with the U.S.

FII Investment Trend

Calendar year	FII investment amount (in Rs. crore)
2015	17,808
2016	20,568
2017	51,252
2018	-33,014
2019	1,01,122
2020	1,52,455

Source: FII investment till December 16, 2020

Above table show reflect that the inflow amount of FII for the period of 2015- 2020.The FII flow is increasing during this period which lowdown in 2015 and picked up to rise in the next year. India economy not remove by covid19 due to cheap even after covid19 FII 's felt advantages and India had achieved market share in many sectors. Not only FII but the country also collected huge FDI flow during the pandemic.

Conclusion

Almost each and every country economy has been affected by the covid-19 pandemic and whole world is facing with a great uncertainly. India is managing in the field of stock market the Indian economy has been growing globally for investment and FII had increase over the last few years and FII is important source of capital for India.

It has shown an increasing trend which is good indication for Indian economy. Even not only FDI (Foreign direct investment) but also FIIs (foreign institutional investors) the country also enormous flow during this tough time of covid-19. Post covid19 FIIs feel India having a better advantage and India has gaining market share in various sector.

References

- *Goyal RK (2016) Impact of Foreign Institutional Investors on Indian Capital Market Volatility. International Journal of Science, Technology and Management.*
- *Singh B (2005) Inter-Relation between FII, Inflation and Exchange Rate*
- *Aswini, A., Impact of FII ON Stock Market in India. Research India Publication, 2014.*
- *S.Mahendra Dev (2020) Covid-19: Impact on the Indian Economy. Indira Gandhi Institute of Development Research, Mumbai*
- *Sameer Yadav (2017) Impact of foreign institutional investments on Indian Stock market. Research Scholar Department of Commerce and Business Administration University of Allahabad Uttar Pradesh.*
- *https://m.economictimes.com/markets/stock/news/as-india-battled-covid-19-fiis-ran-to-grab-opportunity-in-diagnostics/amp_articleshow/77717317.cms*
- *https://m.economictimes.com/definition/FIIs/amp*

Organization Climate and Organizational commitment: An Overview

Dr. Sarita Rana, Ms. Dipti Kori, Mr. Akshat Rao

Abstract

In any organisation organizational climate plays vital role in the growth of employees. The commitment of employees is affected by a number of factors, including factors interrelated to the organizational climate. The intend of this study is to look into the connection between organizational commitment and the organizational climate. Organization climate is defined as a set of perceived attributes of an organization and its subsystems as reflected in the way an organization deals with its member's, and issues. Employees with strong affective commitment stay with the organization because they wish to continue. Organisational commitment has been defined as a state of being in which an individual become bound by his actions and through these actions to beliefs as to sustain the activities and his own insolvent. The paper is presenting the impact of organizational climate on organizational commitment. Further it's also discussed about the favorable and unfavorable condition of organization which affects employees directly or indirectly.

Keywords: Organizational climate, Organizational commitment.

Introduction

Organization Climate

Organization climate is defined as a set of perceived attributes of an organization and it's subsystems as reflected in the way an organization deals with its member's, and issues. Organization climate can be defined as a relatively enduring quality of the internal environment that is experienced by the members, influence their behavior and can be described in terms of values of a particular set of characteristics of the organization.

Organization climate, however, proves to be hard to define. There are two especially intractable and related difficulties; how to define climate and how to measure it effectively on different levels of analysis. furthermore, there are several approaches to the concept of climate, of which two in particular have received substantial patronage; the cognitive schema approach and the shared preemption approach.

The first approach regards the concept of climate as an individual perception and cognitive representation of the work environment. form these perspective climate assessments should be conducted at an individual level.

Organizational commitment

commitment has been defined as a state of being in which an individual become bound by his actions and through these actions to beliefs as to sustain the activities and his own insolvent.

In the field of organizational behavior and industrial/organizational psychology, organizational commitment is, in a general sense, the employee psychological attachment to the organization. It can be contrast with other work-related attitude such as job satisfaction defined as an employee's feeling about their job, and organizational identification, define as the degree to which an employee experiences a “sense of oneness” with their organization.

Organizational commitment has been defined and measured in several ways signifying a bond between the individual and the organization (Mathieu and zajac ,1990). Morris and Sherman (1981) proposed an exchange approach in work outcomes including employee job satisfaction and performance, and negatively correlated job satisfaction, motivation and performance, and negatively correlated to absenteeism and turnover.

Rationale of the Study

Today is the age of Globalization and in last 4-6 years India is emerging as a power in the field of academics and in almost all the areas of employment in the world, Indians are performing better than the others. Due to this reason, there is tremendous growth in service sector that to Management Institutes.

It inspires and motivates me to study Organizational climate and Organizational Commitment in Academicians of management institutes across India. I found that there is vast scope for the study. Because ultimately the growth of the country in above mentioned area depends on academicians and in turn on the students, and keeping this point in mind sample size is also increased so that effective and efficient results can be obtained.

Objectives

1. To study the difference between favorable and unfavorable organization climate with respect to concern for organization dimension of organizational commitment.
2. To study the difference between favorable and unfavorable organization climate with respect to identification with organization dimension of organizational commitment.

Literature Review

Sinha, A.K. (1983) identified in his study different dimensions of organization climate in university departments. He found that organizational climate is excellent because of working conditions, good salary structure, and healthy relations between superior-subordinate relations. This report examines the relationship between each dimension of organizational climate (supportive behavior, directive behavior, engaged behavior, frustrated behavior) and the organizational commitment. Data were collected from different educators. Teachers were asked to describe their interaction patterns by responding to statements that described different dimensions of organizational life.

Saurabhi Chaturvedi and Rishu Roy (2007) in their paper studied the impact of job experience and organizational climate on organizational commitment. Organizational climate and organizational commitment were measured on 180 employees from telecom industries at Indore and Bhopal. Analysis of variance (ANOVA) was used to study the relationship of organizational commitment with organizational climate and job experience. The study reveals positive correlation between job experience and organizational climate. The result reveals that favorable organizational climate promotes organizational commitment.

Dr. Dennis Rose and Colleagues (2001, 2002, and 2004) have found a very strong link between Organizational Climate and employee reactions such as stress levels, absenteeism and commitment and participation. A study by Heidi Bushell (2007) has found that Hart, griffin et all's (1996) Organizational Climate model accounts for at least 16% single-day sick leave and 10% separation rates in one organization.

Statistical Analysis

After collecting and tabulating the data, data was analyzed using SPSS software. Correlation was applied to study the relation between the independent variable i.e. organizational climate and dependent variable organizational commitment. Further t-test statistic was applied to study the significant difference between favorable and unfavorable organizational climate with respect to organizational commitment.

Hypotheses

$H_0$1: There is no significance difference between favorable and unfavorable organization climate with respect to concern for organization dimension of organizational commitment.

$H_0$2: There is no significance difference between favorable and unfavorable organization climate with respect to identification with organization dimension of organizational commitment.

Finding and Conclusion

Effect of organization climate on concern for the organization dimension of organizational commitment.

The first objective of the present research was to study the effect of organization climate on concern for organization dimension of organizational commitment in service sector in Indore. The data related to this objective was analyzed using t- test. The results are presented in table 1.

Table 1.1: Group Statistics

	OCL Total	N	Mean	Std. Deviation	Std. Error Mean
Concern for organization	>=84	54	21.2963	2.17732	0.2963
	<84	46	18.087	1.51769	0.22377

Table 1.2: Independent Sample Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	T	df	Sig. (2-tailed)	Means Difference	Std. Error Difference	Lower	Upper
Concern for organization	Equal variances assumed	4.76	0.032	8.405	98	0	3.20934	0.38183	2.41561	3.96707
	Equal variances not assumed			8.643	94.945	0	3.20934	0.3713	2.47216	3.94652

s that organization climate produces significant effect on concern for organization dimension of organizational commitment. **Therefore, the null hypotheses "there is no significant effect of organization climate on concern for organization dimension of organizational commitment" is rejected.** Further the mean scores (table 1.1) of favorable organization climate group is 21.296 which is significantly higher than that of unfavorable organization climate which is 18.087 Thus, it may be concluded that employees with favorable organization climate have greater concern for their organizations as compared to employees with unfavorable organizational commitment.

Effect of organization climate on identification with the organization dimension of organizational commitment.

The second objective of the present research was to study the effect of organization climate on identification with the organization dimension of organizational commitment in service sector in Indore. The data related to this objective was analyzed using t- test. The results are presented in table 2.

Table 2.1: Group Statistics

	OCL Total	N	Mean	Std. Deviation	Std. Error Mean
identification with the organization	>=84	54	10	2.41067	0.32805
	<84	46	7.4348	1.90499	0.28088

Table 2.2: Independent Sample Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	T	df	Sig. (2-tailed)	Means Difference	Std. Error Difference	Lower	Upper
identification with the organization	Equal variances assumed	8.232	0.005	5.83	98	0	2.56522	0.44001	1.69203	3.4384
	Equal variances not assumed			5.94	97.486	0	2.56522	0.43187	1.70814	3.4223

It can be observed from the table 2.2 that the t-value is significant at .01 levels. It means that organization climate produces significant effect on identification with the organization dimension of organizational commitment. **Therefore, the null hypotheses "there is no significant effect of organization climate on identification with the organization dimension of organizational commitment" is rejected.** Further the mean scores (table 2.1) of favorable organization climate group is 10.000 which is significantly higher than that of unfavorable organization climate which is 7.434 Thus, it may be concluded that employees with favorable organization climate have greater identification with their organizations as compared to employees with unfavorable organization climate.

References

- *Anderson, N.R., & West, M.A. (1996). "The team climate inventory: Development of the TCI and its applications in teambuilding for innovativeness."European Journal of Work and Organizational Behavior, 19, p. 235-258.*
- *Bushell, H.M. (2007) Quantifying the Key Leadership Behaviours for Creating a Successful Culture which Empowers Employees and Strengthens Organizational Performance. Health, Work & Wellness Conference 2007, Toronto, Canada.*
- *Griffin, M.A., Hart, P.M., & Wilson-Evered, E. (2000).Using employee opinion surveys to improve organizational health. In L.R. Murphy & C.L. Cooper (Eds), Health and productive work: An international perceptive. London: Taylor & Francis.*
- *Hart, P.M., Griffin, M.A., Wearing, A.J., & cooper, C.L. (1996).Manual for the QPASS Survey. Brisbane: Public Sector Management Commission.*
- *Hunter, S.T., Bedell, K.E., & Mumford, M.D. (2007). Climate for creativity: A quantitative review. Creativity Research Journal, 19(1), 69-90.*

Guidelines for the Contributors

1. **Luminous** is an Annual Multi Disciplinary Research Journal.
2. Research paper / Abstract may be submitted in soft copy as well to **editor@spipsindore.ac.in**
3. Abstract should not exceed 400 words and must contain 3 - 4 key words.
4. Papers should be written in English and should be typed in Times New Roman and 12-point font. They must be 1.5 spaced (including references, appendices, tables, and figures). Every page in the manuscript should contain a short running head and the page number. This information should be aligned using justified text option. Page Layout should measure 8.5 by 11 inches (Letter sized). Manuscript length should be limited to 8-10 pages inclusive of references, appendices, tables and figures.
5. Papers should have a title page with each author's name, affiliation and contact information.
6. All figures, i.e., diagrams, images and photographs, and tables should be provided in the appropriate spaces. It should not be put in the end one by one. Each figure and table should have a heading, an explanatory caption if necessary, and a source or reference. Tables should be in MS Word. Figures can be submitted as TIFF/JPEG files.
7. American Psychological Association (APA) or as per the prescribed referencing guidelines and citation format should be used. Sources for tables and figures should also be mentioned.
8. Copyrighted materials, including those taken from any website, should be clearly identified, and the copyright holder's explicit permission to reproduce it must be submitted separately.
9. The paper should neither have been presented in any conference earlier or published elsewhere; nor under consideration for presentation or publication.
10. Authors need to submit a declaration that their manuscript is original and not published anywhere else.
11. Plagiarism in any form will result in rejection of the paper.
12. All authors have to sign (for the individual paper) Copyright Transfer Agreement Form, and email that in PDF/JPG/PNG format.
13. For Copyright Transfer Agreement Form please go to www.spipsindore.ac.in

Send your details / papers / feedback to :-

The Editor,
Luminous [A Journal of Multi-Disciplinary Research]
St. Paul Institute of Professional Studies,
7/1, Boundary Road, Near Lalaram Nagar,
Indore - 452 001 (M.P.) INDIA
e-mail : editor@spipsindore.ac.in

St. Paul Institute
of Professional Studies

Affiliated to Devi Ahilya Vishwavidyalaya, Indore

7/1, Boundary Road, Near Lalaram Nagar, Indore - 452 001 (M.P.) India
Tel. : +91-731- 2499911, 2490114. Mobile : +91-96694-01666
E-mail : info@spipsindore.ac.in Visit us at : www.spipsindore.ac.in